

**RESOLUTION 2022-71**

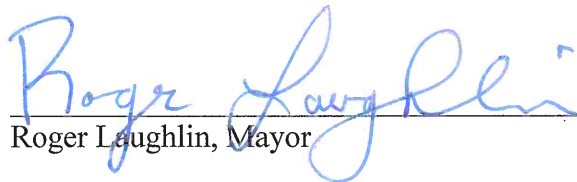
**A RESOLUTION APPROVING THE WORKERS COMPENSATION PROPOSAL  
WITH IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION  
(IMWCA).**

**WHEREAS**, the City of West Branch, Iowa received an insurance renewal quote from the Iowa Municipalities Workers' Compensation Association (IMWCA); and

**WHEREAS**, after reviewing the insurance renewal quote, the City Council has decided to accept the quote of IMWCA, effective July 1, 2022.

**NOW, THEREFORE, BE IT RESOLVED**, by the City Council of the City of West Branch, Iowa, that the insurance renewal with IMWCA is hereby approved.

PASSED AND APPROVED this 5th day of July, 2022

  
\_\_\_\_\_  
Roger Laughlin, Mayor

Attest:

  
\_\_\_\_\_  
Leslie Brick, City Clerk

**West Branch (0851)**  
**Information Page of the Coverage Memorandum**  
**As of 5/9/2022**  
**Policy Period: 7/1/2022-7/1/2023**

1. Participant: West Branch Policy Number: 0851-2223-WC  
 P O Box 218 FEIN  
 West Branch, Iowa 52358021

**2. Workers' Compensation Coverage**

This Workers' Compensation Coverage Memorandum is effective from 12:01 AM on July 01, 2022 to 12:01 AM on July 01, 2023.

3. A. Workers' Compensation Coverage: This section of the Coverage Memorandum applies to the Workers' Compensation Law of Iowa.  
 B. Employers' Liability Coverage: Part Two of this Memorandum applies to work in Iowa. The limits of the Association's liability under Part Two are:  
 Bodily Injury by Accident: \$1,000,000 each accident  
 Bodily Injury by Disease: \$1,000,000 memorandum limit  
 Bodily Injury by Disease: \$1,000,000 each employee  
 C. Other States' Coverage: Part Three of this Memorandum applies to the states, if any, listed here: All states except ND, OH, WA, WY.  
 D. This Memorandum includes a Voluntary Compensation and Employers' Liability Coverage Endorsement and Schedule as well as a Longshoremen's and Harbor Workers' Compensation Act Coverage Endorsement and Schedule.
4. The Estimated Premium Schedule attached hereto and by this reference made a part hereof, is based on the association's manuals of rules, classifications, rates and rating plans. This initial calculation is subject to verification and change by audit.
5. Volunteers other than those shown on the Estimated Premium Schedule are not covered by the provisions of the Workers' Compensation Coverage Memorandum.

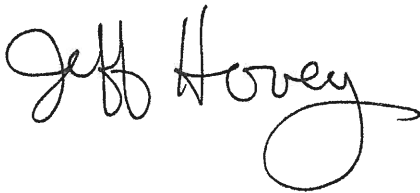
**Other Coverage**

**Non-Statutory Medical Only Coverage**

**Coverage Period: 7/1/2022 to 7/1/2023**

When this medical-only payment coverage applies, the Association will pay promptly when due, the hospital, nursing and medical benefits. These benefits will not exceed \$25,000 per occurrence or extend beyond two years from the date of injury. Payments made pursuant to this endorsement are not considered to be workers' compensation benefits. Premium will be determined by a \$10 charge per volunteer per year with a minimum premium of \$100.

Signed at Des Moines, Iowa, on May 09, 2022.



Authorized Signature

**West Branch (0851)**  
**Estimated Premium Schedule as of 5/10/2022**  
**Policy Period: 7/1/2022-7/1/2023**

**Workers' Compensation Coverage**

Class Code	Description	Rate	Payroll	Premium	Modified Premium	Discounted Premium
5506	Street or Road Paving	7.2%	63,841	4,597	3,770	2,102
7520	Waterworks Operations & Driver	3.26%	48,378	1,577	1,293	721
7580	Sewage Disposal Plant Operation	2.57%	15,823	407	334	186
7705V	Ambulance Service Companies, Volunteer EMS providers & drivers.	5.04%	9,729	490	402	224
7711	Volunteer Firefighters & Drivers	46.79%	29,478	13,793	11,310	6,306
7720	Police Officers & Drivers	3.4%	282,778	9,614	7,883	4,396
8380	Automobile - All Others	2.8%	91,176	2,553	2,093	1,167
8810	Clerical Office Employees - NO	0.2%	395,837	792	649	362
8810V	Elected or Appointed Officials	0.2%	12,172	24	20	11
9015	Building Maintenance - Operation	3.03%	1,848	56	46	26
9101	Public Library/Museums - Maint	4.73%	3,269	155	127	71
9102	Parks NOC - All Employees	3.56%	119,749	4,263	3,496	1,949
9220	Cemetery Operations & Drivers	5.11%	22,726	1,161	952	531
9402	Street Cleaning & Drivers	4.98%	22,959	1,143	937	522
9410	Municipal Employees	2.4%	15,298	367	301	168
<b>Totals:</b>			<b>1,135,061</b>	<b>40,992</b>	<b>33,613</b>	<b>18,742</b>

**Your IMWCA Discount for Workers' Compensation Coverage:**

Longevity Credit:	\$ 1,345	4%
Loss Experience Credit:	\$ 5,714	17%
Large Premium Discount:	\$ 3,697	11%
<b>Total Discount:</b>	<b>\$ 10,756</b>	<b>32%</b>

**Workers' Compensation Premium Calculation**

Pure Premium:	\$ 40,992
Experience Modification Factor: X	.82
Modified Premium:	\$ 33,613
IMWCA Discount Amount: -	\$ 10,756
Discounted Premium:	\$ 22,857
Good Experience Bonus: X	.82
Expense Constant: +	\$ 160
Annual Premium:	\$ 18,902
Total Premium:	\$ 18,902

**Other Coverage**

**Non-Statutory Medical Coverage**

Rate: \$10/Volunteer, Minimum Premium \$100  
 Estimated Number of Volunteers 0 Rate: 10 Premium: 0

Premium generated by count falls beneath minimum premium standards, therefore a minimum premium of \$100 has been used.

**Non-Stat. Vol. Premium: 0**  
 Minimum Premium: 100

**Total Estimated Coverage Premium: \$ 19,002**

**This is not an invoice.**