

Sponsor: Morgan

RESOLUTION

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF FLORENCE, ALABAMA, that the attached Proposal from Municipal Workers Compensation Fund, Inc., for renewal of the City's workers' compensation insurance is hereby approved, ratified and confirmed.

BE IT FURTHER RESOLVED BY THE CITY COUNCIL OF THE CITY OF FLORENCE, ALABAMA, that the Mayor is hereby authorized to sign any documents necessary to effectuate this renewal.

ADOPTED this _____ day of _____, 2025.

CITY COUNCIL

APPROVED this _____ day of _____, 2025.

MAYOR

ADOPTED & APPROVED this _____ day of _____, 2025.

CITY CLERK-TREASURER



1700 4th Avenue
Jasper, AL 35501
Phone: (205) 221-3621

City of Florence
P O Box 98
Florence, AL 35631

Invoice # 338475

Account Code
FLORENC-01
Balance Due On
3/3/2025

Page: 1 of 1
Date
3/3/2025
Amount Due
\$265,202.00

New Remit To Address
Please remit payment to:
Higginbotham Insurance Agency, Inc.
P.O. Box 735110
Dallas, TX 75373-5110

Policy Type: Workers' Compensation

Policy Number: 001-2025-00921-00

Effective: 2/1/2025 to 2/1/2026

Item #	Trans	Eff Date	Due Date	Description	Amount
	RENB	2/1/2025	3/3/2025	Renewal of Workers Compensation - General Fund Effective 2/1/2025	\$265,202.00
<i>Sub-Total</i>					<u>\$265,202.00</u>

Total Invoice Balance: \$265,202.00

**Please make check payable to Higginbotham and include your invoice for proper application of your payment.
Or, pay on-line at <https://higginbotham.epaypolicy.com/>**



MUNICIPAL WORKERS COMPENSATION FUND, INC.

P.O. Box 1270 • 535 ADAMS AVENUE • MONTGOMERY, AL 36102
334-262-2566 • FAX 334-263-0200
CLAIMS 1-888-736-0210

SADIE BRITT
Councilmember, Lincoln
Chair

PHIL SEGRAVES
Mayor, Guin
Vice Chair

JASON REAVES
Mayor, Troy
Director

JIM STAFF
Mayor, Atmore
Director

LAWRENCE HAYGOOD
Mayor, Tuskegee
Director

RICHARD BUTTENSCHAW
President

GREG COCHRAN
Secretary/Treasurer

BARRY CRABB
Finance Director

December 31, 2024

City of Florence
P O Box 98
Florence, AL 35631

Dear Andrew Belterton,

It's time for your workers compensation insurance renewal. We have enclosed your 2025 Renewal Billing and information about financing your premiums, if you choose to do so. **Payment is due by February 1st.** We sincerely thank you for your support of the Municipal Workers Comp Fund (MWCF) program, which has been offered through the Alabama League of Municipalities since 1976. Together we work to hold down your workers comp insurance costs in Alabama.

Enclosed is your 2025 Estimated Annual Renewal Billing. This billing was computed using your 2023 Audited Payrolls, or your budgeted payrolls if provided by you, multiplied by the 2025 Rates, less any applicable discounts. Please find below a snapshot of your 2025 discounts and premium.

2025 Premium and Savings

- STANDARD PREMIUM – \$ 1,105,266.00
- DISCOUNTS – \$ 840,064.00
- RENEWAL DIVIDEND – \$.00
- 2025 AMOUNT DUE – \$ 265,202.00

We are pleased to announce that a \$4.5 million dividend was declared for 2025 by your MWCF Board of Directors. MWCF has returned more than \$89 million in dividends back to eligible members, since it began in 1976. If you were eligible and received a renewal dividend for 2025, this is already reflected on your billing. **Please note: you must maintain your coverage for the entire 2025 Fund Year to receive the Renewal Dividend.**

Many MWCF members have elected to cover their volunteer police, volunteer firefighters, and volunteer rescue squad workers through MWCF's program. This optional coverage includes medical benefits, which are paid by MWCF, and limited disability benefits, which are paid by Provident Life and Accident Insurance Company, for a cost of \$135 per volunteer per year. Volunteer police, firefighters, and rescue squad workers are the only volunteer employees covered by MWCF. **This coverage is indicated by having Payroll Class Codes 7711 and/or 7727 listed on your enclosed Estimated Annual Billing.** If you have this coverage, please update your rosters and e-mail these to cthie@mrm-llc.com. Only individuals listed on the roster on file are covered. If you are interested in adding this coverage, simply give us a call and we will assist you with this process.

If you have the volunteer police, firefighters, or rescue squad coverage through MWCF, please remember to maintain the Beneficiary Designation Form in your records for each of your volunteer police, firefighter, or rescue squad members. A blank Beneficiary Designation Form is included for you.

MWCF has again, for the 2025 Fund Year, chosen to work with premium financing companies to help those municipal entities that need better cash flow options on premium payment. Enclosed you will find a flyer about premium financing.

Thank you, again, for your support and please do not hesitate to call, e-mail, or visit www.almwcf.org with any questions.

Very truly yours,

Carla M. Thienpont
MWCF Policy Administration Manager
cthie@mrm-llc.com
1-888-736-0210



Municipal Workers Compensation Fund, Inc.
P.O. Box 1270
Montgomery, AL36102

Estimated Contribution Billing

Name Of Insured:
City of Florence
P O Box 98
Florence, AL35631

Policy Effective Date	2/1/2025
Policy Terminate Date	1/31/2026
Policy Number	001-2025-00921-00
Risk ID	010503590
Printed	12/31/2024 10:39 AM

DUE UPON RECEIPT

TOTAL AMOUNT DUE \$ 265,202.00

Policy Contact: Andrew Betterton
Agent: Higginbotham Insurance Agency, Inc.(Agent Agent)
DBA Byars-Wright(Agent Agent)
P O Box 1309, Jasper, AL, 35502

Rate Code	Payroll Description	Rate	Basis	Payroll	Manual Premium
5506AL	Paving or Repaving & Drivers	6.23%	Payroll	2,708,691	\$ 168,751.00
7710AL	Firefighters and drivers	4.61%	Payroll	5,697,899	\$ 262,673.00
7720AL	Police officers & drivers	4.47%	Payroll	8,192,550	\$ 366,207.00
8601AL	Engineers	0.37%	Payroll	472,058	\$ 1,747.00
8810AL	Clerical office employees NOC	0.19%	Payroll	6,621,579	\$ 12,581.00
8831AL	Animal Control	1.85%	Payroll	658,670	\$ 12,185.00
9102AL	Park NOC-all employees & drivers	3.7%	Payroll	2,540,363	\$ 93,993.00
9220AL	Cemetery operation & drivers	5.81%	Payroll	265,375	\$ 15,418.00
9403AL	Garbage Collection	9.75%	Payroll	2,116,215	\$ 206,331.00
9410AL	Building Inspection and Code Enforcement	2.73%	Payroll	418,780	\$ 11,433.00
Total				29,692,180	\$ 1,151,319.00

Premium Factors	Factor	Amount	Premium
Experience Modifier	.96		\$ 1,105,266.00
Discount	33.90 %	\$ -374,685.00	\$ 730,581.00
Deductible Factor	63.70 %	\$ -465,380.00	
Annual Premium			\$ 265,202.00
Total			\$ 265,202.00

Make Check Payable and Remit to:
Municipal Workers Compensation Fund, Inc., P.O. Box 1270, Montgomery, AL36102

Total Now Due: \$ 265,202.00



1700 4th Avenue
 Jasper, AL 35501
 Phone: (205) 221-3621

City of Florence
 P O Box 98
 Florence, AL 35631

Invoice # 338447

Account Code
 FLORENC-01
 Balance Due On
 3/3/2025

Page: 1 of 1
 Date
 3/3/2025
 Amount Due
 \$35,346.00

New Remit To Address

Please remit payment to:
Higginbotham Insurance Agency, Inc.
P.O. Box 735110
Dallas, TX 75373-5110

Policy Type: Workers' Compensation

Policy Number: 001-2025-00941-00

Effective: 2/1/2025 to 2/1/2026

Item #	Trans Eff Date	Due Date	Trans	Description	Amount
	2/1/2025	3/3/2025	RENB	Renewal of Workers Compensation - Water & Waste Dept. Effective 2/	\$35,346.00
<i>Sub-Total</i>					\$35,346.00

Total Invoice Balance: \$35,346.00

*Please make check payable to Higginbotham and include your invoice for proper application of your payment.
 Or, pay on-line at <https://higginbotham.epaypolicy.com/>*



MUNICIPAL WORKERS COMPENSATION FUND, INC.

P.O. Box 1270 • 535 ADAMS AVENUE • MONTGOMERY, AL 36102
334-262-2566 • FAX 334-263-0200
CLAIMS 1-888-736-0210

SADIE BRITT

Councilmember, Lincoln
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Vice Chair

JASON REAVES

Mayor, Troy
Director

JIM STAFF

Mayor, Atmore
Director

LAWRENCE HAYGOOD

Mayor, Tuskegee
Director

RICHARD BUTTENSCHAW

President

GREG COCHRAN

Secretary/Treasurer

BARRY CRABB

Finance Director

December 31, 2024

City of Florence Water and Wastewater Dept.
P O Box 98
Florence, AL 35631

Dear Melissa Harris,

It's time for your workers compensation insurance renewal. We have enclosed your 2025 Renewal Billing and information about financing your premiums, if you choose to do so. **Payment is due by February 1st.** We sincerely thank you for your support of the Municipal Workers Comp Fund (MWCF) program, which has been offered through the Alabama League of Municipalities since 1976. Together we work to hold down your workers comp insurance costs in Alabama.

Enclosed is your 2025 Estimated Annual Renewal Billing. This billing was computed using your 2023 Audited Payrolls, or your budgeted payrolls if provided by you, multiplied by the 2025 Rates, less any applicable discounts. Please find below a snapshot of your 2025 discounts and premium.

2025 Premium and Savings

- **STANDARD PREMIUM – \$ 147,433.00**
- **DISCOUNTS – \$ 112,087.00**
- **RENEWAL DIVIDEND – \$.00**
- **2025 AMOUNT DUE – \$ 35,346.00**

We are pleased to announce that a \$4.5 million dividend was declared for 2025 by your MWCF Board of Directors. MWCF has returned more than \$89 million in dividends back to eligible members, since it began in 1976. If you were eligible and received a renewal dividend for 2025, this is already reflected on your billing. **Please note: you must maintain your coverage for the entire 2025 Fund Year to receive the Renewal Dividend.**

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If you have the volunteer police, firefighters, or rescue squad coverage through MWCF, please remember to maintain the Beneficiary Designation Form in your records for each of your volunteer police, firefighter, or rescue squad members. A blank Beneficiary Designation Form is included for you.

MWCF has again, for the 2025 Fund Year, chosen to work with premium financing companies to help those municipal entities that need better cash flow options on premium payment. Enclosed you will find a flyer about premium financing.

Thank you, again, for your support and please do not hesitate to call, e-mail, or visit www.almwcf.org with any questions.

Very truly yours,



Municipal Workers Compensation Fund, Inc.
 P.O. Box 1270
 Montgomery, AL36102

Estimated Contribution Billing

Name Of Insured:
 City of Florence Water and Wastewater Dept.
 P O Box 98
 Florence, AL35631

Policy Effective Date 2/1/2025
 Policy Terminate Date 1/31/2026
 PolicyNumber 001-2025-00941-00
 Risk ID

Printed 12/31/2024 10:40 AM

Policy Contact: Melissa Harris
 Agent: Higginbotham Insurance Agency, Inc.(Agent Agent)
 DBA Byars-Wright(Agent Agent)
 P O Box 1309, Jasper, AL, 35502

DUE UPON RECEIPT
TOTAL AMOUNT DUE \$ 35,346.00

Rate Code	Payroll Description	Rate	Basis	Payroll	Manual Premium
7520AL	Waterworks operation & drivers	3.33%	Payroll	4,586,604	\$ 152,734.00
8810AL	Clerical office employees NOC	0.19%	Payroll	443,247	\$ 842.00
Total				5,029,851	\$ 153,576.00

Premium Factors	Factor	Amount	Premium
Experience Modifier	.96		\$ 147,433.00
Discount	29.90 %	\$ -44,082.00	\$ 103,351.00
Deductible Factor	65.80 %	\$ -68,005.00	
Annual Premium			\$ 35,346.00
Total			\$ 35,346.00

Make Check Payable and Remit to:
 Municipal Workers Compensation Fund, Inc., P.O. Box 1270, Montgomery, AL36102

Total Now Due: \$ 35,346.00



Higginbotham™

1700 4th Avenue
Jasper, AL 35501
Phone: (205) 221-3621

City of Florence
P O Box 98
Florence, AL 35631

Invoice # 338476

Page: 1 of 1

Account Code

Date

FLORENC-01

3/3/2025

Balance Due On

Amount Due

3/3/2025

\$13,819.00

New Remit To Address

Please remit payment to:

Higginbotham Insurance Agency, Inc.

P.O. Box 735110

Dallas, TX 75373-5110

Policy Type: Workers' Compensation

Policy Number: 001-2025-00940-00

Effective: 2/1/2025 to 2/1/2026

Item #	Trans Eff Date	Due Date	Trans	Description	Amount
	2/1/2025	3/3/2025	RENB	Renewal of Workers Compensation - Gas Dept. Effective 2/1/2025	\$13,819.00
<i>Sub-Total</i>					\$13,819.00

Total Invoice Balance: \$13,819.00

***Please make check payable to Higginbotham and include your invoice for proper application of your payment.
Or, pay on-line at <https://higginbotham.epaypolicy.com/>***



MUNICIPAL WORKERS COMPENSATION FUND, INC.

P.O. Box 1270 • 535 ADAMS AVENUE • MONTGOMERY, AL 36102
334-262-2566 • FAX 334-263-0200
CLAIMS 1-888-736-0210

SADIE BRITT

Councilmember, Lincoln
Chair

PHIL SEGRAVES

Mayor, Guin
Vice Chair

JASON REAVES

Mayor, Troy
Director

JIM STAFF

Mayor, Atmore
Director

LAWRENCE HAYGOOD

Mayor, Tuskegee
Director

RICHARD BUTTENSCHAW

President

GREG COCHRAN

Secretary/Treasurer

BARRY CRABB

Finance Director

December 31, 2024

City of Florence Gas Department
P O Box 98
Florence, AL 35631

Dear Melissa Harris,

It's time for your workers compensation insurance renewal. We have enclosed your 2025 Renewal Billing and information about financing your premiums, if you choose to do so. **Payment is due by February 1st.** We sincerely thank you for your support of the Municipal Workers Comp Fund (MWCF) program, which has been offered through the Alabama League of Municipalities since 1976. Together we work to hold down your workers comp insurance costs in Alabama.

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2025 Premium and Savings

- STANDARD PREMIUM – \$ 48,186.00
- DISCOUNTS – \$ 34,367.00
- RENEWAL DIVIDEND – \$.00
- 2025 AMOUNT DUE – \$ 13,819.00

We are pleased to announce that a \$4.5 million dividend was declared for 2025 by your MWCF Board of Directors. MWCF has returned more than \$89 million in dividends back to eligible members, since it began in 1976. If you were eligible and received a renewal dividend for 2025, this is already reflected on your billing. **Please note: you must maintain your coverage for the entire 2025 Fund Year to receive the Renewal Dividend.**

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If you have the volunteer police, firefighters, or rescue squad coverage through MWCF, please remember to maintain the Beneficiary Designation Form in your records for each of your volunteer police, firefighter, or rescue squad members. A blank Beneficiary Designation Form is included for you.

MWCF has again, for the 2025 Fund Year, chosen to work with premium financing companies to help those municipal entities that need better cash flow options on premium payment. Enclosed you will find a flyer about premium financing.

Thank you, again, for your support and please do not hesitate to call, e-mail, or visit www.almwcf.org with any questions.

Very truly yours,

Carla M. Thienpont
MWCF Policy Administration Manager
cthie@mwm-llc.com
1-888-736-0210



Municipal Workers Compensation Fund, Inc.
 P.O. Box 1270
 Montgomery, AL36102

Estimated Contribution Billing

Name Of Insured:
 City of Florence Gas Department
 P O Box 98
 Florence, AL35631

Policy Effective Date 2/1/2025
 Policy Terminate Date 1/31/2026
 PolicyNumber 001-2025-00940-00
 Risk ID

Printed 12/31/2024 10:40 AM

Policy Contact: Melissa Harris
 Agent: Higginbotham Insurance Agency, Inc.(Agent Agent)
 DBA Byars-Wright(Agent Agent)
 P O Box 1309, Jasper, AL, 35502

DUE UPON RECEIPT
TOTAL AMOUNT DUE \$ 13,819.00

Rate Code	Payroll Description	Rate	Basis	Payroll	Manual Premium
7502AL	Gas Works & Drivers - Natural Gas	2.27%	Payroll	2,109,022	\$ 47,875.00
8810AL	Clerical office employees NOC	0.19%	Payroll	1,220,448	\$ 2,319.00
Total				3,329,470	\$ 50,194.00

Premium Factors	Factor	Amount	Premium
Experience Modifier	.96		\$ 48,186.00
Discount	21.00 %	\$ -10,119.00	\$ 38,067.00
Deductible Factor	63.70 %	\$ -24,249.00	
Annual Premium			\$ 13,819.00
Total			\$ 13,819.00

Make Check Payable and Remit to:
 Municipal Workers Compensation Fund, Inc., P.O. Box 1270, Montgomery, AL36102

Total Now Due: \$ 13,819.00



Higginbotham™

1700 4th Avenue
Jasper, AL 35501
Phone: (205) 221-3621

City of Florence
P O Box 98
Florence, AL 35631

Invoice # 338473

Page: 1 of 1

Account Code

Date

FLORENC-01

3/3/2025

Balance Due On

Amount Due

3/3/2025

\$59,095.00

New Remit To Address

Please remit payment to:
Higginbotham Insurance Agency, Inc.
P.O. Box 735110
Dallas, TX 75373-5110

Policy Type: Workers' Compensation

Policy Number: 001-2025-00939-00

Effective: 2/1/2025 to 2/1/2026

Item #	Trans	Eff Date	Due Date	Description	Amount
	RENB	2/1/2025	3/3/2025	Renewal of Workers Compensation - Electricity Dept. Effective 2/1/202	\$59,095.00
<i>Sub-Total</i>					\$59,095.00

Total Invoice Balance: \$59,095.00

**Please make check payable to Higginbotham and include your invoice for proper application of your payment.
Or, pay on-line at <https://higginbotham.epaypolicy.com/>**



MUNICIPAL WORKERS COMPENSATION FUND, INC.

P.O. BOX 1270 • 535 ADAMS AVENUE • MONTGOMERY, AL 36102
334-262-2566 • FAX 334-263-0200
CLAIMS 1-888-736-0210

SADIE BRITT
Councilmember, Lincoln
Chair

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JASON REAVES
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Mayor, Atmore
Director

LAWRENCE HAYGOOD
Mayor, Tuskegee
Director

RICHARD BUTTENS HAV
President

GREG COCHRAN
Secretary/Treasurer

BARRY CRABB
Finance Director

December 31, 2024

City of Florence Electricity Dept.
P O Box 98
Florence, AL 35631

Dear Melissa Harris,

It's time for your workers compensation insurance renewal. We have enclosed your 2025 Renewal Billing and information about financing your premiums, if you choose to do so. **Payment is due by February 1st.** We sincerely thank you for your support of the Municipal Workers Comp Fund (MWCF) program, which has been offered through the Alabama League of Municipalities since 1976. Together we work to hold down your workers comp insurance costs in Alabama.

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2025 Premium and Savings

- STANDARD PREMIUM – \$ 216,559.00
- DISCOUNTS – \$ 157,464.00
- RENEWAL DIVIDEND – \$.00
- 2025 AMOUNT DUE – \$ 59,095.00

We are pleased to announce that a \$4.5 million dividend was declared for 2025 by your MWCF Board of Directors. MWCF has returned more than \$89 million in dividends back to eligible members, since it began in 1976. If you were eligible and received a renewal dividend for 2025, this is already reflected on your billing. **Please note: you must maintain your coverage for the entire 2025 Fund Year to receive the Renewal Dividend.**

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Thank you, again, for your support and please do not hesitate to call, e-mail, or visit www.almwcf.org with any questions.

Very truly yours,



Municipal Workers Compensation Fund, Inc.
 P.O. Box 1270
 Montgomery, AL36102

Estimated Contribution Billing

Name Of Insured:
 City of Florence Electricity Dept.
 P O Box 98
 Florence, AL35631

Policy Effective Date 2/1/2025
 Policy Terminate Date 1/31/2026
 PolicyNumber 001-2025-00939-00
 Risk ID
 Printed 12/31/2024 10:40 AM

Policy Contact: Melissa Harris
 Agent: Higginbotham Insurance Agency, Inc.(Agent Agent)
 DBA Byars-Wright(Agent Agent)
 P O Box 1309, Jasper, AL, 35502

DUE UPON RECEIPT
TOTAL AMOUNT DUE \$ 59,095.00

Rate Code	Payroll Description	Rate	Basis	Payroll	Manual Premium
7539AL	Electric Power Co, NOC	2.18%	Payroll	9,990,641	\$ 217,796.00
8810AL	Clerical office employees NOC	0.19%	Payroll	4,098,089	\$ 7,786.00
Total				14,088,730	\$ 225,582.00

Premium Factors	Factor	Amount	Premium
Experience Modifier	.96		\$ 216,559.00
Discount	28.00 %	\$ -60,636.00	\$ 155,922.00
Deductible Factor	62.10 %	\$ -96,828.00	
Annual Premium			\$ 59,095.00
Total			\$ 59,095.00

Make Check Payable and Remit to:
 Municipal Workers Compensation Fund, Inc., P.O. Box 1270, Montgomery, AL36102

Total Now Due: \$ 59,095.00