



# 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

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Director

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President

**GREG COCHRAN**

Secretary/Treasurer

**BARRY CRABB**

Finance Director

January 01, 2026

City Of Ashland  
P O Box 849  
Ashland, AL 36251

Dear Larry J Fetner,

It's time for your workers compensation insurance renewal. We have enclosed your 2026 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 2026 Estimated Annual Renewal Billing. This billing was computed using your 2024 Audited Payrolls, or your budgeted payrolls if provided by you, multiplied by the 2026 Rates, less any applicable discounts. Please find below a snapshot of your 2026 discounts and premium.

**2026 Premium and Savings**

- **STANDARD PREMIUM – \$ 26,461.60**
- **DISCOUNTS – \$ 8,679.41**
- **RENEWAL DIVIDEND – \$ 4,431.00**
- **2026 AMOUNT DUE – \$ 16,321.19**

We are pleased to announce that a \$5 million dividend was declared for 2026 by your MWCF Board of Directors. MWCF has returned more than \$93 million in dividends back to eligible members, since it began in 1976. If you were eligible and received a renewal dividend for 2026, this is already applied to your billing. **Please note: you must maintain your coverage for the entire 2026 Fund Year for the full amount to remain applicable.**

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](mailto: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 2026 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](http://www.almwcf.org) with any questions.

Very truly yours,

Carla M. Thienpont  
V. P. Policy Administration  
[cthie@mrm-llc.com](mailto: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 Ashland  
P O Box 849  
Ashland, AL36251

Policy Effective Date	2/1/2026
Policy Terminate Date	1/31/2027
Policy Number	001-2026-00083-00
Risk ID	014198423

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Policy Contact: Larry J Fetner

### DUE UPON RECEIPT

**TOTAL AMOUNT DUE \$ 16,321.19**

Rate Code	Payroll Description	Rate	Basis	Payroll	Manual Premium
7720AL	Police officers & drivers	4.09%	Payroll	359,539	\$ 14,705.15
8810AL	Clerical office employees NOC	0.16%	Payroll	425,233	\$ 680.37
8831AL	Animal Control	1.68%	Payroll	42,600	\$ 715.68
8835AL	Senior Citizens Program	2.68%	Payroll	45,391	\$ 1,216.48
9015AL	Building Maintenance and Janitor	4.41%	Payroll	47,007	\$ 2,073.01
9101AL	Library Workers/College Schools Other employees	3.05%	Payroll	51,243	\$ 1,562.91
9102AL	Park NOC-all employees & drivers	3.53%	Payroll	138,596	\$ 4,892.44
9402AL	Street cleaning & drivers	9.26%	Payroll	62,959	\$ 5,830.00
<b>Subcontractors</b>					
8810AL	Clerical office employees NOC	0.16%	Payroll	13,500	\$ 21.60
9402AL	Street cleaning & drivers	9.26%	Payroll	1,985	\$ 183.81
<b>Total</b>				<b>1,188,053</b>	<b>\$ 31,881.45</b>

Premium Factors	Factor	Amount	Premium
Experience Modifier	.83		\$ 26,461.60
Drug Free	3.00 %	\$ -793.85	
Scheduled Discount	20.00 %	\$ -5,292.32	
Medical Protocol	4.00 %	\$ -1,058.46	
Volume Discount	2.80 %	\$ -740.92	
Triage Program	3.00 %	\$ -793.85	
Renewal Dividend			\$ -4,431.00
7711 Volunteer Firefighters(18 at \$ 135.00)			\$ 2,430.00
7727 Volunteer Police Officers(4 at \$ 135.00)			\$ 540.00
<b>Annual Premium</b>			<b>\$ 20,752.19</b>
<b>Total</b>			<b>\$ 16,321.19</b>

The payrolls reflected on this billing are Estimated and will be audited at year end.

**Audit Noncompliance Charge - if the requested audit information is not received by the specified due date, a Noncompliance Charge will be made to the Final Audit Billing, based on the following:**

**Maximum Audit Noncompliance Charge Multiplier - Up to 200% of Estimated Annual Premium.**

Make Check Payable and Remit to:

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

**Total Now Due:**

**\$ 16,321.19**