

# 2010 Annual Report

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*Insuring the Future of Local Government*

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# *Insuring the Future of Local Government*



2010 Annual Report

# To the Members of AMIC

## *A Message from the Chairman*



**Mayor Billy Joe Driver, Chairman  
City of Clanton**

**M**ore than twenty years ago, the Alabama League of Municipalities set out to create an insurance company that would provide its cities and towns with a stable, fairly priced insurance product. Today, despite hurricanes, tornados, tsunamis and many other crises that continue to dominate our nation's headlines, AMIC has stayed the course, weathered the storms and continues to focus on its original goals.

### **Membership**

We have added 16 new members since we met last year. Overall, AMIC's membership remains steady with 572 insureds, including 391 municipalities, 87 utility boards, 41 solid waste/water authorities, 30 associations and 23 transit authorities. AMIC's current market share exceeds 95 percent.

### **Dividends**

I am pleased to report that in 2011 AMIC will pay a 3 percent dividend for capitalized members. This equates to over \$8,700,000 in dividend credits AMIC has returned to its participating capitalized members since 1998. Dividends are possible because of the tremendous support from AMIC's members and will be paid to all participating members renewing with AMIC.

### **Loss Control**

AMIC's Loss Control Department will continue to combine its Loss Control resources with the Municipal Workers Compensation Fund, Inc. (MWCF). This team approach has allowed both programs to provide 10 dedicated staff members to focus on all aspects of our members' operations, which translates into more services and programs at a much reduced cost.

## **Training**

The SkidCar system, which was implemented 10 years ago, has been very successful with more than 10,700 police officers, fire fighters and employees trained to date. The Fire Arms Training System (FATS), which provides state of the art “decision making” training to our police officers, has trained over 4,200 police officers from departments throughout the state.

## **Financials**

As AMIC enters its third decade of service, we have just completed nine years with all services in-house. This improvement has allowed AMIC to increase the level and quality of services while reducing expenses annually by more than \$3,000,000. With the current state of the economy, AMIC continues to implement cost cutting programs that are further reducing expenses and keeping insurance costs down.

On December 31, 2010, on a statutory basis, assets were \$81,704,632 and net worth was \$18,206,312. Earned premiums are \$32,047,718, a slight decrease from 2010. Total gross annual premiums now exceed \$38,800,000.

## **Conclusion**

In closing, let me say it is a distinct pleasure to bring this excellent report to you. Membership continues to increase; member surplus is holding steady; and AMIC looks forward to meeting your insurance needs for the next twenty years and beyond.

***Insuring the Future of  
Local Government***

# AMIC's Board of Directors

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## Mayor Billy Joe Driver, Chairman City of Clanton

Mayor Driver was first elected to serve on the Clanton City Council in 1972 and served in that capacity until he was elected mayor in 1984. He is a past president of the Alabama League of Municipalities and has been an active member of several League committees, including the Transportation Committee and the Executive Committee. In addition, he has received his Basic and Advanced CMO designations from the League and is very active in representing small cities through the National League of Cities based in Washington, D.C. Mayor Driver worked with the Chilton Co. Engineering Department from 1953 until retiring in 1984. He is a past president of ARSEA and became chairman of the Alabama Municipal Insurance Corporation Board of Directors in 2008.



## Mayor Melvin Duran, Vice Chairman Town of Priceville



Mayor Duran was elected to the Priceville Town Council in 1980 and served in that capacity until he was elected mayor in 1986. He is a past president of the Alabama League of Municipalities and currently serves on the Executive Committee as well as the League's Committee on Finance, Administration and Intergovernmental Relations. In addition, he has received his Basic and Advanced CMO designations from the League and is very active in representing small cities through the National League of Cities based in Washington, D.C. He is retired from the Salutia Chemical Company where he worked from 1965 to 2001. Mayor Duran joined the Board of Director's for the Alabama Municipal Insurance Corporation in 2000 and has served as vice chairman since 2008.

## Mayor Charles Murphy City of Robertsedale

Mayor Murphy was elected to the Robertsedale City Council in 1988 and elected as mayor in 1992. He is the current president of the Alabama League of Municipalities, serves on the League's Executive Committee and is a former chair of the League's FAIR Committee. In addition, he has received his Basic and Advanced CMO designations from the League. Mayor Murphy is the past chair of the Baldwin County Mayors' Association and has served as an executive board member on the Baldwin County Economic Development Alliance. He has also served on the Homeless Coalition for Baldwin County, the county's Public Transportation Committee, was a Trustee for Robertsedale High School from 1992 until 1998 and a member of the Robertsedale Zoning Board of Adjustments from 1982 until 1988.



## Mayor David H. Bradford City of Muscle Shoals



Prior to being elected mayor of Muscle Shoals in 2000, Mayor Bradford served as the Assistant Chief of Police. He is a 27-year veteran of the Police Department and received an appointment and graduated from the FBI National Academy. He was the recipient of three commendations and one Governors Life Saving Commendation during his career. In 2002 he received the University of North Alabama Political Service Award and the Shoals Chamber of Commerce Leadership Award. He currently serves on the League's Executive Committee and has received the League's Basic and Advanced CMO designation. In addition, he is a member of the North Alabama Mayor's Association and is chair of the Northwest Alabama Council of Local Governments.

## Council Member Dean R. Argo City of Prattville

Councilmember Argo is serving his fourth consecutive term on the Prattville City Council. He was elected to three consecutive terms as Council President. Currently, he is chair of the League's Committee on Energy, Environment and Natural Resources, a past member of the League's Executive Committee and has received the League's Basic and Advanced CMO designation. He began his political career in 1982 as a broadcast journalist covering state government. In 1984, he became an anchor/reporter for Montgomery's WSFA-TV, covering political issues. After leaving the broadcast industry, he worked for several state agencies and associations. He is currently employed by the Alabama Department of Post Secondary Education as the Government Relations & Communications Director.



## Appointed Positions

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### Steve Wells President



### Perry Roquemore Secretary/Treasurer



# AMIC's Dedicated Staff

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## Claims:

(Top Row) Danny Ransom, David Sikes, Jeff Bowen  
Robert Blaise, John Crocker

(Middle Row) Jennifer Long, Mattie Nelson,  
Gloria Black, Martha Matthews

(Front Row) Nancy Phillips, Vickie Brand,  
Samantha Cegielski, Sharon Overton,  
Catherine Miller

(Not Pictured) Shawn Sellers, Delene Minor,  
Jordan Andrew

## Underwriting and Customer Service:

(Top Row) Melody Respass, Jane Fuller,  
Michele Warhurst

(Front Row) Cara LeGrand, Doranne Newton



**Sales:**  
Mike Gardner, Kelley Maltby,  
Jim Chamblee, Jay Powell



**Loss Control:**

(Standing) Richard Buttenshaw, Todd McCarley,  
Roger Owens, Stan Fant, Will Strength, Chuck Burns  
(Seated) Jennifer Frakes, Donna Wagner,  
Rachel Wagner, Sonya McCarley, Myra Forrest



**Administration:**  
(Top Row) Kelly Jackson, Debbie Meadors  
(Front Row) Cyndi Wells, Grace Pendley,  
Caroline Cox



# AMIC's Financials

(as of December 31, 2010 and 2009)

## Statements of Admitted Assets, Liabilities and Members' Equity Statutory Basis

	2010	2009
<b>ASSETS</b>		
Bonds and Stocks	39,545,068	53,598,457
Cash and Cash Equivalents	<u>31,112,102</u>	<u>18,598,804</u>
Subtotal, Cash, Cash Equivalents & Invested Assets	\$ 70,657,170	\$ 72,197,261
Premiums in Course of Collection	4,858,990	6,107,875
Electronic Data Processing Equipment	67,924	110,960
Interest Income Due and Accrued	316,341	454,301
Reinsurance Recoverables	3,792,384	1,647,273
Miscellaneous Receivables	1,076,040	710,734
Real Estate	<u>935,783</u>	<u>953,578</u>
	\$ 81,704,632	\$ 82,181,982
<b>LIABILITIES</b>		
Losses	21,368,134	18,183,815
Loss Adjustment Expenses	24,704,921	21,622,080
Other Expenses	12,838	90,052
Taxes, Licenses and Fees		
Unearned Premium	15,432,471	16,368,633
Other Payables	<u>1,979,956</u>	<u>4,343,092</u>
<b>TOTAL LIABILITIES</b>	\$ 63,498,320	\$ 60,607,672
<b>MEMBERS' EQUITY</b>		
Gross Paid In and Contributed Surplus	6,053,305	6,053,305
Unassigned Funds – Surplus	<u>12,153,007</u>	<u>15,521,005</u>
<b>TOTAL MEMBERS' EQUITY as regards policyholders</b>	\$ 18,206,312	\$ 21,574,310
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	\$ 81,704,632	\$ 82,181,982

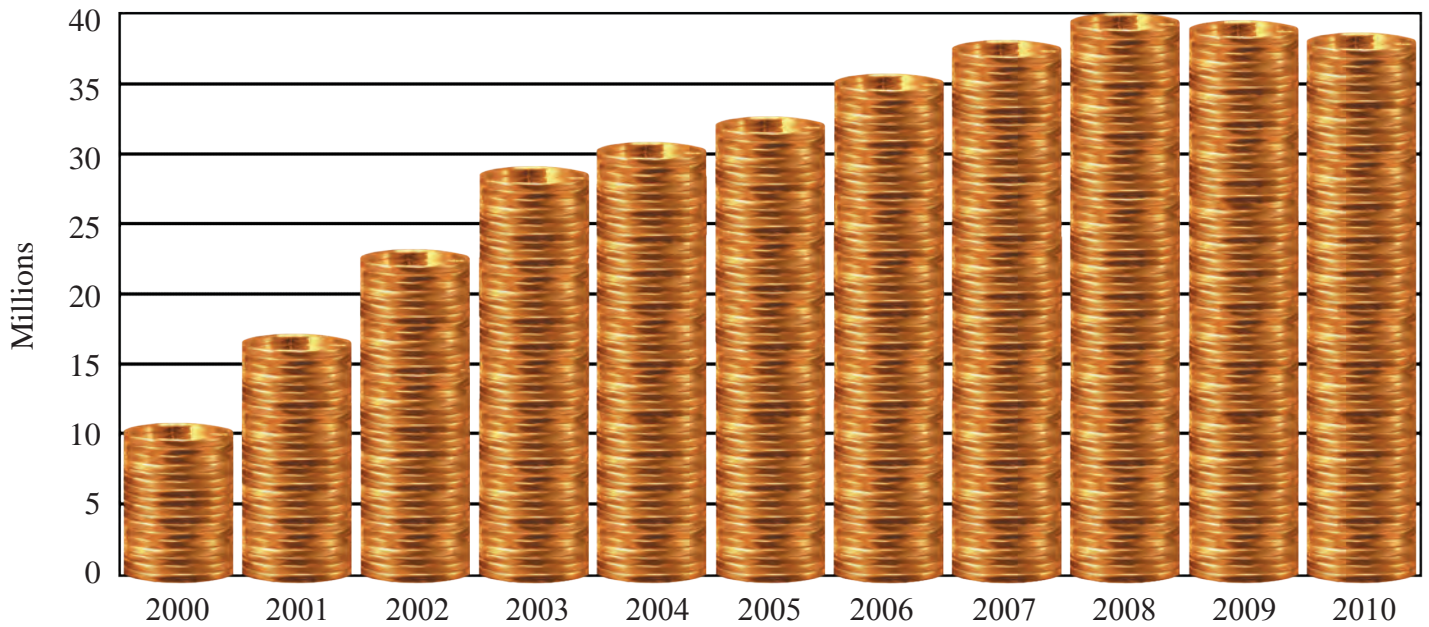
## STATEMENTS OF INCOME – STATUTORY BASIS

	2010	2009
<b>INCOME</b>		
Underwriting Income		
• Premiums Earned	32,047,718	32,206,946
• Investment Income	897,130	(5,168,738)
• Other Income	<u>73,418</u>	<u>74,133</u>
<b>TOTAL INCOME</b>	\$ 33,018,266	\$ 27,112,341
<b>EXPENSES</b>		
Loss Incurred	(18,742,848)	(13,681,753)
Loss Expense Incurred	(11,001,613)	(10,887,734)
Other Underwriting Expenses	<u>(6,789,099)</u>	<u>(7,094,663)</u>
<b>TOTAL EXPENSES</b>	(\$ 36,533,560)	(\$31,664,150)
<b>NET INCOME</b>	<b>(\$ 3,515,294)</b>	<b>(\$ 4,551,809)</b>

# Financial Ratios

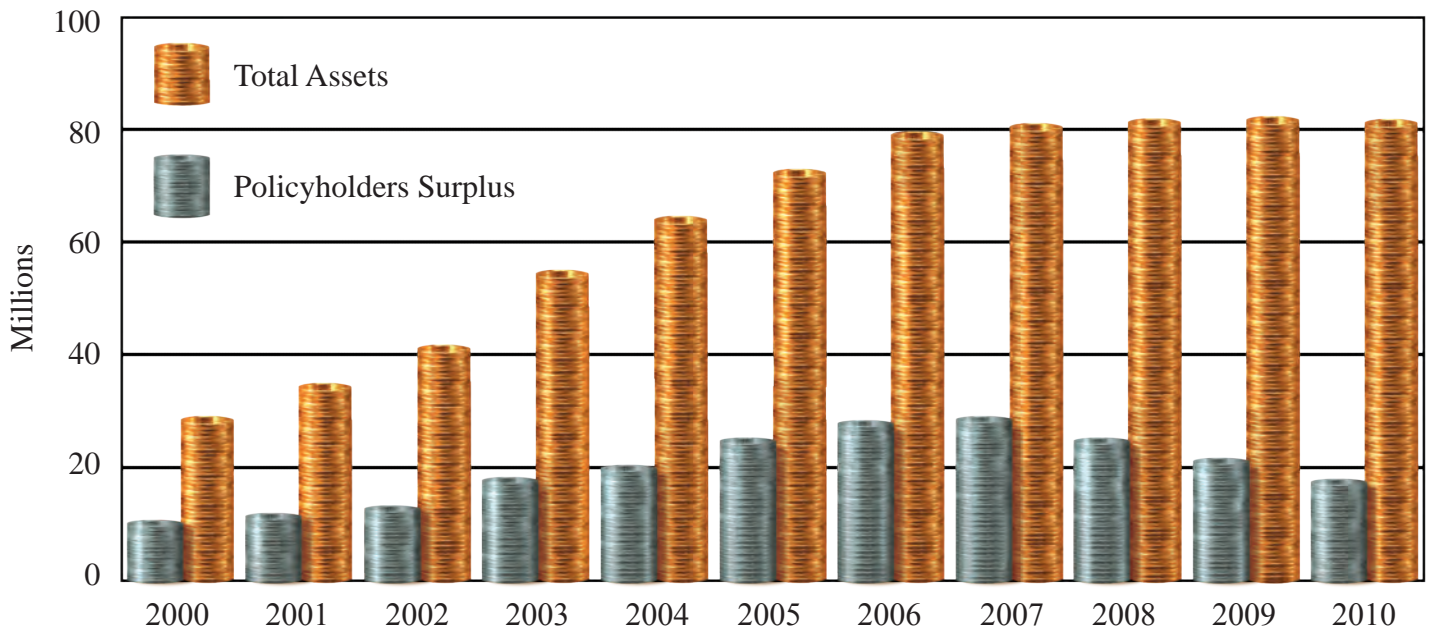
<b>Incurred Loss Ratio</b>			
Losses Incurred	<u>29,744,461</u>	=	92.8 %
Net Earned Premium	\$ 32,047,718		
<b>Expense Ratio</b>			
Expenses	<u>6,789,099</u>	=	21.8 %
Written Premiums	\$ 31,111,556		
<b>Combined Ratio</b>			
Incurred loss Ratio	92.8 %	=	114.6 %
+ Expense Ratio	21.8 %		
<b>Investment Ratio</b>			
Combined Ratio		114.6 %	} 111.8 %
Less: Investment Ratio			
Investment Income	<u>\$897,130</u>	=	2.8 %
Earned Premium	\$32,047,718		

# Premium History

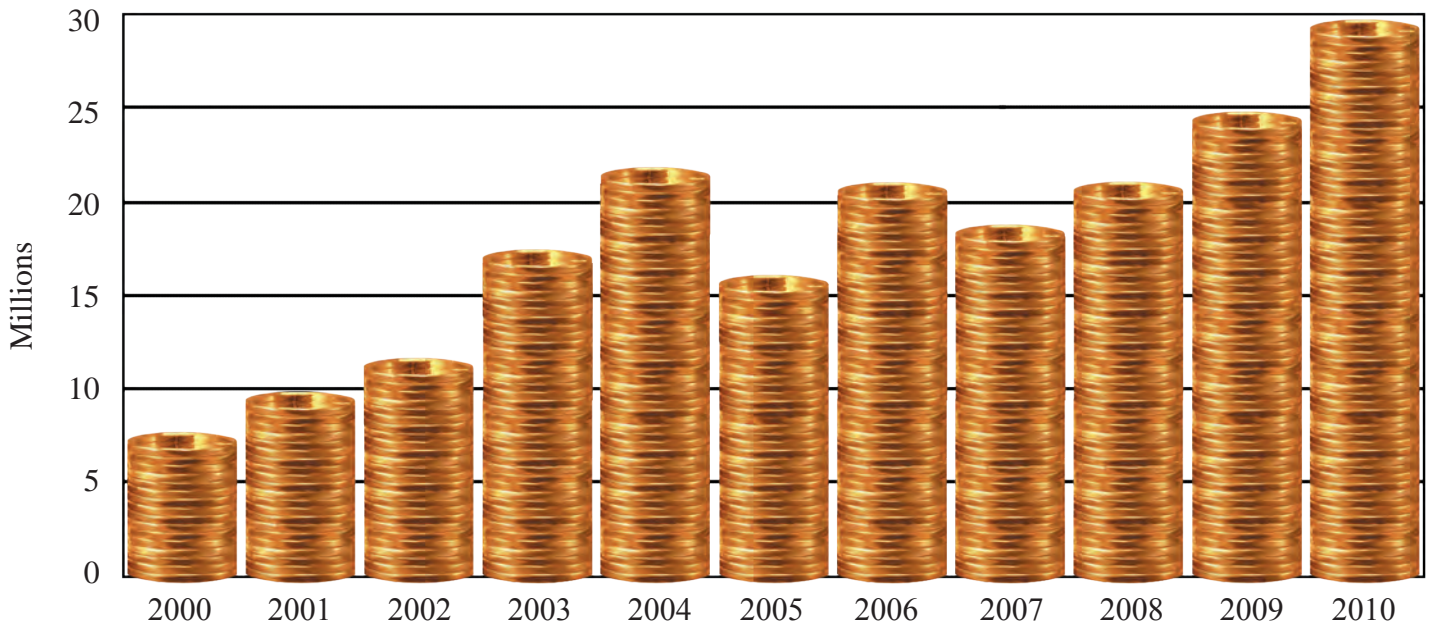


# Assets to Surplus

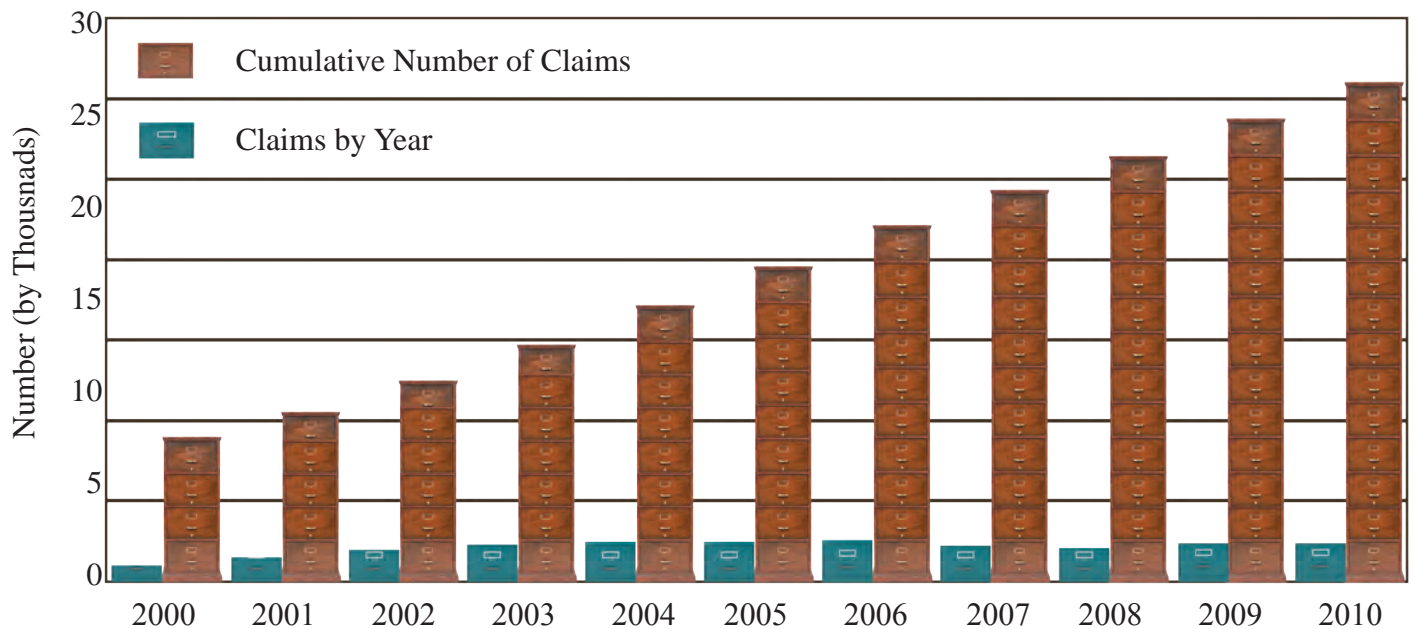
AMIC has put into surplus all the profits of the company since its inception. This surplus growth increases investment income and enables the company to stabilize its rates. It also gives AMIC the financial strength to assure its members it will always be able to meet its obligations.



# Claim Costs by Year



# Historical Claims Count



# AMIC's Members

★ ■ ■ ■ ■ See page 18 for details.



Abbeville				■
Akron	★	■		
Alabama League of Municipalities				■
Alabama-Tombigbee Regional Commission		■		
Alabaster				■
Alabaster Water Board				■
Albertville				
Albertville Utilities				
Alexander City		■		
Aliceville		■		
Aliceville Water and Sewer		■		
Allgood	★	■		
Altoona		■		
Andalusia				■
Andalusia Board of Education				
Andalusia Rescue Squad		■		
Andalusia Utilities				■
Anniston				■
Anniston Water Board				
Arab				■
Argo		■		
Ariton		■		
Arley		■		
Asbury Water Board		■		
Ashland		■		
Ashland Water & Sewer Board		■		
Ashland, Goodwater-Lineville Solid Waste Disposal Authority				
Ashville				
Athens				■
Atmore				■
Atmore Utilities				■
Auburn				■
Auburn Water Board		■		
Autaugaville				■
Baileyton				■
Baker Hill		■		
Banks		■		
Bay Minette				
Bayou La Batre				■
Bayou La Batre Water & Sewer		■		
Bear Creek				■

Bear Creek Development Authority				■
Bear Creek Water Works Board				■
Beatrice				■
Beaverton				■
Belk				■
Belle Fountain Improvement District				
Benton				■
Berry				
Berry Gas Board				■
Bessemer				
Bessemer Electric and Water				■
Birmingham Water				■
Birmingham-Jefferson County Transit Authority				
Black				■
Black Warrior Solid Waste Authority				■
Blountsville				
Blountsville Utilities				■
Blue Springs				
Boaz				■
Boaz Gas Board				■
Boaz Water & Sewer Board				■
Boligee				■
Brantley				■
Brent				■
Brewton				■
Brewton Natural Gas				■
Bridgeport				■
Bridgeport Utility Board				■
Brighton				
Brilliant				
Brookside				■
Brookwood	★	■		
Brundidge				■
Calera				■
Camden				■
Camp Hill				■
Carbon Hill				
Carbon Hill Utility Board				■
Carrollton				
Castleberry				■
Cedar Bluff				■

	★	■	■	■
Cedar Bluff Utility Board		■		
Center Point			■	
Central AL Regional Planning Commission				
Centre				
Centre Waterworks & Sewer		■		
Centreville				
Chatom		■		
Chatom Utility		■		
Chelsea			■	
Cherokee				■
Cherokee Waterworks & Gas Board		■		
Chickasaw			■	
Childersburg				■
Childersburg Waterworks, Sewer & Gas			■	
Chilton County Solid Waste Disposal		■		
Citronelle				
Citronelle Historical Preservation Society		■		
Clanton			■	
Clarke-Mobile County Gas District			■	
Clay			■	
Clayhatchee				
Clayton		■		
Clayton Water & Sewer				
Cleveland			■	
Clio		■		
Coaling				
Coffee Springs		■		
Coffeeville		■		
Coker		■		
Collinsville		■		
Colony		■		
Columbia				
Community Life Institute		■		
Coosa Valley Water		■		
Coosada		■		
Cordova				
Cottonwood		■		
Country Crossing Cooperative District				
Country Crossing Improvement District				
County Line		■		
Courtland			■	

	★	■	■	■
Cowarts			■	
Creola		■		
Crossville			■	
Crossville Water Board		■		
Cuba		■		
Cullman				
Cullman Utilities				
Cullman-Jefferson Counties Gas Dis.		■		
Dadeville		■		
Daleville				■
Daphne				■
Daphne Utilities				
Dauphin Island			■	
Dauphin Island Water		■		
Deatsville		■		
Deatsville VFD, Inc.		■		
Dekalb-Cherokee Counties Gas District				
Demopolis				
Detroit		■		
Dodge City		■		
Dora		■		
Dora Waterworks & Gas Board		■		
Dothan		■		
Double Springs		■		
Douglas		■		
Dozier		■		
Dutton		■		
East Alabama Mental Health & Retardation		■		
East Alabama Regional Planning & Development Commission				■
East Central Alabama Gas District		■		
East Geneva Co. Senior Citizens Committee		■		
Eclectic				■
Eclectic Water & Sewer Board		■		
Elba				■
Elberta				
Eldridge		■		
Elkmont		■		
Elmore			■	
Elmore County Economic Dev		■		
Emelle	★	■		

Enterprise	★ ■ ■ ■
Enterprise Rescue	★ ■
Eufaula	■
Eufaula Water Works	
Eutaw	■
Eva	■
Evergreen	■
Excel	■
Fairfield	■
Fairhope	■
Fairview	■
Falkville	■
Faunsdale	■
Fayette	■
Fayette Gas Board	■
Fayette Water Works Board	
Five Points	■
Five Star Water District	★ ■
Floral	
Floral Water and Sewer Board	■
Foley	■
Foley/Riviera Utilities	■
Fort Deposit	■
Fort Deposit Water Works & Sewer Board	■
Fort Payne	
Fort Payne Improvement Authority	
Frisco City	■
Fruithurst Fire Department	■
Fulton	
Fultondale	■
Fultondale Gas Board	■
Fyffe	■
Gadsden	■
Gadsden Airport Authority	■
Gadsden Emergency Mgmt. Agency	★ ■
Gainesville	■
Gantt	■
Garden City	■
Gardendale	■
Gaylesville	■
Geiger	■

Geneva	■
Geneva Water	
Georgiana	■
Geraldine	
Gilbertown	■
Gilbertown Utility	■
Glen Allen	■
Glencoe	■
Goldville	■
Good Hope	■
Goodwater	■
Goodwater Waterworks & Sewer	
Gordo	■
Gordon	■
Goshen	
Governmental Utility Services	★ ■
Grant	
Greensboro	■
Greensboro Utility Board	■
Greenville	■
Greenville Waterworks & Sewer	■
Greenville YMCA	
Grove Hill	■
Guin	■
Guin Water & Sewer Board	■
Gulf Shores	■
Gulf Shores Utility Board	■
Guntersville	
Guntersville Electric Board	■
Guntersville Water & Sewer Board	
H. E. L. P., Inc.	★ ■
Hackleburg	★ ■
Haleyville	■
Haleyville Water & Sewer Board	
Hamilton	■
Hammondville	■
Hanceville	■
Hanceville Water & Sewer	
Harpersville	■
Hartford	■
Hartselle	■

See page 18 for details.

	★	■	■	■
Hartselle Utilities	★		■	
Hayden			■	
Hayneville		■		
Headland			■	
Heath		■		
Heflin				
Heflin Water & Sewer		■		
Helena			■	
Helena Utilities				
Henagar		■		
Highland Lake		■		
Hillsboro		■		
Hobson City		■		
Hodges		■		
Hokes Bluff				■
Hokes Bluff Sewer Board		■		
Hokes Bluff Water Board		■		
Holly Pond	★	■		
Hollywood		■		
Homewood				
Hoover	★	■		
Huntsville & Madison County Senior Center			■	
Huntsville Transit				
Hurtsboro				
Hurtsboro Water Works		■		
HyTop	★	■		
Ider		■		
Indian Springs		■		
Irondale			■	
Jackson				■
Jackson Gap			■	
Jackson Water & Sewer Board				
Jacksonville				■
Jacksonville Water Works, Gas/Sewer				
Jasper				
Jemison				■
Kansas		■		
Kennedy				■
Killen				
Kimberly			■	
Kinsey		■		

	★	■	■	■
Kinston				■
LaFayette				
Lake-View			■	
Lamar County Gas District			■	
Lanett				■
Langston			■	
Leeds				■
Leeds Water & Sewer				
Lee-Russell Council of Local Governments		■		
Leesburg		■		
Legacy Springs Improvement #1		■		
Leighton		■		
Leighton Water Works & Sewer Board		■		
Level Plains				■
Lincoln				■
Linden				
Lineville			■	
Lipscomb			■	
Lisman			■	
Littleville				■
Livingston				■
Loachapoka			■	
Lockhart	★	■		
Locust Fork			■	
Louisville			■	
Lowndesboro			■	
Loxley				■
Luverne	★	■		
Lynn				
Madison				■
Magnolia Springs				
Malvern				
Maplesville				■
Maplesville Water Works & Gas Board			■	
Margaret	★	■		
Marion				
Marshall County Gas District				■
Maytown			■	
McIntosh	★	■		
McKenzie				
Mentone				■

	★	■	■	■
Midfield			■	
Midland City				■
Midway			■	
Millbrook				■
Millport		■		
Millry				
Mobile Airport Authority			■	
Mobile County Emergency Management		■		
Mobile Metro Transit Management				■
Monroeville				
Montevallo			■	
Montevallo Water & Sewer		■		
Montgomery Transit				
Montgomery Water & Sewer				
Moody				■
Mooreville		■		
Morris			■	
Mosses		■		
Moulton		■		
Moulton Water & Sewer Board				
Moundville				■
Mount Vernon		■		
Mountain Brook	★		■	
Mulga		■		
Munford				
Muscle Shoals				■
Muscle Shoals Utilities	★			■
Myrtlewood		■		
Napier Field		■		
Natural Bridge		■		
Nauvoo		■		
Nectar			■	
Needham		■		
New Brockton		■		
New Hope				
New Site		■		
Newbern		■		
Newton		■		
Newton Water & Sewer				
North Alabama Gas District			■	
North Baldwin Utilities/Bay Minette Utilities			■	
North Courtland				

	★	■	■	■
Northport				■
Northwest Alabama Council Of Local Government - Auto				■
Northwest AL Council Of Local Governments				■
Northwest Alabama Gas District		■		
Notasulga		■		
Oak Grove			■	
Oak Hill		■		
Oakman		■		
Odenville				■
Ohatchee				
Oneonta			■	
Oneonta Utilities				■
Opelika				■
Opelika Waterworks Board		■		
Opp				
Orange Beach			■	
Orange Beach Water & Sewer Board		■		
Orrville		■		
Owens Cross Roads		■		
Oxford				■
Oxford Water & Sewer Board			■	
Ozark				
Ozark City Board of Education		■		
Ozark Dale Co, E-911		■		
Ozark Utilities			■	
Paint Rock	★	■		
Parrish		■		
Pell City				■
Pennington		■		
Pennington Utilities				■
Perdido Beach				
Phenix City				
Phil Campbell				
Phil Campbell Water & Sewer Board		■		
Pickens County Gas		■		
Pickensville		■		
Piedmont			■	
Pike Road		■		
Pinckard		■		
Pine Apple		■		
Pine Hill			■	

See page 18 for details.

	★	■	■	■
Pinson		■		
Pisgah				■
Pleasant Grove				
Pleasant Groves		■		
Pollard		■		
Powell				■
Prattville			■	
Prattville Solid Waste Authority		■		
Priceville			■	
Prichard				■
Prichard Water	★	■		
Providence		■		
Ragland		■		
Ragland Water Works & Gas		■		
Rainbow City				
Rainbow City Utilities Board		■		
Rainsville				
Red Bay		■		
Red Bay Water & Gas		■		
Red Level		■		
Reece City		■		
Reform		■		
Rehobeth				
Renaissance Cooperative District		■		
Renaissance Improvement District		■		
Repton		■		
Riverside		■		
Roanoke			■	
Roanoke Utility Board				
Robertsdale			■	
Rockford				
Rogersville				■
Russellville				
Russellville Electric Board		■		
Russellville Gas Board	★	■		
Russellville Waterworks & Sewer			■	
Rutledge		■		
Saint Florian		■		
Samson				■
Sand Rock	★	■		
Sanford		■		

	★	■	■	■
Saraland				■
Sardis City		■		
Sardis City Waterworks Board		■		
Satsuma			■	
Satsuma Waterworks & Sewer Board		■		
Scottsboro				
Scottsboro Sewer & Waterworks Board			■	
Scottsboro Electric Power			■	
Section		■		
Section-Dutton Water	★			■
Selma				■
Sheffield Utilities				■
Shorter			■	
Silas	★	■		
Silverhill		■		
Sipsey				■
Skyline				
Slocomb		■		
Slocomb Water & Sewer		■		
Smiths Station	★	■		
Snead		■		
Somerville				
South AL Regional Airport Authority		■		
South Vinemont				■
Southeast Alabama Gas		■		
Southeast Alabama Regional Planning & Development Commission			■	
Southeast AL Solid Waste Disposal Authority		■		
Southside		■		
Spanish Fort				
Spirit of Anniston Main Street Program, Inc.		■		
Springville			■	
Steele				
Steele Waterworks Board		■		
Stevenson		■		
Stevenson Utilities				
Storm Water Management Authority		■		
Sulligent			■	
Summerdale				
Susan Moore		■		
Sweet Water		■		



Sylacauga	★ ■ ■ ■
Sylacauga Utilities	
Sylvan Springs	■
Sylvania	
Talladega Springs	■
Talladega Water & Sewer Board	■
Tallassee	
Tarrant City	
Tarrant Electric Department	
Taylor	■
Thomaston	■
Thomasville	■
Thorsby	■
Top of AL Regional Council of Governments	■
Town Creek	■
Toxey	★ ■
Trafford	■
Tri Community Water System	■
Triana	■
Trinity	■
Troy	
Troy Board of Education	★ ■
Trussville	■
Trussville Utility Board	■
Tuscaloosa	
Tuscaloosa Parking & Transit Authority	■
Tuscumbia	■
Tuskegee	■
Tuskegee Utility Board	
Twelve Oaks Improvement District	■
Twin	■
Union	■
Union Grove	
Union Springs	
Union Spring Utility Board	■
Uniontown	■
Upper Bear Creek Water, Sewer & FPA	■
Fulton Utilities	
Valley	
Valley Grande	■
Valley Head	■

Valley Head Water Works Board	■
Vance	■
Vernon	★ ■
Vina	■
Vincent	■
Vincent Water & Sewer	■
Vredenburgh	■
Wadley	■
Warrior	■
Washington County Library Board	■
Waterloo	■
Waverly	■
Weaver	
Wedowee	■
West Alabama Health Services	■
West Alabama Regional Commission	■
West Blockton	■
West Jefferson	■
West Point	■
Westover	■
Wetumpka	
Wilcox County Gas	■
Wilsonville	■
Wilton	■
Wilton Water and Gas	■
Winfield	■
Winfield Waterworks & Sewer	
Winston Cooperative District	■
Winston County Industrial Development Authority	■
Woodland	
Woodstock	■
Woodville	■
York	■

★ **President's Award**  
Top 5% for five years.

■ **Gold Award**  
0-5% losses in the year 2010

■ **Silver Award**  
5-20% losses in the year 2010

■ **Bronze Award**  
20-40% losses in the year 2010

# *Notes*

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