

# WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 6/25/2026 Weekly Agenda Date: 6/30/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

## Wording for Agenda Item:

Information regarding the FY 26/27 IMWCA worker's compensation premium

## Action Required:

Approve Ordinance

Approve Resolution

Approve Motion

Hold Public Hearing

Informational

Attachments

Set Time:

Reviewed by County Attorney's Office:

## Background & Financial Impact:

The IMWCA renewal is automatic and does not require the Chairman's signature. This year's premium is \$492,920, an increase of \$60,895 from last year. As shown in the attached schedules, the changes are due to total payroll, the experience modification factor, and the discretionary discount. We requested additional quotes, but nine other companies declined to offer coverage.

## Recommendation:

## Attachments:

[FY 25/26 IMWCA Premium](#) 

[FY 26/27 IMWCA Premium](#) 

*Approved by Board of Supervisors on March 17, 2026*

**Woodbury County (0826)**  
**Estimated Premium Schedule as of 5/13/2025**  
**Policy Period: 7/1/2025-7/1/2026**

**Workers' Compensation Coverage**

Class Code	Description	Rate	Payroll	Premium	Modified Premium	Discounted Premium
5403	Carpentry NOC	4.72%	15,239	719	561	561
5506	Street or Road Paving	5.16%	2,134,454	110,138	85,908	85,908
5507	Street or Road Construction	3.13%	385,678	12,072	9,416	9,416
7380	Drivers, NOC	4.13%	76,619	3,164	2,468	2,468
7705	Ambulance Service Companies, EMS providers & drivers.	4.14%	598,004	24,757	19,310	19,310
7705V	Ambulance Service Companies, Volunteer EMS providers & drivers.	4.14%	309	13	10	10
7710	Firefighters & Drivers	29.34%	27,632	8,107	6,323	6,323
7720	Police Officers & Drivers	2.39%	11,628,104	277,912	216,771	216,771
7720V	Reserve Peace Officers & Drive	2.39%	8,339	199	155	155
8810	Clerical Office Employees - NO	0.15%	4,802,164	7,203	5,618	5,618
8810V	Elected or Appointed Officials	0.15%	211,490	317	247	247
8820	Attorney - All Employees	0.12%	1,975,829	2,371	1,849	1,849
8832	Physician & Clerical	0.26%	1,684,179	4,379	3,416	3,416
8835	Nursing:Home Health, Public &	1.64%	480,960	7,888	6,153	6,153
9015	Building Maintenance - Operation	2.29%	984,384	22,542	17,583	17,583
9102	Parks NOC - All Employees	2.28%	1,284,470	29,286	22,843	22,843
9402	Street Cleaning & Drivers	3.17%	455,446	14,438	11,262	11,262
9410	Municipal Employees	1.83%	1,532,283	28,041	21,872	21,872
<b>Totals:</b>			<b>28,285,583</b>	<b>553,546</b>	<b>431,765</b>	<b>431,765</b>

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

Longevity Credit:	\$ 0	0%
Loss Experience Credit:	\$ 0	0%
Large Premium Discount:	\$ 0	0%
<b>Total Discount:</b>	<b>\$ 0</b>	<b>0%</b>

**Workers' Compensation Premium Calculation**

Pure Premium:	\$ 553,546
Experience Modification Factor: X	.78
Modified Premium:	\$ 431,765
IMWCA Discount Amount: -	\$ 0
Discounted Premium:	\$ 431,765
Expense Constant: +	\$ 160
Annual Premium:	\$ 431,925
Total Premium:	\$ 431,925

**Other Coverage**

**Non-Statutory Medical Coverage**

Rate: \$10/Volunteer, Minimum Premium \$100

Estimated Number of Volunteers 10 Rate: 10 Premium: 100

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

Non-Stat. Vol. Premium: 100

Minimum Premium: 100

**Total Estimated Coverage Premium: \$ 432,025**

**This is not an invoice.**

**Woodbury County (0826)**  
**Estimated Premium Schedule as of 5/14/2026**  
**Policy Period: 7/1/2026-7/1/2027**

**Workers' Compensation Coverage**

Class Code	Description	Rate	Payroll	Premium	Modified Premium	Discounted Premium
5403	Carpentry NOC	4.382%	20,336	891	864	821
5506	Street or Road Paving	4.762%	2,252,060	107,243	104,026	98,825
5507	Street or Road Construction	3.12%	331,003	10,327	10,017	9,516
7380	Drivers, NOC	3.941%	73,951	2,914	2,827	2,686
7705	Ambulance Service Companies, EMS providers & drivers.	4.085%	623,922	25,487	24,722	23,486
7705V	Ambulance Service Companies, Volunteer EMS providers & drivers.	4.085%	309	13	13	12
7710	Firefighters & Drivers	21.419%	33,481	7,171	6,956	6,608
7720	Police Officers & Drivers	2.086%	12,686,359	264,637	256,698	243,863
7720V	Reserve Peace Officers & Drive	2.086%	7,426	155	150	142
8810	Clerical Office Employees - NO	0.139%	4,601,050	6,395	6,203	5,893
8810V	Elected or Appointed Officials	0.139%	218,155	303	294	279
8820	Attorney - All Employees	0.106%	2,218,178	2,351	2,280	2,166
8832	Physician & Clerical	0.266%	1,708,404	4,544	4,408	4,188
8835	Nursing:Home Health, Public &	1.561%	498,630	7,784	7,550	7,172
9015	Building Maintenance - Operation	2.283%	1,093,392	24,962	24,213	23,002
9102	Parks NOC - All Employees	2.101%	1,341,230	28,179	27,334	25,967
9402	Street Cleaning & Drivers	3.198%	420,456	13,446	13,043	12,391
9410	Municipal Employees	1.692%	1,644,054	27,817	26,982	25,633
<b>Totals:</b>			<b>29,772,396</b>	<b>534,619</b>	<b>518,580</b>	<b>492,650</b>

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

Longevity Credit:	\$ 0	0%
Loss Experience Credit:	\$ 0	0%
Large Premium Discount:	\$ 0	0%
<b>Total Discount:</b>	<b>\$ 0</b>	<b>0%</b>

**Workers' Compensation Premium Calculation**

Pure Premium:	\$ 534,619
Experience Modification Factor: X	.97
Modified Premium:	\$ 518,580
IMWCA Discount Amount: -	\$ 0
Discounted Premium:	\$ 518,580
Discretionary Discount: X	.95
Expense Constant: +	\$ 160
Annual Premium:	\$ 492,810
Total Premium:	\$ 492,810

**Other Coverage**

**Non-Statutory Medical Coverage**

Rate: \$10/Volunteer, Minimum Premium \$100

Estimated Number of Volunteers 11 Rate: 10 Premium: 110

Non-Stat. Vol. Premium: 110

Minimum Premium: 110

**Total Estimated Coverage Premium: \$ 492,920**

**This is not an invoice.**

- Precision for calculations have been increased for loss costs, rates, and ELRs from two decimal places to three decimal places effective January 1, 2026