

2027 ACCG SAFETY DISCOUNT PROGRAM



Application Deadline is September 15, 2026



“An ounce of prevention is worth a pound of cure”

Benjamin Franklin, 1736

Focusing on Risk Control



As we continue to create the newly formed ACCG Risk Control operation in 2026, we THANK YOU, the Members of the ACCG Insurance Programs, for your steady focus on managing your risks. We are excited about the opportunity to build upon the risk management support and services Local Government Risk Management Services (LGRMS) has provided so well to Members since 1988. Going forward, each association will have its own risk control operation which can be laser-focused on its particular members' risks. Should you need assistance over the next couple of months as we build out the ACCG Risk Control team, however, ACCG Members can continue to lean on LGRMS risk consultants if needed. Also note, we may have opportunities to collaborate with the Georgia Municipal Association risk control operation for certain regional training events or conferences in the future.

Public entities present hazardous risks every day, and "risk" is not the enemy, uncontrolled risk is. The absolute best form of risk management is not taking on a risk. Unfortunately, we do not have that leisure when it comes to the exposures public entities face each day, so we need to manage those risks.

The ACCG Risk Control program is specifically dedicated to the needs of ACCG-GSIWCF and ACCG-IRMA. Together, we will evaluate, mitigate, and leverage risk. We will do our homework, analyze the data, build on a foundation of already established risk control, and move forward. When unexpected outcomes occur, we will not see them as failures but as learning opportunities in the grand plan. Motivational speaker and author Jim Rohn once said, "We must all suffer from one of two pains: the pain of discipline or the pain of regret. While discipline weighs ounces, regret weighs tons."

This year, as we develop a new risk control program for the Members, we will embrace the short-term struggle of discipline. Together we will see it through, taking responsibility for our choices and designing our own future. By controlling our risks and mastering our fears, we can build a risk control program where discipline and consistency create a winning norm for all.



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DATE: **March 2026**

TO: **Safety Coordinators & Insurance Contacts**

COPY: **County Chair & Managers/Administrators**

FROM: **Ashley Abercrombie**
Director of Property & Casualty Programs

SUBJECT: **ACCG SAFETY DISCOUNT PROGRAM & EMPLOYEE SAFETY GRANT**
ACCG - Group Self-Insurance Workers' Compensation Fund
2027 Policy Period
ACCG - Interlocal Risk Management Agency
2027-2028 Policy Period

ACCG Insurance Programs has collaborated with its Georgia county and county authority Members for over 37 years to create safe workplaces. A safe workspace minimizes the frequency and severity of injuries that could impact the lives of public officials, employees, volunteers, and citizens.

Be assured that while we are reviewing opportunities to enhance our risk control services through ACCG, we are **NOT** making changes to the **Safety Discount Program** or to the **ACCG-GSIWCF Employee Safety Grant Program** this year.

This **2027 ACCG SAFETY DISCOUNT PROGRAM** workbook provides detailed instructions to guide Members of the ACCG-GSIWCF and ACCG-IRMA Insurance Programs on how to comply with and earn the safety discounts and the **2026 ACCG-GSIWCF EMPLOYEE SAFETY GRANT**. The discounts are intended to encourage Members to institute basic measures which have proven to be effective in preventing injuries and reducing the cost of injuries that occur.

The **ACCG - Group Self-Insurance Workers' Compensation Fund** offers a *7.5% safety discount* on workers' compensation contributions. This discount is available to counties and authorities who are Members of ACCG-GSIWCF.

The **ACCG - Interlocal Risk Management Agency** offers a 5% safety discount on property and liability contributions. This discount is designed and available for counties only, encouraging them to avoid or minimize the frequency and severity of their property and liability losses with an emphasis on law enforcement.

Members are required to create an effective **SAFETY ACTION PLAN** that will improve the Members' claims experience, which can reduce future contributions. This Plan will help Members identify loss trends and prevent similar claims. An example of a completed Safety Action is on page 19. Please submit your completed Safety Action Plan by **May 1, 2026**, to riskcontrol@accg.org (**NEW!**).

Members will also need to submit ONE **ACCG SAFETY DISCOUNT VERIFICATION FORM** to meet the safety discount requirement. The deadline for submission will be *no earlier than August 3, 2026*, and *no later than September 15, 2026*. The **SAFETY DISCOUNT VERIFICATION FORM** must be signed by the Chair. A copy of the form can be found on page 23 and at accg.org/insurance/safetydiscount.

NOTE: Please send the signed form to: riskcontrol@accg.org.

****Please Note**** If the **SAFETY DISCOUNT VERIFICATION FORM** is **NOT** submitted, the entity will **NOT** be eligible for the discount(s).

Members who received the 2026 GSIWCF SAFETY DISCOUNT and are current with their premiums, are eligible to apply for the 2026 **ACCG-GSIWCF EMPLOYEE SAFETY GRANT**. This grant is intended to provide financial assistance for the purchase of training, equipment, or services that can reduce employees' accidents and injuries identified in the Safety Action Plan. Applications will be accepted beginning **May 1, 2026**, and reviewed by a committee. Once approved and proof of purchase is received, grant funds will be processed.

We would like ALL the Members to succeed in implementing the safety discount requirements and actively controlling losses by preventing injuries and accidents! This benefits each Member and thus each risk pool, which benefits the Members!

If you have any questions about the **ACCG SAFETY DISCOUNT PROGRAM**, please contact the following:

Dena Stewart at 678-371-9278 or dstewart@accg.org;

Natalie Sellars at 404-904-0074 or nsellers@accg.org; or

Megan Estes at 470-705-7845 at mestes@accg.org

Don't miss the (NEW!) online training offering in the Program and Services section starting on page 19!



ACCG SAFETY DISCOUNT PROGRAM

ELIGIBILITY REQUIREMENTS

GROUP SELF-INSURANCE WORKERS' COMPENSATION FUND

and

INTERLOCAL RISK MANAGEMENT AGENCY

[Property & Liability]

Members of the ACCG Insurance Programs who comply with the following safety incentive discount requirements will be eligible to receive a discount on their annual insurance contributions.

ACCG-GSIWCF **7.5% discount** **January 1, 2027 Policy Year**

ACCG-IRMA **5% discount** **July 1, 2027 Policy Year**
[Counties only]

The required procedures are the foundation for an effective safety program and are used as a basic guideline for implementing a risk control and safety program. Members are encouraged to provide a safer workplace by adding additional procedures based on the needs of the organization.

THE REQUIREMENTS BELOW APPLY TO THE SAFETY COORDINATORS FOR ACCG-GSIWCF & ACCG-IRMA

1. **APPOINT A SAFETY COORDINATOR.** Members of ACCG-GSIWCF and ACCG-IRMA are required by governing documents to appoint a Safety Coordinator. The Safety Coordinator may be any person who works in the organization. A new position does not need to be created to comply with these standards. One individual may serve as Safety Coordinator for ACCG-GSIWCF and ACCG-IRMA. The Safety Coordinator is responsible for working with management to coordinate the actions below. A Safety Coordinator Resolution should be completed and sent to riskcontrol@accg.org.

SAFETY COORDINATOR RESOLUTION accg.org/insurance/samplepolicies

- ATTEND SAFETY COORDINATOR MODULES I, II, OR III** training presented by Local Government Risk Management Services (LGRMS). The Safety Coordinator is required to take at least one Safety Coordinator class per year until all modules are completed. Once all modules have been attended by the Safety Coordinator, the **SAFETY COORDINATOR TRAINING MODULES** will not need to be repeated if the Safety Coordinator does not change. If a new Safety Coordinator is appointed, the new coordinator will need to complete the training modules.

Other employees may also attend the Safety Coordinator training which will meet the "Any Employee Training Requirement" listed on the Safety Discount Verification Form. ACCG encourages more safety-minded employees.

- COORDINATE SAFETY TRAINING AND IMPLEMENT SAFETY RULES** for supervisors and employees. The Safety Coordinator will ensure that appropriate documentation is posted at or near job sites that instruct injured employees how they should proceed in the event of an on-the-job accident.
- COORDINATE SAFETY INSPECTIONS** to identify potential claim exposures. Items to be documented for periodic inspections are all county vehicles, buildings & grounds, equipment & machinery, and work practices & procedures. ACCG Risk Control has checklists and other assistance to help Members with this requirement.
- COORDINATE DEPARTMENTAL QUARTERLY SAFETY MEETINGS.** A minimum of four safety meetings must be held each year within EACH department. If the fourth meeting has not taken place by the time the **SAFETY DISCOUNT VERIFICATION FORM** is due, that meeting must be scheduled to take place in the third quarter of 2026. A record of the departmental meeting, including topics discussed and a sign-in sheet to verify those in attendance, must be maintained to document compliance with this requirement.

- **COORDINATE QUARTERLY ACCIDENT REVIEW MEETINGS** to review all incidents and accidents **[INJURY OR PROPERTY DAMAGE]** impacting employees of the organization and the general public. These meetings should include representatives within the organization who can conduct a root cause analysis and document recommendations for improvements to prevent or minimize future occurrences. Records are to be maintained for proof of compliance and follow-up actions implemented.

- 2. An **EMPLOYEE** from the organization must attend a minimum of **ONE REGIONAL TRAINING SESSION** administered by ACCG Risk Control or Local Government Risk Management Services. This is in addition to the Safety Coordinator attending the Safety Coordinator Modules previously described. The selected training session may be on any topic that is appropriate for the attendee's job duties.

Another option to meet the training requirement is for **one employee to complete the 3.5-hour online Crisis Coordinator Program**. A summary will NOT be required. The participant will earn a certificate that will document their training.

****Please NOTE:** Participation in webinars, online courses, or onsite training courses by ACCG or LGRMS **do not meet** the training session requirements. Members are encouraged to attend the regional training events to complete the Safety Discount Program.

A schedule of training sessions administered by LGRMS may be viewed on their website www.lgrms.com or obtained by calling 678-536-4363.

The single factor that most often prevents the Members from receiving the Safety Discount is NOT completing the training requirement.

ALL TRAINING IS TO BE COMPLETED BY SEPTEMBER 15, 2026.

- 3. Members agree to cooperate and support the efforts of **ACCG RISK CONTROL**. Members are required to respond to all recommendations from ACCG Risk Control in writing within ninety (90) days following a risk control visit. Members must take the initiative to develop a plan to address the issue(s) or explain why the opportunity for improvement was not completed.

4. The Member shall implement and oversee a **DRUG-FREE WORKPLACE PROGRAM** to include, at a minimum, the following:
- A **DRUG-FREE WORKPLACE NOTICE** on all employment applications and/or in the personnel policy.
 - A written **DRUG-FREE WORKPLACE POLICY** regarding drug or alcohol use in the workplace.

Sample policies are located on the website: accg.org/insurance/samplepolicies

Sample Substance Abuse Policy Containing:

Exhibit A: Observation Checklist

Exhibit B: Pre-Employment Consent & Release Form

Exhibit C: Safety Sensitive Positions

5. A **SEAT BELT POLICY** must be implemented and enforced by the Member. The purpose of this policy is to establish mandatory seat belt use as an organizational priority and designate responsibility for implementation and enforcement. It is essential that DRIVERS and PASSENGERS use their seat belts while traveling on official county/authority business.

The SEAT BELT POLICY applies to all employees and occupants of any vehicle driven by employees, including rentals and personal vehicles when used on official county/authority business. The driver of the vehicle is responsible for enforcing seat belt use by all occupants. When possible, it is also the employee's duty to use a seat belt while operating equipment.

The Member shall emphasize to the new employee that the county/authority recognizes seat belts are extremely effective in preventing injuries and loss of life in a crash. This commitment will be demonstrated by requiring a SEAT BELT POLICY and taking reasonable steps to enforce compliance with the policy. Managers and supervisors have an obligation to strongly encourage seat belt usage by communicating the benefits to their employees, monitoring compliance, evaluating effectiveness, and taking disciplinary action against violations. **SEAT BELT POLICY [SAMPLE 1 & 2]** accg.org/insurance/samplepolicies

6. A **CELL PHONE POLICY** must be implemented and enforced by the Member for elected officials, officers and employees who require the use of cell phones in the performance of their official duties or employment. The purpose of this policy is to establish proper cell phone use as an organizational priority and designate responsibility for implementation and enforcement.

Those whose job responsibilities include regular or occasional driving and who have a cell phone shall not use their phone while operating a motor vehicle on any public roadway, except in accordance with state law.

County-owned cell phones should be used for county business only. All records pertaining to county-owned cell phones and all records pertaining to approved personnel's personal cell phones that relate to county business are subject to Georgia Open Records Act requests.

Managers and supervisors have an obligation to strongly encourage proper cell phone usage by communicating the benefits to their employees, monitoring compliance, evaluating effectiveness, and taking disciplinary action against violations.

CELL PHONE POLICY [SAMPLE] accg.org/insurance/samplepolicies

7. **SAFETY ACTION PLAN**

For the 2027 ACCG Safety Discount Program, only ONE Safety Action Plan will continue to be required to meet the requirement regardless of whether membership is in one or both Insurance Programs. (Sometimes, the Plan will impact BOTH Programs!) It is also acceptable should the Sheriff or any other constitutional officer want to develop a separate Safety Action Plan using the form on page 20. A fillable Safety Action Plan template is also provided on the website: accg.org/insurance/safetyactionplan.

By March 31st, ACCG RISK CONTROL will provide each Member with loss history to assist in an updated analysis. ACCG RISK CONTROL will also provide a webinar on how to complete your Safety Action Plan based on these changes. Upon receipt, the Safety Coordinator, the Safety Committee, and the County Leadership should:

- review the county's claims experience;
- agree on risk reduction goals for the next year; (a 10% goal is suggested, i.e., reduce your motor vehicle occurrences by 10%); and
- update the Safety Action Plan with a focus on reducing claims.

It is important to understand the root cause and factors contributing to the county's workers' compensation and property and liability losses. An analysis provides valuable information on where to focus future risk control efforts to prevent or mitigate losses.

Members must complete the Action Items to reach their risk reduction goals. If assistance is needed, request assistance from ACCG RISK CONTROL, who can help with this process by evaluating and providing feedback on the Safety Action Plan.

Once the Safety Action Plan is completed and approved as required by the 2027 ACCG Safety Discount Program, **please submit a signed copy** to ACCG RISK CONTROL [at riskcontrol@accg.org](mailto:riskcontrol@accg.org) by **May 1, 2026**.

ACCG

GROUP SELF-INSURANCE

WORKERS' COMPENSATION FUND

The following requirements apply to ALL Members of ACCG-GSIWCF.

1. PERSONNEL AND ADMINISTRATIVE PROCEDURES to be included during the **EMPLOYEE ORIENTATION** for each new employee:

- **PANEL OF PHYSICIANS** and **BILL OF RIGHTS FOR THE INJURED WORKER**
 - Must be explained to each new employee by the Member.
 - Signature is required from each new employee indicating this has been accomplished.
 - Valid **PANEL OF PHYSICIANS** must be posted and maintained in prominent places at each work site as required by Georgia law.

PANEL OF PHYSICIANS accg.org/insurance/panelofphysicians

- Valid **BILL OF RIGHTS FOR THE INJURED WORKER** must be maintained and posted in prominent places at each work site as required by Georgia law.

BILL OF RIGHTS FOR THE INJURED WORKER accg.org/insurance/billofrights

- Policies that are relevant to the employee's position (e.g. **SEAT BELT POLICY, CELL PHONE POLICY, RETURN TO WORK POLICY**, etc.)

2. **RETURN TO WORK POLICY** should be in place to encourage various departments to accommodate the use of transitional employment if an injured employee is unable to perform normal job duties during their recovery period. The Member must make a reasonably good-faith effort to return an injured worker to work at a modified job, if approved by the doctor. The ACCG Claims Administration Services representative will notify the Member when an employee has been released to modified duty, but it will be the Member's responsibility to perform a reasonable search to determine if a position is available.

RETURN TO WORK POLICY [SAMPLE] accg.org/insurance/samplepolicies

ACCG-GSIWCF EMPLOYEE SAFETY GRANT PROGRAM

The **EMPLOYEE SAFETY GRANT PROGRAM** was created by the ACCG - Group Self-Insurance Workers' Compensation Fund Board of Trustees in 2018. The Employee Safety Grant provides financial assistance to Members to purchase safety equipment, training, or services. The grant funds should be used to help reduce employees' accidents and injuries, such as those identified on the Safety Action Plan. The Board allotted \$500,000 per year to eligible Fund Members through 2027.

ACCG-GSIWCF Members who earn the 7.5% Safety Discount for a particular policy year, are active at the time of distribution, and are current on contribution payments are eligible to apply for the ACCG-GSIWCF Employee Safety Grant for that same year.

The process of obtaining grant funds is simple as outlined in the Qualifications and Requirements document. A one-page application should be completed and submitted to ACCG for review, along with the most recent Safety Action Plan and estimated cost of the item(s). Examples of eligible requests include personal protective equipment, body armor, fire department turnout gear, or washers/dryers for gear, ergo equipment, first aid equipment such as AEDs, and fees for safety-related courses.

The Qualifications and Requirements along with a fillable application for the Safety Discount Program will be published and distributed to the ACCG-GSIWCF Members who qualified for the grant mid-April of 2026. Grant Applications will be accepted from May 1, 2026 – September 1, 2026.

ACCG

INTERLOCAL RISK MANAGEMENT AGENCY

[Property & Liability]

The following additional requirements apply only to COUNTY MEMBERS of ACCG-IRMA.

AUTHORITIES are **NOT** eligible for the ACCG-IRMA Safety Discount.

1. **PERSONNEL POLICY MANUAL** must be in place for all **COUNTY DEPARTMENTS**.

This can be one policy manual or multiple policy manuals covering all county departments. All personnel policies must have a documented annual review and update. These policies should include:

- Hiring / Termination
- Employee / Supervisor Training
- Harassment
- EEOC & Non-Discrimination
- Email/Internet Policy
- Drug Free Workplace
- Motor Vehicle Operations

2. **HARASSMENT TRAINING** is to be provided for all employees and documented on an annual basis.

3. **MOTOR VEHICLE REPORTS (MVR)** must be obtained on ALL employees before they are permitted to drive county vehicles or equipment. The purpose is to assist in determining and managing the risks of drivers who are behind the wheel of county vehicles. *Auto liability losses are the leading cause of losses for county governments.* While it is certainly a good policy to put policies in place to restrict the driving of employees with poor driving records, this is not a requirement to receive a safety discount. The counties will continue to make their own decisions as to which employees will drive the county vehicles.

4. **PUBLIC TRANSIT SERVICES** have increased auto liability risks due to the passengers being transported. Members who provide these services must:

- Maintain training documentation showing all transit drivers are current in the PASS driver training program, including hands-on wheelchair securement.

- Maintain training documentation showing all drivers have annual hands-on training for wheelchair lifts, tie downs, and passenger restraints.
- Maintain at least six months of documentation for all daily per-shift inspections of all lifts, tie downs, and passenger restraints.
- **BEST PRACTICE:** Maintain at least six months of camera recordings for devices inside all transit units and have a documented retention policy on these recordings. If you cannot meet this requirement, the Member must report the claim to the ACCG Claims Administration Services and send a recorded video for any of the following types of incidents:
 - Any reported or identified, slips, trips, and/or falls during vehicle operation or entry / exit of vehicle.
 - Any reported or identified damage incidents to passenger's mobility equipment (scooter / wheelchair).
 - Any reported or identified altercations (verbal / physical) between passengers or between driver and passenger.
 - Any reported or identified injuries or property damage.
 - Any reported or identified medical / health incidents.
 - Any refusal of passengers to buckle up or secure mobility equipment.
 - Any failure of passenger restraints, straps, tie downs, or seat belts.
 - After any testing for cause or documented safety vehicle deficiencies.
 - Any vehicle crashes, collisions, or sudden stops.

This requirement should help prevent a claim and/or assist in the defense of a claim.

SHERIFF'S OFFICE

ACCG-IRMA

ACCG-IRMA Requirements for all County operations are found on pages 13 & 14.

The additional requirements below apply only to the SHERIFF'S OFFICE.

1. **SHERIFF'S OFFICE** must have a written **POLICY MANUAL** in place based on the "*Georgia Sheriffs' Association Georgia Standards*". The manual must have a documented annual review and update.

The policy should include:

If different from County –

- Hiring / Termination
- Employee/Supervisor Training
- Harassment
- EEOC & Non-Discrimination

Plus –

- Motor Vehicle Operations
- Pursuit
- Use of Force
- Arrest
- Internal Affairs

2. **SHERIFF'S OFFICE WITH A JAIL FACILITY** must have a written **POLICY MANUAL** based on "*Georgia Sheriffs' Association Georgia Standards for Adult Pretrial Detention Facilities*". The manual must have a documented annual review and update.

The policy should include:

- Inmate Medical
- Civil Rights
- Emergency Action Plan
- Jail Suicide Prevention

3. **COUNTY JAIL FACILITIES** which are operated by the **SHERIFF'S OFFICE** are to be staffed accordingly in order to permit jailers and dispatchers to perform separate job duties. A *Georgia Sheriffs' Association Staffing Analysis & Report* is recommended to help determine proper staffing levels for the jail operations.

4. **LAW ENFORCEMENT RISK SPECIALIST (LERS) WILL BE DESIGNATED BY THE SHERIFF.**

To navigate today's complex landscape more successfully, it is crucial for agency leadership to take a proactive approach to identify, assess, and mitigate the inherent risks arising out of law enforcement. An internal Law Enforcement Risk Specialist (LERS) can support organizational leadership to better manage the risks. The LERS will work directly with the Sheriff as either a primary or additional duty position and serve as a point of contact to coordinate activities with the ACCG law enforcement risk consultant and risk control consultants.

The Law Enforcement Risk Specialist (LERS) should guide the agency in addressing departmental law enforcement risks by utilizing valuable risk management concepts.

- Who should be appointed or designated as the Law Enforcement Risk Specialist
 - Command staff or ranking personnel.
 - Agency decision maker.
- Suggested Expertise for the Law Enforcement Risk Specialist
 - Experienced law enforcement officer well-versed in the goals and operations of the agency.
 - Collaborates proficiently across the organization.
 - Committed to reducing departmental risk.
 - Knowledge of community structure and local issues.
 - Recognizes the need for confidentiality.
 - Communicates effectively.
 - Pays attention to detail.
 - Receives good performance reviews.

5. **LERS TRAINING REQUIREMENT** is a 6-hour course for the Law Enforcement Risk Specialist which will help them understand how to implement the prescribed law enforcement risk management process.

ACCG is sponsoring this training to assist law enforcement leadership and command staff alike, identifying and addressing risks associated with the day-to-day agency operations. The LERS training will provide the risk specialist with the information needed to inform and support leadership before, during, and after a potential liability or officer injury event.

Topics to be covered:

- Identify, assess, and mitigate departmental risk.
- A proactive approach to managing law enforcement risk.
- Decreasing departmental liability and increasing professionalism.
- Evaluation, review, and revision of current risk management concepts.
- Integration of risk management principles and theories into daily operations.
- Strategies for reviewing policy, training, and supervision.
- Creating an agency-specific system to evaluate departmental risk.

If the Sheriff's Office has earned a certification through the Georgia Association of Chiefs of Police or accreditation through the Commission of Accreditation for Law Enforcement Agencies or through the Office of Sheriff Accreditation Program in Georgia, there is no requirement to attend the LERS Training Course, but it is still highly encouraged.

***ACCG Claims Administration Services has managed many Georgia county law enforcement liability claims, and that knowledge is shared with ACCG Risk Control in an effort to prevent similar claims from occurring again. At a minimum, ACCG Risk Control consultants can help give you, your operation, and your employees the tools to be more defensible in the event a claim is filed.

SUGGESTED TIMELINE for the SAFETY COORDINATOR:

OCTOBER, NOVEMBER, AND DECEMBER (2025)

- Conduct quarterly Safety Committee meeting to review incidents/accidents.
- Direct quarterly departmental safety meetings.
- Continue to work the existing Safety Action Plan.

JANUARY, FEBRUARY, AND MARCH (2026)

- Conduct quarterly Safety Committee meeting to review incidents/accidents.
- Direct quarterly departmental safety meetings.
- Register to attend the LGRMS Safety Coordinator Modules I, II, or III until all courses are completed.
- Register an employee to attend an ACCG RISK CONTROL or LGRMS regional training course or webinar.
- By March 31st, loss runs and loss analysis will be distributed by ACCG RISK CONTROL.

APRIL, MAY, AND JUNE (2026)

- Create a new Safety Action Plan for 2027 using the loss runs and loss analysis.
- Conduct quarterly Safety Committee meeting to review incidents/accidents.
- Direct quarterly departmental safety meetings.
- Attend safety coordinator training course, if necessary.
- Ensure employees participate in an ACCG Risk Control or LGRMS regional training course or webinar.
- **Deadline:** SUBMIT the Safety Action Plan to ACCG RISK CONTROL by **May 1, 2026**.
- **Start Date:** SUBMIT 2026 Employee Safety Grant Application beginning **May 1, 2026**.

JULY, AUGUST, AND SEPTEMBER (2026)

- Conduct quarterly Safety Committee meeting to review incidents/accidents.
- Direct quarterly departmental safety meetings.
- Confirm that one employee has attended ACCG Risk Control or LGRMS regional training or webinar.
- Continue to work the 2026 Safety Action Plan.
- Be prepared to participate in an ACCG RISK CONTROL audit.
- **Deadline:** SUBMIT 2026 Employee Safety Grant Application before **September 1, 2026**. Grant information will be published and distributed to qualified Members mid-April of 2026.
- **Deadline:** SUBMIT 2027 Safety Discount Verification Form **August 3 - September 15, 2026**.

Member: <input style="width: 95%;" type="text"/>	Time Period: <input style="width: 95%;" type="text"/>
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Loss Trend Analysis – Top Office/Departments by Loss Type by % of Claims Dollars

#1 Focus Office / Department: Public Works/Road		
#	Loss Type (Cause)	% of Claims Dollars
1	Motor Vehicles	
2	Slips/Falls	
3		

#2 Focus Office / Department: EMS		
#	Loss Type (Cause)	% of Claims Dollars
1	Motor Vehicles	
2	Slips/Falls	
3	Strains- Back	

Action Items

#1 Focus Office / Department				
Loss Types Focus				
Risk Reduction Goal				
#	Action Item	Owner's Name	Target Date	Status
1	Public Works Regional Training	G. Washington	07/01/2028	
2				
3				

#2 Focus Office / Department				
Loss Types Focus				
Risk Reduction Goal				
#	Action Item	Owner's Name	Target Date	Status
1	Workers Compensation Regional Training	B. Jones	01/01/2028	
2				
3				

	Print Name	Signature	Date
Top Elected Official / Administrator / Manager			
Leader of #1			
Leader of #2			

SAFETY ACTION PLAN

Member:		Time Period:	2027-2028
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Loss Trend Analysis – Top Office/Departments by Loss Type by % of Claims Dollars

#1 Focus Office / Department:		
#	Loss Type (Cause)	% of Claims Dollars
1		
2		
3		

#2 Focus Office / Department:		
#	Loss Type (Cause)	% of Claims Dollars
1		
2		
3		

Action Items

#1 Focus Office / Department				
Loss Types Focus				
Risk Reduction Goal				
#	Action Item	Owner's Name	Target Date	Status
1				
2				
3				

#2 Focus Office / Department				
Loss Types Focus				
Risk Reduction Goal				
#	Action Item	Owner's Name	Target Date	Status
1				
2				
3				

	Print Name	Signature	Date
Top Elected Official / Administrator / Manager			
Leader of #1			
Leader of #2			

ACCG SAFETY ACTION PLAN

FREQUENTLY ASKED QUESTIONS

** Ensure the Safety Action Plan is “SMART”:*

Specific, Measurable, Achievable, Results-focused, and Time-bound.

1. What is the purpose of the ACCG Safety Action Plan Process?

The purpose of this process is to ensure that the organization’s leaders are aware of their loss trends and that they have a plan to assist in the reduction of these loss trends.

2. Who develops the Safety Action Plan?

The Safety Coordinator collaborates with the leaders of the organization to develop the Safety Action Plan based on an analysis of the organization’s loss trends.

3. Where is a fillable Safety Action Plan found?

A fillable Safety Action Plan is located on the ACCG website under Insurance Programs within the Safety Discount sections.

accg.org/insurance/safetyactionplan

4. How does the Member receive a Loss Trend Analysis and why?

ACCG Risk Control will send each Member a *Loss Trend Analysis* report by March 31st.

The report helps the Safety Coordinator identify the two Focus Offices / Departments and the top associated causes or loss types.

5. How are the Focus Offices / Departments identified?

Typically, these would be the departments with the largest losses (Costs/Claims #s); and/or the departments with the best opportunity to impact their trends.

6. How are the Loss Types Focuses Identified?

Loss Types are the causes or loss categories that generate the largest losses (Costs/Claims #s); and/or the causes with the best opportunity to impact the loss trends.

7. How is a Risk Reduction Goal set?

Once a Loss Type Focus is selected, then the Safety Coordinator collaborates with the leaders of the Focus Offices / Departments to set the Risk Reduction Goal.

For example: The Loss Type Focus is motor vehicle incident that occurred over the last 3 years, an average of ten motor vehicle incidents has occurred per year. A suggestion would be to set a Risk Reduction Goal for 2 to 4 incidents.

*** It is most important to select a goal, and review that goal on a monthly or at least quarterly basis against the progress of the team.

8. How is a Safety Action Plan developed to address the Loss Type Focus?

The leaders of the Focus Offices /Departments will start by identifying the root cause of this loss type. Once the root cause has been identified, develop action items to eliminate that root cause. Action Items should focus on changing the culture (e.g., leadership commitment, employee engagement, policy change/update, training, and accountability).

9. Who needs to sign the Safety Action Plan?

The top-elected official or County Manager / Administrator, plus the leaders of the two Focus Offices / Departments, are to review and sign the Safety Action Plan.

10. Why does the Safety Action Plan need to be signed?

This ensures the organization's leaders are aware of the loss trends and are committed to a plan to assist in the reduction of these losses.

11. When does the Safety Action Plan need to be completed and submitted?

The Plan will need to be completed and submitted by **May 1st** to riskcontrol@accg.org.

The Safety Coordinator and leaders of the two Focus Offices / Departments should review the Safety Action Plan on a quarterly basis to ensure implementation and progress towards the goals.



ACCG-GSIWCF & ACCG-IRMA

SAFETY DISCOUNT VERIFICATION FORM

Complete & Return between August 3, 2026 and September 15, 2026 to Receive a Discount.

- The appointed **ACCG–GSIWCF Safety Coordinator** is _____
(Safety Coordinator is responsible for the Safety Program)

Position _____ Email: _____

- The appointed **ACCG–IRMA Safety Coordinator** is _____
(Safety Coordinator is responsible for the Safety Program)

Position _____ Email: _____

TRAINING REQUIREMENTS

- SAFETY COORDINATORS (1ST BOX – GSIWCF SAFETY COORDINATOR 2ND BOX – IRMA SAFETY COORDINATOR)**

COMPLETE SAFETY COORDINATOR MODULES I, II, AND/OR III _____
(COURSE / DATE)

COMPLETE SAFETY COORDINATOR MODULES I, II, AND/OR III _____
(COURSE / DATE)

- ANY EMPLOYEE**

ATTEND ACCG SPONSORED TRAINING COURSE OR WEBINAR _____
(COURSE / DATE)

DEPARTMENTAL SAFETY MEETINGS OCT-DEC JAN–MAR APR–JUN JUL–SEP

ACCIDENT REVIEW MEETINGS OCT-DEC JAN–MAR APR–JUN JUL–SEP

SAFETY ACTION DUE MAY 1ST to ACCG: _____
(DATE SUBMITTED)

The members of the Board of Commissioners of _____ County
(Name of County)

hereby verify that they fully comply with the requirements of the Safety Discount Program.

ACCG-GSIWCF YES NO N/A ACCG-IRMA YES NO N/A

County Chair Signature

Date

Programs and Services



National Safety Council® Defensive Driving Courses

NSC® Defensive Driving Courses teach drivers how to recognize and react to immediate and potential hazardous driving situations. The instructor-led classroom courses provide collision-prevention strategies and defensive driving techniques that focus on behavior, judgment, decision-making and consequences.

These highly interactive courses help influence drivers to make positive choices to improve driving behaviors and attitudes, and encourage respectful, lawful decisions that reduce motor vehicle incidents and decrease traffic violations.

Human Resources Online Training – Title VII

Angela Davis, Founding Partner of Jarrard & Davis, LLP (2 Versions)

The 90-minute online HR Training is designed specifically for HR directors, supervisors, and managers to help them better understand employees’ rights and responsibilities in today’s evolving workplace under Title VII of the Civil Rights Act. A shorter online version is available for employees.

Safety Coordinator Series (Through LGRMS)

Safety Coordinator I - This class will provide an overview of the Safety Coordinator position, covering the duties and responsibilities, and discussing tools, resources, accident/incident investigation, safety training, inspections, and hazard identification. (3.5 hours)

Safety Coordinator II - In this session, participants will focus on safety rules, hazard identification, and self-inspections. These activities are vital to a safety program, preventing accidents and reducing the impact of financial losses. The module will provide each participant with a roadmap to guide their program in a positive direction, ensuring workplace safety and success in reducing employee injuries and public liability losses. (3.5 hours)

Safety Coordinator III - In this session, participants will focus on motor vehicle safety and heavy equipment maintenance and safety. Motor vehicle accidents are the number one contributor of property and liability claims in counties. The information provided within this training module is vital to a successful safety program, preventing auto accidents, equipment accidents, and decreasing financial losses. This module will provide each participant with foundational policies/procedures related to motor vehicle safety and review items that need to be inspected, documented, or reviewed regularly. (3.5 hours).

Online Training Thru Safety Training Source (NEW!!)

This cloud-based system provides a course library containing more than 1,000 easy-to-use Employee Health & Safety and HR training courses. These are self-paced courses with interactive elements, such as videos, quizzes, and simulations. Safety Coordinators will soon have the ability to assign, track, and report on all the organization's training activities. Videos can be shown to a group of employees as well, and participants should sign off on the training provided. Training courses cover Driver Safety, Emergency Response, General Office Safety, Leadership Skills for Managers, Human Resources, Operational Safety, Parks & Rec, Property, Public Works, Tools & Equipment Safety, PTSD, and more!

Law Enforcement Training

LEADERS - This course is designed to provide participants with the skills necessary to effectively Perceive-Predict-Perform. The essentials of good driving skills revolve around awareness, **anticipation, and avoiding accidents when possible**, Staying focused (avoid distractions, check mirrors, scan roads), maintain safe space (following distance, blind spots), manage speed appropriately for conditions, and communicate clearly (signals, lights) while obeying traffic laws and courteously sharing the road. Defensive driving, situational awareness, and managing one's attitude (patience, courtesy) are crucial for preventing accidents and safely navigating complex situations.

Below 100 - This is the primary course of the program focused on addressing the 5 Tenets. These tenets were developed to address the key contributing factors to preventable line-of-duty deaths amongst law enforcement officers. This is a 4-hour block of instruction to be taught by Below 100 certified trainers. There is no limit to how many attendees may be included in the course. Smaller venues or shift schedules may require multiple sessions.

LEERS - The Law Enforcement Risk Specialist (LEERS) training is designed to provide key risk management leadership concepts focused on mitigating departmental losses. ACCG Risk Control is sponsoring this program to assist law enforcement agencies in identifying risks associated with their agency's day-to-day operations. The LEERS training and certification familiarize the LE risk specialist in each agency with the information needed to alert and support leadership before, during, and after a potential liability or officer injury event. Based on the events facing law enforcement agencies locally and nationally, agency leadership must recognize, prioritize, and manage circumstances that can potentially escalate into a significant loss. The LEERS works for the head of an agency as either a primary or an additional duty position, serves as the point of contact for and coordinates activity with the Law Enforcement Risk Consultants and Risk control Risk Consultants from ACCG Risk Control.

ACCG Risk Control Team

Our ACCG Risk Control Team will continue to expand, and new members will be introduced as they come on board. We are excited about building upon LGRMS' groundwork and look forward to serving you even better in the coming years.

Should you have any questions, feedback, or questions, please reach out to us.

Home Office

Visit www.accg.org or
CALL 404.522.5022 or
EMAIL riskcontrol@accg.org

Ashley Abercrombie

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Natalie Sellers

Senior Law Enforcement Risk Consultant
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Email: nsellers@accg.org

Megan Estes

Risk Control Training and Engagement Manager
Phone: 470-705-7845
Email: mestes@accg.org

FIELD REPRESENTATIVE REGIONS

LAW ENFORCEMENT & RISK CONSULTANTS



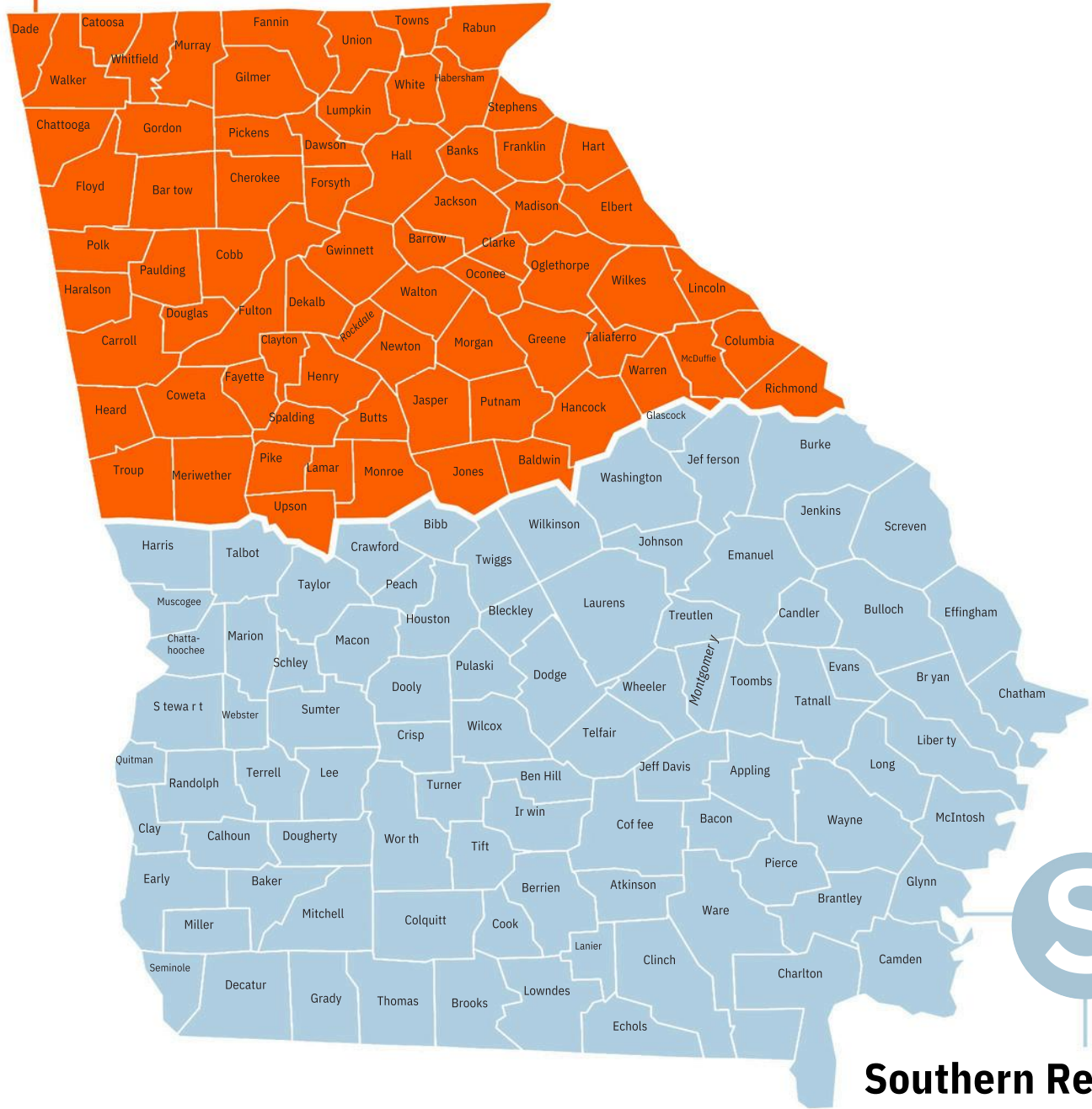
Northern Region

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Vincent Scott

Risk Control Consultant
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Southern Region

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Law Enforcement Risk Consultant
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Weston Cox

Risk Control Consultant
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404.520.6646



LGRMS
RISK CONTROL
ACCG | GMA

Local Government Risk Management Services

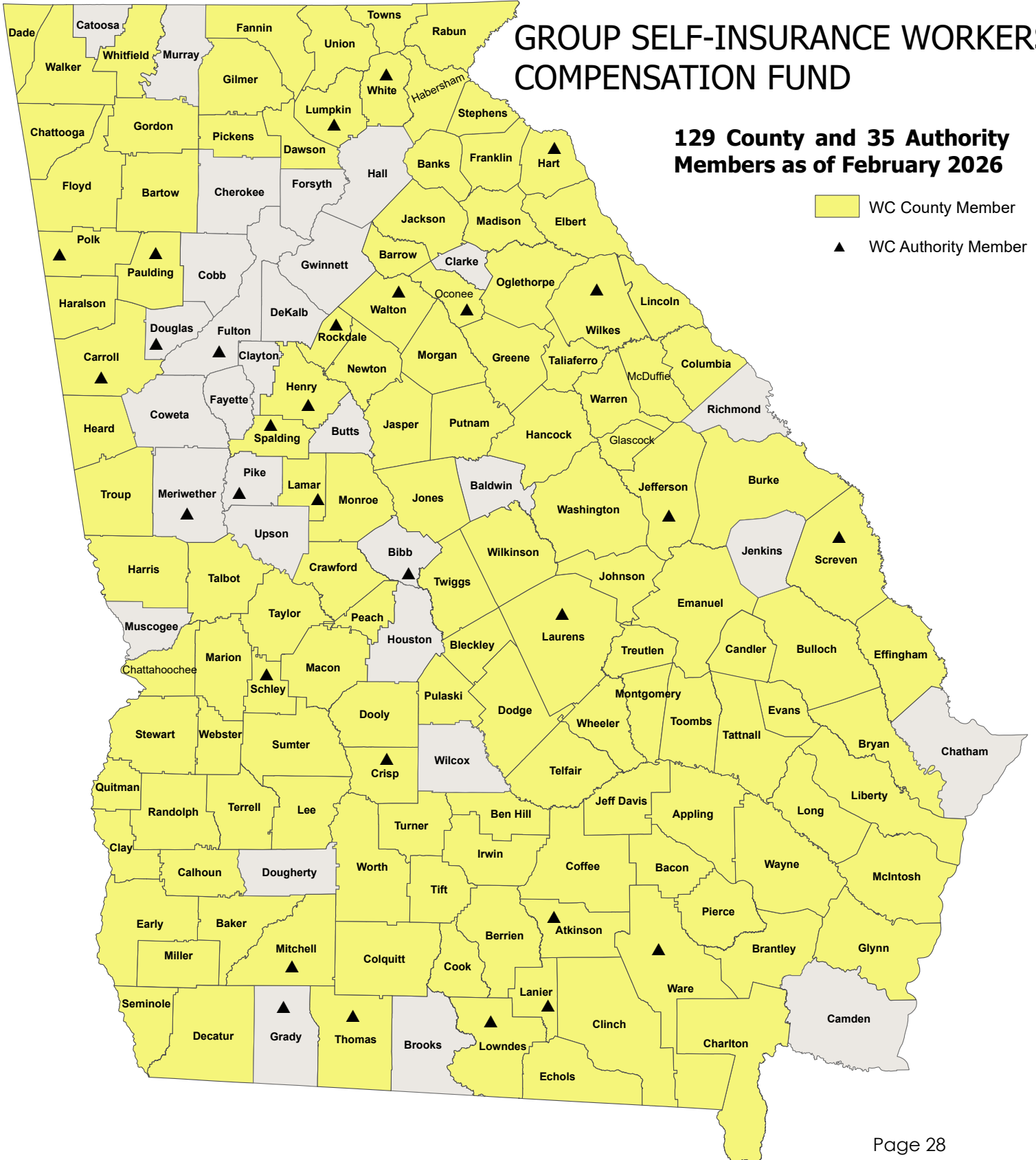
210 Pryor Street SW. Atlanta, GA 30303

Ph: 678.536.4363 Email: lgrmsadmin@lgrms.com

www.lgrms.com

GROUP SELF-INSURANCE WORKERS' COMPENSATION FUND

129 County and 35 Authority Members as of February 2026

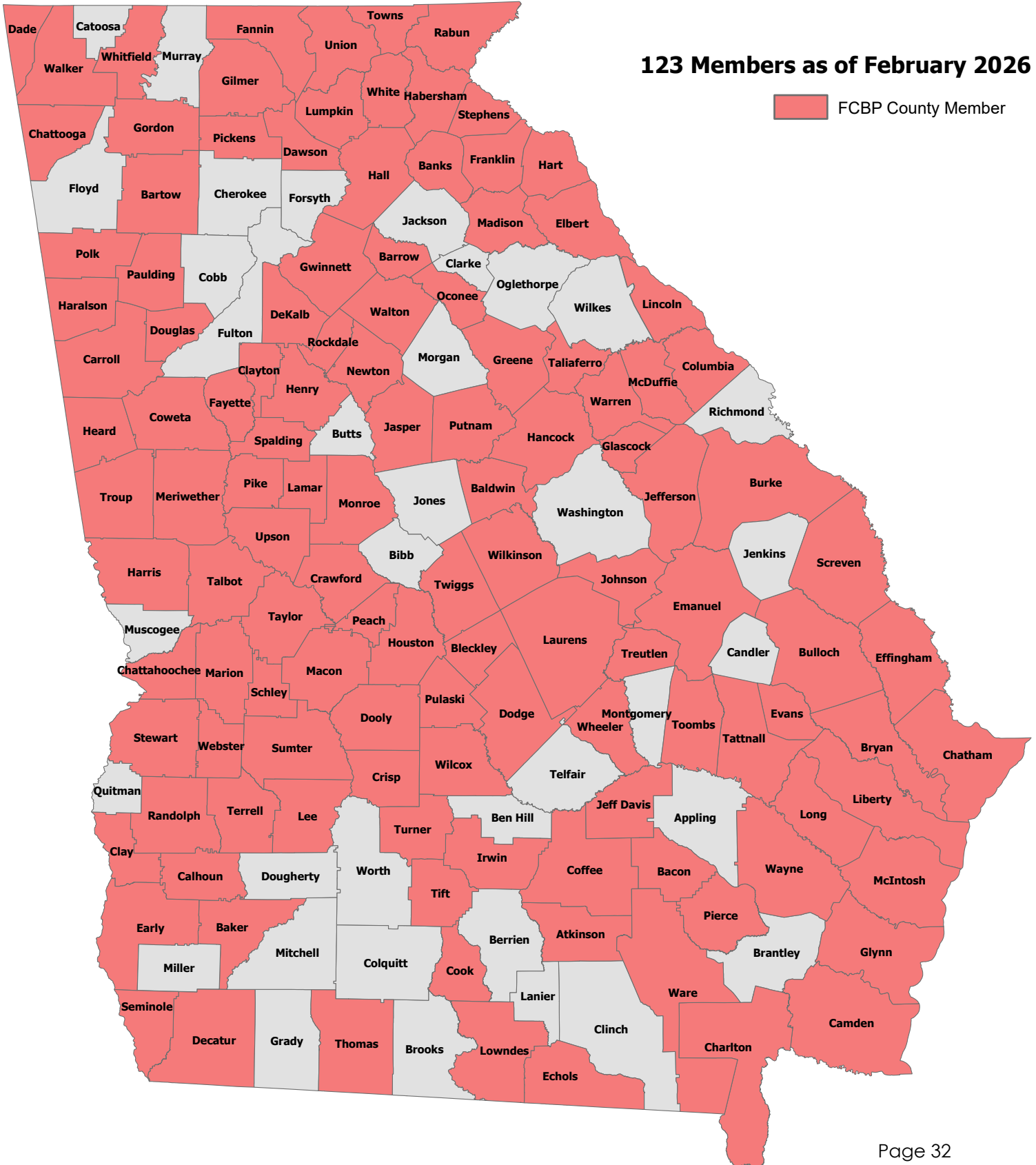


GROUP SELF-INSURANCE WORKERS' COMPENSATION FUND AUTHORITIES

Association County Commissioners of Georgia (Fulton)
Atkinson County Solid Waste Authority
Bartram Trail Regional Library (Wilkes)
Carroll County Water Authority
City of Dublin & Laurens County Development Authority
Conyers-Rockdale Library System
Crisp County Power
DeSoto Trail Regional Library (Mitchell)
Development Authority of Walton County
Douglasville-Douglas Co. Water & Sewer
Flint River Regional Library (Spalding)
Hart County Water & Sewerage Authority
Henry County Library System
Housing Authority of Fulton County
Jefferson County Library System
Lamar County Solid Waste Authority
Lumpkin County Water & Sewerage Authority Middle
Flint Regional E- 911 Authority (Schley) Middle
Georgia Regional Commission (Bibb) Oconee
Regional Library (Oconee)
Paulding County Industrial Building Authority
Pike County Parks & Recreation Authority
Pike County Water & Sewer Authority
Pine Mountain Regional Library (Meriwether)
Polk County Water, Sewage & Solid Waste Authority
Roddenbery Memorial Library (Grady)
Satilla Regional Water & Sewer Authority (Ware)
Screven-Jenkins Regional Library
South Georgia Regional Library System (Lowndes)
Southwest Georgia Regional Commission (Mitchell)
Thomas County Public Library
Tri-County Joint E-911 Authority (Lanier)
Valdosta-Lowndes County Airport Authority
Valdosta-Lowndes County Conference
White County Water Authority

INTERLOCAL RISK MANAGEMENT AGENCY AUTHORITIES

Atkinson County Solid Waste Authority
Bartow-Cartersville Joint Development Authority
Bartram Trail Regional Library System (Wilkes)
Bryan County Public Facilities Authority
Butts County Water & Sewer Authority
Carroll County Water Authority
City of Dublin & Laurens County Development Authority
Clinch County Development Authority
Coastal Plain Regional Library (Tift)
Conyers-Rockdale Library System
Development Authority of Bartow County
Development Authority of Bryan County
Development Authority of DeKalb County
Development Authority of Jefferson County
Development Authority of Long County
Development Authority of Monroe County
Development Authority of Rabun County
Development Authority of Walton County
Douglasville-Douglas County Water & Sewer Authority
East Georgia Regional Airport (Emanuel)
Emanuel County Development Authority
Fall Line Regional Development Authority (Wilkinson)
Fannin County Water Authority
Fitzgerald-Ben Hill County Regional Solid Waste Authority
Flint River Regional Library (Spalding)
Franklin County Industrial Building Authority
Hart County Water & Sewer Utility Authority
Henry County Library System
Hospital Authority of Colquitt County
Houston County Development Authority
Jasper County Water & Sewer Authority
Jefferson County Library System
JDA of Jasper, Morgan, Newton & Walton County (Walton)
Lamar County Regional Solid Waste
Lee County Utilities Authority
Lower Chattahoochee Regional Transit Authority (Sumter)
Lumpkin County Water & Sewerage Authority
McIntosh County Industrial Development Authority
Meriwether County Water & Sewerage Authority
Middle Flint Regional 911 Authority (Schley)
Moultrie Colquitt County Parks Recreation Authority
Oconee County Industrial Development Authority
Paulding County Airport Authority
Paulding County Industrial Building Authority
Pike County Parks & Recreation Authority
Pine Mountain Regional Library System (Meriwether)
Polk County Water, Sewer, & Solid Waste Authority
Satilla Regional Water & Sewer Authority (Ware)
Sinclair Water Authority (Putnam)
South Georgia Regional Library System (Lowndes)
Southwest Georgia Regional Commission (Mitchell)
Stephens County Development Authority
Stewart County Water & Sewer Authority
Thomas County Public Library
Treutlen County Development Authority
Tri-County Joint E-911 Authority (Clinch)
Upper Oconee Basin Water Authority (Oconee)
Valdosta-Lowndes County Airport Authority
Valdosta-Lowndes County Conference Center & Tourism Authority
Washington County Airport Authority
Washington County Development Authority
Wayne County Industrial Development Authority





Georgia First Responder PTSD Program Authorities

Middle Flint Regional 911 Authority (Schley County)

Tri County Joint E-911 Authority (Lanier County)

ACCG Insurance Programs
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700 Atlanta, GA 30303