



## **Insurance Programs**

ACCG's insurance and risk management services are member-owned and managed programs dedicated to providing cost-effective risk financing and quality loss control services designed to meet the needs of local governments. ACCG is committed to loss control, claims reduction and member service by maintaining a claims office solely dedicated to meeting the needs of our members.

### **ACCG-Georgia Self Insurance Workers Compensation Fund (GSIWCF) Pool**

ACCG's Group Self-Insurance Workers' Compensation Fund serves 83% of Georgia counties and has returned dividends totaling \$39.7 million to the membership since 1985.

April, 2011 – 168 Members

April, 2010 – 167 Members; April, 2000 – 149 Members

January 1, 2011 Renewal – 8.9% rate Increase

100% Member Retention

\$3 Million Dividend Returned to Membership

### **ACCG-Interlocal Risk Management Agency (IRMA) Property & Liability Pool**

The Inter-local Risk Management Agency provides pooled property and liability insurance to 65% of Georgia counties and has returned dividends totaling \$11.8 million to its members since 1997.

April, 2011 - 150 Members

April, 2010 – 147 members; April, 2000 – 89 Members

July 1, 2010 Renewal - Rates Held Steady

\$1.75 Million Dividend Returned to Membership

### **ACCG-Group Health Benefit Program (GHBP)**

ACCG provides group health benefits through a partnership with Blue Cross/Blue Shield to assist counties in providing cost-effective healthcare benefits to their employees.

April, 2011 – 100 Members

April, 2010 – 92 Members; April 2000 – 41 members

July 1, 2011 Renewal

\$100,000 in Health & Wellness Grants Distributed to Membership During 2010

### **ACCG Inmate Medical Savings Program**

Counties are able to obtain medical care for inmates at reduced rates established by the Blue Cross Blue Shield of Georgia network. These rates typically represent savings of 50% or more of the billed amount. There is no cost to be a member of the program and minimal administrative fees are paid only when claims are processed.

April, 2011 – 105 Members

April, 2010 – 78 Members

Savings to Counties Since August, 2008 Inception - \$23.2 Million

Saved Members 59.6% of Billed Charges