



Workers' Compensation • Property • Liability

December 23, 2020

To: TML Intergovernmental Risk Pool Workers' Compensation Members
From: Underwriting Department
RE: 2019/2020 Workers' Compensation Payroll Audit

Enclosed is your completed 2019/2020 Workers' Compensation Audit.

Should you have a credit amount or an additional amount due, it will be reflected on your next billing statement.

The information contained in your audit has been carefully checked; however, we ask that you review it. You may want to refer to the enclosed copy of the auditor's worksheet to assist you in your review. If you have any questions regarding the audit information, please contact the Underwriting Department at (512) 491-2300 or (800) 537-6655. Please review the audit promptly. The audit figures become final in 30 days unless the Pool is notified of a discrepancy.

Based on this audit, it appears that your 2020/2021 Workers' Compensation payroll estimate(s) may need to be amended. Should you elect to update your current contract, please complete the Payroll Adjustment Form included with this audit and return it to the Pool.

The Pool is proud to continue serving Texas public entities. Thank you for your participation in the Workers' Compensation Fund during the 2019/2020 Fund Year.

TEXAS MUNICIPAL LEAGUE INTERGOVERNMENTAL RISK POOL



Workers' Compensation Audit

Member Name: Breckenridge
Member ID: 1477
Effective Date: 10/01/2019
Anniversary Date: 10/01/2020
Date Generated: 12/22/2020

Previously Billed:	\$83,156
Current Contribution:	\$63,504
Additional/Return Contribution:	\$170



Workers' Compensation Payroll Schedule

Member Name: Breckenridge
 Member ID: 1477
 Effective Date: 10/01/2019
 Anniversary Date: 10/01/2020
 Date Generated: 12/22/2020

Location: 105 N Rose Ave, Breckenridge, Texas 76424-0000

Classification	Description	Audited Payroll	Rate	# of Emp.	Audited Contribution
5506	Street & Road Repair	117,914	8.96	13	10,565
7380	Drivers, Chauffeurs and their Helpers, NOC	8,750	6.72	1	588
7520	Waterworks Operation, Flood Control System Maintenance, Irrigation Control	370,912	5.12	16	18,991
7580	Sewage Treatment & Collection	59,310	3.56	2	2,111
7704	Firefighters – Paid	405,610	4.69	16	19,023
7720	Police Officers – Paid (excluding Motorcycle Officers)	449,490	4.35	13	19,553
8810	Clerical – Office	579,569	0.45	21	2,608
8831	Animal Shelters	56,673	6.25	6	3,542
9015	Building Operations	5,801	5.52	1	320
9019	Toll Gates	15,656	2.60	1	407
9079	Restaurants, Not Otherwise Classified	30,456	5.06	2	1,541
9101C	School Crossing Guards	11,775	3.27	5	385
9102	Parks & Recreation	89,071	4.00	4	3,563
9220	Cemetery Operations	52,446	6.92	2	3,629
Subtotals		2,253,433		103	86,826

Volunteers and Elected Officials:

3724O	Outside Volunteers	0	0.00		0
7704V	Volunteer Firefighters	341	10.07	2	34
7720E	Volunteer Ambulance/EMS	No Exposure			Not Covered
7720V	Police Reserves	No Exposure			Not Covered
8742E	Elected/Apptd Officials-Governing Board	3,000	0.39	5	12
8742F	Elected/Apptd Officials-All Boards/Commissions	No Exposure			Not Covered
8742I	Inside Volunteers	0	0.00	0	0
8888V	Police Reserves-Motorcycle	No Exposure			Not Covered
Subtotals		3,341		7	46
Totals		2,256,774		110	86,872



Workers' Compensation Payroll Schedule

Member Name: Breckenridge
Member ID: 1477
Effective Date: 10/01/2019
Anniversary Date: 10/01/2020
Date Generated: 12/22/2020

Total Manual Contribution	86,872
Experience Modifier	1.03
Total Standard Contribution	89,478
Fund Discount (20.00%)	0.80
Discounted Standard Contribution	71,582
Deductible Credit	0
Net Contribution	71,582
Waiver of Subrogation	0
Total Audit Contribution	71,582

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PREMIUM AUDIT SERVICES

Insured: Breckenridge
105 N Rose Ave
Breckenridge, TX 76424

Date: 12/4/2020
Carrier: Texas Municipal League-IRP
Control #: 24851 Virtual Audit
Auditor: Evelyn Fisher

Policy Number
1477-000356

Policy Type
WC

Policy Period
10/1/2019 - 10/1/2020

Audit Period
10/1/2019 - 10/1/2020

Workers' Compensation Summary – Policy # 1477-000356

Entity	Location	State	Class Code	Classification Description	Exposure Type	# of Emp	Estimated Exposure	Final Exposure	Diff. %
1	1	TX	7380	Drivers, Chauffeurs and their Helpers, NOC	Payroll	1	10,725	8,750	-18%
1	1	TX	5506	Street & Road Repair	Payroll	13	191,376	117,914	-38%
1	1	TX	7704V	Volunteer Firefighters	Hours	2	232	31	-87%
1	1	TX	7704	Firefighters - Paid	Payroll	16	410,424	405,610	-1%
1	1	TX	7580	Sewage Treatment & Collection	Payroll	2	28,691	59,310	107%
1	1	TX	7520	Waterworks Operation, Flood Control System Maintenance, Irrigation Control	Payroll	16	415,131	370,912	-11%
1	1	TX	8831	Animal Shelters	Payroll	6	79,521	56,673	-29%
1	1	TX	8810	Clerical - Office	Payroll	21	531,457	579,569	9%
1	1	TX	8742E	Elected/Apptd Officials-Governing Board	Payroll	5	3,000	3,000	0%
1	1	TX	7720	Police Officers - Paid (excluding Motorcycle Officers)	Payroll	13	494,649	449,490	-9%
1	1	TX	9102	Parks & Recreation	Payroll	4	118,617	89,071	-25%
1	1	TX	9101C	School Crossing Guards	Payroll	5	14,178	11,775	-17%
1	1	TX	9079	Restaurants, Not Otherwise Classified	Payroll	2	50,400	30,456	-40%
1	1	TX	9019	Toll Gates <i>Convenience Station?</i>	Payroll	1	25,213	15,656	-38%
1	1	TX	8742I	Inside Volunteers	Hours	0	0	0	0%
1	1	TX	3724O	Outside Volunteers	Hours	0	0	0	0%
1	1	TX	9220	Cemetery Operations	Payroll	2	57,104	52,446	-8%
1	1	TX	9015	Buildings - Operation By Owner, Lessee Or Real Estate Management Firm: All Other Employees	PAYROLL	1	0	5,801	100%
Final Exposure						110	2,430,718	2,256,464	-7.17%

Entity & Locations

Entity #	Entity Type	Entity Description	Location Number	Location State	Location Description
1	Other	Member	1	TX	105 N Rose Ave Breckenridge Texas 76424-0000



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PREMIUM AUDIT SERVICES

Key Questions

	Yes	No	N/A
1 Was premium overtime properly deducted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 Were tips and severance pay excluded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 Were pretax wages for 401k or 125 plans included?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 Were bonuses, commissions and shift differential included?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 Was the value of board or lodging included?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 Was casual or contract labor addressed on the audit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 Were lease employees addressed on the audit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 Did the insured request a division of employees payroll?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 If so, did the records reflect proper division?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10 Did the insured use subcontractors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 If so, were certificates on file for subcontractors used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12 Was aircraft operation addressed on the audit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 Was OCIP/CCIP exposure addressed on the audit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14 Does the Davis-Bacon Act apply to this audit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 Were all classifications on the policy accounted for?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16 Was an owner or officer interviewed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 Were all issues from prior year's audit addressed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18 Does insured give permission to release worksheet to agent?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Payroll Worksheet - Exposure Summary

First Name	Last Name	Officer	Entity	Location	State	WC Code	WC Exposure	Payroll Total
			1	1	TX	37240	0	0
Sub Total:							0	0
			1	1	TX	5506	117,914	117,914
Sub Total:							117,914	117,914
			1	1	TX	7380	8,750	8,750
Sub Total:							8,750	8,750
			1	1	TX	7520	370,912	370,912
Sub Total:							370,912	370,912
			1	1	TX	7580	59,310	59,310
Sub Total:							59,310	59,310
			1	1	TX	7704	405,610	405,610
Sub Total:							405,610	405,610
			1	1	TX	7704V	31	31
Sub Total:							31	31
			1	1	TX	7720	449,490	449,490
Sub Total:							449,490	449,490



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PREMIUM AUDIT SERVICES

Payroll Worksheet - Exposure Summary

First Name	Last Name	Officer	Entity	Location	State	WC Code	WC Exposure	Payroll Total
			1	1	TX	8742E	3,000	3,000
<i>Sub Total:</i>							3,000	3,000
			1	1	TX	8742J	0	0
<i>Sub Total:</i>							0	0
			1	1	TX	8810	579,569	579,569
<i>Sub Total:</i>							579,569	579,569
			1	1	TX	8831	56,673	56,673
<i>Sub Total:</i>							56,673	56,673
			1	1	TX	9015	5,801	5,801
<i>Sub Total:</i>							5,801	5,801
			1	1	TX	9019	15,656	15,656
<i>Sub Total:</i>							15,656	15,656
			1	1	TX	9079	30,456	30,456
<i>Sub Total:</i>							30,456	30,456
			1	1	TX	9101C	11,775	11,775
<i>Sub Total:</i>							11,775	11,775
			1	1	TX	9102	89,071	89,071
<i>Sub Total:</i>							89,071	89,071
			1	1	TX	9220	52,446	52,446
<i>Sub Total:</i>							52,446	52,446
<i>Grand Total:</i>							2,256,464	2,256,464



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PREMIUM AUDIT SERVICES

Payroll Worksheet Detail: Payroll

# of Emp	Payroll Total	WC Exposure	Audit Period (Payroll)
0	0	0	0
13	117,914	117,914	117,914
1	8,750	8,750	8,750
16	370,912	370,912	370,912
2	59,310	59,310	59,310
16	405,610	405,610	405,610
2	31	31	31
13	449,490	449,490	449,490
5	3,000	3,000	3,000
0	0	0	0
21	579,569	579,569	579,569
6	56,673	56,673	56,673
1	5,801	5,801	5,801
1	15,656	15,656	15,656
2	30,456	30,456	30,456
5	11,775	11,775	11,775
4	89,071	89,071	89,071
2	52,446	52,446	52,446
110	2,256,464	2,256,464	2,256,464

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PREMIUM AUDIT SERVICES

Workers' Compensation Reconciliation – Policy # 1477-000356

Entity	Location	State	Class Code	Final Exposures on Summary	Miscellaneous Exposure	Subcontract Exposure	Officer & Employee Cap Adjustments	Premium Overtime	Other Payroll Adjustments	Excluded Payroll	Total Payroll by WC Class Code
1	1	TX	7380	8,750	0	0	0	0	0	0	8,750
1	1	TX	5506	117,914	0	0	0	0	0	0	117,914
1	1	TX	7704V	31	0	0	0	0	0	0	31
1	1	TX	7704	405,610	0	0	0	0	0	0	405,610
1	1	TX	7580	59,310	0	0	0	0	0	0	59,310
1	1	TX	7520	370,912	0	0	0	0	0	0	370,912
1	1	TX	8831	56,673	0	0	0	0	0	0	56,673
1	1	TX	8810	579,569	0	0	0	0	0	0	579,569
1	1	TX	8742E	3,000	0	0	0	0	0	0	3,000
1	1	TX	7720	449,490	0	0	0	0	0	0	449,490
1	1	TX	9102	89,071	0	0	0	0	0	0	89,071
1	1	TX	9101C	11,775	0	0	0	0	0	0	11,775
1	1	TX	9079	30,456	0	0	0	0	0	0	30,456
1	1	TX	9019	15,656	0	0	0	0	0	0	15,656
1	1	TX	8742I	0	0	0	0	0	0	0	0
1	1	TX	3724O	0	0	0	0	0	0	0	0
1	1	TX	9220	52,446	0	0	0	0	0	0	52,446
1	1	TX	9015	5,801	0	0	0	0	0	0	5,801
				2,256,464	0	0	0	0	0	0	2,256,464

Total payroll from the Payroll area : **2,256,464**

Insured Information

DBAName: Breckenridge
Contact: Heather Robertson-Caraway
Address 1: 105 N Rose Ave
Address 2:
City State,Zip: Breckenridge, TX 76424
Phone: (254) 559-8287
Fax: (254) 559-7322
Cell:
Other:
Email: hrobertson@breckenridgetx.gov
Website:

Location of Records Information

LORName: Breckenridge
Contact: Heather Robertson-Caraway
Address 1: 105 N Rose Ave
Address 2:
City, State Zip: Breckenridge, TX 76424
Phone: (254) 559-8287
Fax:
Cell:
Other:
Email: hrobertson@breckenridgetx.gov



AUDIT INFORMATION & SUMMARY

Company	Texas Municipal League Intergovernmental Risk Pool	Control Number	24851
Member	Breckenridge	Policy Period	10/01/2019-10/01/2020
Member Number	1477-000356	Audit Period	10/01/2019-10/01/2020
Coverage	Workers Compensation		
Audit Source	Field		

Exposure Summary

State	Class Code	Classification Description	# Employees Volunteers	Audited Payroll/Hrs
TX	3724O	Outside Volunteers		
TX	5506	Street and Road Repair	13	117,914
TX	7380	Drivers, Chauffeurs & Their Helpers, NOC	1	8,750
TX	7520	Wtrwrks Opr; Fld Cntl Sys Maint; Irr Cnt	16	370,912
TX	7580	Sewage Treatment & Collection	2	59,310
TX	7704	Firefighters - Paid	16	405,610
TX	7704V	Volunteer Firefighters	2	31
TX	7720	Police Officers	13	449,490
TX	8742E	Elected/Apptd Officials-Governing Board	5	3,000
TX	8742I	Inside Volunteers		
TX	8810	Clerical - Office	21	579,569
TX	8831	Animal Shelters	6	56,673
TX	9019	Toll Gates	1	15,656
TX	9079	Restaurants - Not Otherwise Classified	2	30,456
TX	9101C	School Crossing Guards	5	11,775
TX	9102	Parks & Recreation	4	89,071
TX	9220	Cemetery Operations	2	52,446
TX	9015	Building Operations	1	5,801
Total			110	2,256,464

Variance Analysis

Estimated	Variance	%
191,376	-73,462	-38.39%
10,725	-1,975	-18.41%
415,131	-44,219	-10.65%
28,691	30,619	106.72%
410,424	-4,814	-1.17%
232	-201	-86.64%
494,649	-45,159	-9.13%
3,000		
531,457	48,112	9.05%
79,521	-22,848	-28.73%
25,213	-9,557	-37.91%
50,400	-19,944	-39.57%
14,178	-2,403	-16.95%
118,617	-29,546	-24.91%
57,104	-4,658	-8.16%
	5,801	
2,430,718	-174,254	-7.17%

Description of Operations & Notes:

Breckenridge is the county seat of Stephens County, Texas serving a population of about 6000 residents.

No Motorcycle police
7 Dispatch employees included in 8810, gross wages \$135,305

Codes 3724O and 8742I had no exposure.

Variances:
 5506 - Payroll less than estimated due to short staff.
 7380- Payroll less due to less hours worked.
 7520- Payroll less than estimated due to short staff/ turnover.
 7580- Payroll higher than estimated due to increase in staff.
 7704V- Volunteer hours lower than estimated, less volunteers and training hours.
 8831- Payroll less due to less staff. Shelter is closing.
 9019- Payroll down due to park being closed. Less hours worked.
 9079- Payroll down due to restaurant closure. Covid-19.
 9101C- Payroll down due to less school days.
 9102- Payroll less than estimated due to less staff.

Code 9015 has been added to include 1 janitorial employee.

Contact Heather Roberson-Carroway directed Heather Neely, accounting, to provide information. Ms. Neely reviewed the audit results and explained variances. She had no questions or concerns.

Verification/Reconciliation

TWC Reports	
19-4	636,235
20-1	538,832
20-2	590,321
20-3	567,901
Subtotal	
Elected Officials Adj	2,594
Less POT	-79,450
Firefighter hours	31
Total	
	2,256,464

General Information

Contact	Heather Roberson-Carroway
Title	City Secretary
Company	Breckenridge
Location	105 N Rose Ave Breckenridge, TX 76424
Phone	254-559-8287
Fax	
Website & E-Mail Address: accounting@breckenridgetx.gov	
Auditor	EF/TL
Date	11/19/2020

AUDIT WORKSHEET

Company: Texas Municipal League Intergovernmental Risk Pool Control Number 24851
 Member: Breckenridge Policy Period 10/01/2019-10/01/2020
 Policy Number 1477-000356 Audit Period 10/01/2019-10/01/2020

Volunteers - Covered Only By Specific Code On Assignment				
Volunteers	Code	Number of Volunteers	Number of Hours	Comments:
1 Volunteer Firefighters	7704V	2	31	
2 Police Reserves	7720V			
3 Police Reserves-Motorcycle	8888V			
4 Volunteer Ambulance/EMS	7720E			
5 Inside Volunteers	8742I			
6 Outside Volunteers	3724O			
7				
8				
9				
10				
11				
12				
Total:		2	31	

Volunteers Questionnaire

Does Member use volunteers for whom coverage is not elected?

Yes No

If yes, identify type and approximate number in comments by respective code.

Elected/Appointed Officials - Covered Only By Specific Code On Assignment						
Elected/Appointed Officials	Code	Number of Officials	Actual Payroll	Equivalent Payroll Adj*	Total Payroll	Comments:
1 Elected/Appntd Officials-Governing Board	8742E	5	406	2,594	3,000	
2 Elected/Appntd Officials-All Boards/Comms	8742F					
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
Total:		5	406	2,594	3,000	

*Note: Equivalent payroll is the flat and/or minimum amount per official of \$600 per year.

Questionnaire

	Yes	No	Comments:
Temp or Leased Employees Is there separate coverage?		X	
Contract Labor Is there a written contract? (obtain copy, if available)		X	
Records Reflect Overtime	X		
Was only the premium portion deducted	X		

Records Audited

X	Payroll Reports/Journals
	Social Security Fed 941's
X	State Unemployment
	Cash Disbursements
	General Ledger
	P & L Statements
	Vendor Expense Reports
X	Volunteer Activity Logs
	Encode WC Report

AUDIT WORK

Company		Texas Municipal League Intergovernmental Risk Pool		Control Number		Worksheet Description:		24851								
Member		Breckinridge		Policy Period		10/01/2019-10/01/2020		10/01/2019-10/01/2020								
Policy Number		1477-000356		Audit Period		Page:		11								
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Gross	5506	7380	7520	7580	7720	7704	7720	8810	8831	9019	9079	9101C	9102	9220	9015
	Wages	2,332,883	126,601	8,750	397,901	62,639	425,619	462,224	566,332	57,133	15,697	30,456	11,775	89,301	52,578	5,877
2	2.8742E-Officials Wages	406														
3																
4																
5																
6																
7																
8																
9																
10																
11																
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24																
25																
26																
27																
28																
29																
30																
31																
32																
33																
34																
35	Subtotal	2,333,289	126,601	8,750	397,901	62,639	425,619	462,224	566,332	57,133	15,697	30,456	11,775	89,301	52,578	5,877
36																
37	Less POT	-79,450	-8,687		-26,989	-3,329	-20,008	-12,734	-6,763	-460	-41			-230	-132	-76
38																
39																
40																
41																
42																
43																
44																
45																
	Total	2,253,839	117,914	8,750	370,912	59,310	405,610	449,490	579,569	56,673	15,656	30,456	11,775	89,071	52,446	5,801

UNDERWRITING NOTICE

Company	Texas Municipal League Intergovernmental Risk Pool	Control Number	24851
Member	Breckenridge	Policy Period	10/01/2019-10/01/2020
Policy Number	1477-000356	Audit Period	10/01/2019-10/01/2020

Notice to Underwriting/Supplemental Notes

<input type="checkbox"/>	Address Change	<input checked="" type="checkbox"/>	Codes Added	<input type="checkbox"/>	Operations Discontinued
<input type="checkbox"/>	Change in Entity	<input type="checkbox"/>	Codes Omitted	<input type="checkbox"/>	Leased Employees
<input type="checkbox"/>	New Location	<input type="checkbox"/>	Aircraft Operation	<input type="checkbox"/>	USL&H/Maritime
<input type="checkbox"/>	Location Deleted	<input type="checkbox"/>	Operations Started	<input type="checkbox"/>	Other:

Code 9015 added to include 1 janitorial employee.