



# City of Smyrna

## Issue Sheet

A Max Bacon  
City Hall  
2800 King Street  
Smyrna, GA 30080

File Number: ATH2023-55

**Agenda Date:** 12/4/2023

**In Control:** City Council

**File Type:** Authorization

**Agenda Section:**  
Formal Business

**Agenda Number:** G.

**Department: Human Resources**

**Agenda Title:**

Authorization to place the City's Worker's Compensation Insurance program with National Liability and Fire Insurance Company with a \$508,996.00 premium and \$2,500 deductible with Oakbridge Insurance/John Knop as the broker, implement Oakbridge Proactive Services and a 2-3 year plan to reduce claims and lower first dollar/low deductible premiums for next few renewals and authorize the Mayor to sign and execute all related documents.

**Citywide**

**ISSUE AND BACKGROUND:**

The City's Worker's Compensation insurance program renews on January 1, 2024. The City's coverage has been with Georgia Municipal Association (GMA) for the past 20+ years. Mr. John Knop from Oakbridge Insurance will present an alternative to renewing with GMA. This change would lower costs and provide enhanced, proactive risk management services.

GMA plan carries a \$100,000 deductible per occurrence. The 2023 premium was \$305,000. Total annual average (2019-20223) cost is \$516,996.

Proposed National Liability & Fire Insurance Company plan offers a \$2,500 deductible per occurrence for a total annual premium of \$508,996.

Staff would like to recommend the following

Approval to place the City's Worker's Compensation Insurance program with National Liability and Fire Insurance Company with Oakbridge Insurance/John Knop as the broker.

- \$508,996 annual premium with \$2,500 deductible
- Implement Oakbridge's Proactive Services to improve safety and risk management culture
- Implement 2-3 year plan to reduce claims and lower first dollar/low deductible premiums for next few renewals
- Review claims after 2-3 years of proper proper risk management to determine if taking greater risk is appropriate to lower cost even further

**RECOMMENDATION / REQUESTED ACTION:**

Human Resources and Finance staff recommend authorization to place the City's Worker's Compensation Insurance program with National Liability and Fire Insurance Company with a \$508,996.00 premium and \$2,500 deductible with Oakbridge Insurance/John Knop as the broker, implement Oakbridge Proactive Services and a 2-3 year plan to reduce claims and lower first



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