

TABLES &

GRAPHICS

Graphic images included in rules are published separately in this tables and graphics section. Graphic images are arranged in this section in the following order: Title Number, Part Number, Chapter Number and Section Number.

Graphic images are indicated in the text of the emergency, proposed, and adopted rules by the following tag: the word "Figure" followed by the TAC citation, rule number, and the appropriate subsection, paragraph, subparagraph, and so on.

Figure: 19 TAC §109.1001(e)(7)
 School FIRST - Rating Worksheet Dated June 2023 for Rating Years 2022-2023+
 Fiscal Year Ended June 30, _____, or August 31, _____

School FIRST Worksheet based on Fiscal Year End Data

Indicator Number	Critical Indicators	Pass	Fail
1	Was the complete annual financial report (AFR) and data submitted to the TEA within 30 days of the November 27 or January 28 deadline depending on the school district's fiscal year end date of June 30 or August 31, respectively?	Yes	No
2	Was there an unmodified opinion in the AFR on the financial statements as a whole? (The American Institute of Certified Public Accountants (AICPA) defines unmodified opinion. The external independent auditor determines if there was an unmodified opinion.)	Yes	No
3	Was the school district in compliance with the payment terms of all debt agreements at fiscal year end? (If the school district was in default in a prior fiscal year, an exemption applies in following years if the school district is current on its forbearance or payment plan with the lender and the payments are made on schedule for the fiscal year being rated. Also exempted are technical defaults that are not related to monetary defaults. A technical default is a failure to uphold the terms of a debt covenant, contract, or master promissory note even though payments to the lender, trust, or sinking fund are current. A debt agreement is a legal agreement between a debtor (= person, company, etc. that owes money) and their creditors, which includes a plan for paying back the debt.)	Yes	No
4	Did the school district make timely payments to the Teacher Retirement System (TRS), Texas Workforce Commission (TWC), Internal Revenue Service (IRS), and other government agencies? If the school district received a warrant hold and the warrant hold was not cleared within 30 days from the date the warrant hold was issued, the school district is considered to not have made timely payments and will fail this indicator. If the school district was issued a warrant hold, the maximum points and highest rating that the school district may receive is 95 points, A = Superior Achievement (even if the issue surrounding the initial warrant hold was resolved and cleared within 30 days).	Yes	No

Indicator Number	Solvency Indicators	Points
5	Was the total net position in the governmental activities column in the Statement of Net Position (net of accretion of interest for capital appreciation bonds, net pension liability, and other post-employment benefits) greater than zero? (If it is not, the maximum points and highest rating that the school district may receive is 79 points, C = Meets Standard Achievement, unless the school district has an increase of students in membership over 5 years of 7 percent or more or 1,000 or more students in membership. If the school district has an increase of students in membership over 5 years of 7 percent or more or 1,000 or more students in membership, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.)	Ceiling Indicator
6	Was the average change in (assigned and unassigned) fund balance over 3 years less than a 25 percent decrease or did the current year assigned and unassigned fund balance exceed 75 days of operational expenditures? (If the school district fails indicator 6, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.)	Ceiling Indicator
7	Was the number of days of cash on hand and current investments in the general fund for the school district sufficient to cover operating expenditures (excluding facilities acquisition and construction)? (See ranges below.)	10

8	Was the measure of current assets to current liabilities ratio for the school district sufficient to cover short-term debt? (See ranges below.)	10
9	Did the school district's general fund revenues equal or exceed expenditures (excluding facilities acquisition and construction)? If not, was the school district's number of days of cash on hand greater than or equal to 60 days?	10
10	Did the school district average less than a 10 percent variance (90%-110%) when comparing budgeted revenues to actual revenues for the last 3 fiscal years?	10
11	Was the ratio of long-term liabilities to total assets for the school district sufficient to support long-term solvency? (If the school district's increase of students in membership over 5 years was 7 percent or more or 1,000 or more students in membership, then the school district passes this indicator.) (See ranges below.)	10
12	What is the correlation between future debt requirements and the district's assessed property value? (See ranges below.)	10
13	Was the school district's administrative cost ratio equal to or less than the threshold ratio? (See ranges below.)	10
14	Did the school district not have a 15 percent decline in the students to staff ratio over 3 years (total enrollment to total staff)? (If the student enrollment did not decrease, the school district will automatically pass this indicator.)	10

Indicator Number	Financial Competence Indicators	Points
15	Was the school district's actual ADA within the allotted range of the district's biennial pupil projection(s) submitted to TEA? If the district did not submit pupil projections to TEA, did it certify TEA's projections? (see ranges below)	5
16	Did the comparison of Public Education Information Management System (PEIMS) data to like information in the school district's AFR result in a total variance of less than 3 percent of all expenditures by function? (If the school district fails indicator 16, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.)	Ceiling Indicator
17	Did the external independent auditor report that the AFR was free of any instance(s) of material weaknesses in internal controls over financial reporting and compliance for local, state, or federal funds and free from substantial doubt about the school district's ability to continue as a going concern? (The AICPA defines material weakness.) (If the school district fails indicator 17, the maximum points and highest rating that the school district may receive is 79 points, C = Meets Standard Achievement.)	Ceiling Indicator
18	Did the external independent auditor indicate the AFR was free of any instance(s) of material noncompliance for grants, contracts, and laws related to local, state, or federal funds? (The AICPA defines material noncompliance.)	10
19	Did the school district post the required financial information on its website in accordance with Government Code, Local Government Code, Texas Education Code, Texas Administrative Code and other statutes, laws and rules that were in effect at the school district's fiscal year end?	5
20	Did the school districts administration and school board members discuss any changes and/or impact to local, state, and federal funding at a board meeting within 120 days before the district adopted its budget? (If the school district fails indicator 20, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.)	Ceiling Indicator

Maximum Possible Points 100

School FIRST Determination of Points

Indicator	10	8	6	4	2	0	
5	Yes	Ceiling Indicator - If the school district fails both parts of indicator 5, the maximum points and highest rating that the school district may receive is 79 points, C = Meets Standard Achievement. If the school district has an increase of students in membership over 5 years of 7 percent or more or 1,000 or more students in membership, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.)					No
6	Yes	Ceiling Indicator - If the school district fails indicator 6 the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.					No
7	≥ 90	≥ 75	≥ 60	≥ 45	≥ 30	≥ 30	
8	≥ 3	≥ 2.5	≥ 2	≥ 1.5	≥ 1	≥ 1	
9	0%	10 points are awarded if the school district has at least 60 days cash on hand as determined in indicator #7.					0%
10	≥ 10%	10 points are awarded if the school districts budgeted to actual revenues are < 10% variance (90% to 110%).					≥ 10%
11	≥ 0.60	≥ 0.70	≥ 0.80	≥ 0.90	≥ 1.00	≥ 1.00	
12	≥ 4	≥ 7	≥ 10	≥ 11.5	≥ 13.5	≥ 13.5	

Indicator	ADA Size	Threshold Ratio (based on ADA size)					
		10	8	6	4	2	0
13	≥ 10,000	≤ 0.0855	≤ 0.1105	≤ 0.1355	≤ 0.1605	≤ 0.1855	≤ 0.1855
	5,000 to 9,999	≤ 0.1000	≤ 0.1250	≤ 0.1500	≤ 0.1750	≤ 0.2000	≤ 0.2000
	1,000 to 4,999	≤ 0.1151	≤ 0.1401	≤ 0.1651	≤ 0.1901	≤ 0.2151	≤ 0.2151
	500 to 999	≤ 0.1311	≤ 0.1561	≤ 0.1811	≤ 0.2061	≤ 0.2311	≤ 0.2311
	< 500	≤ 0.2404	≤ 0.2654	≤ 0.2904	≤ 0.3154	≤ 0.3404	≤ 0.3404
	Sparse	≤ 0.3364	≤ 0.3614	≤ 0.3864	≤ 0.4114	≤ 0.4364	≤ 0.4364

Indicator	10	8	6	4	2	0	
14	Yes						No

Indicator	ADA Size	Allotted Range (based on ADA size)					
		5	4	3	2	1	0
15	≥ 10,000	≤ 0.07	≤ 0.07	≤ 0.07	≤ 0.07	≤ 0.07	≤ 0.07
	5,000 to 9,999	≤ 0.10	≤ 0.10	≤ 0.10	≤ 0.10	≤ 0.10	≤ 0.10
	1,000 to 4,999	≤ 0.20	≤ 0.20	≤ 0.20	≤ 0.20	≤ 0.20	≤ 0.20
	500 to 999	≤ 0.25	≤ 0.25	≤ 0.25	≤ 0.25	≤ 0.25	≤ 0.25
	< 500	≤ 0.30	≤ 0.30	≤ 0.30	≤ 0.30	≤ 0.30	≤ 0.30
	Sparse	≤ 0.35	≤ 0.35	≤ 0.35	≤ 0.35	≤ 0.35	≤ 0.35

16	Yes	Ceiling Indicator - If the school district fails indicator 16, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.					No
17	Yes	Ceiling Indicator - If the school district fails indicator 17, the maximum points and highest rating that the school district may receive is 79 points, C = Meets Standard Achievement.					No

Indicator	10	8	6	4	2	0	
18	Yes						No

Indicator	5	4	3	2	1	0	
19	Yes						No

20		Yes	Ceiling Indicator - If the school district falls indicator 20, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.	No
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Ceiling Indicators		
Did the school district meet the criteria for any of the following ceiling indicators 4, 5, 6, 16, 17, or 20? If so, the school district's applicable maximum points and rating are disclosed below.		
Determination of rating based on meeting ceiling criteria.		
Indicator 4 (Timely Payments) - School district was issued a warrant hold.	95	A = Superior Achievement
Indicator 5 (Total Net Position) - Negative total net position and do not have 7% or more or 1,000 or more increase in growth in students in membership over 5 years.	79	C = Meets Standard Achievement
Indicator 6 (Average Change in Fund Balance) - Response to indicator is <i>No</i> .	89	B = Above Standard Achievement
Indicator 16 (PEIMS to AFR) - Response to indicator is <i>No</i> .	89	B = Above Standard Achievement
Indicator 17 (Material Weaknesses and/or Going Concern) - Response to indicator is <i>No</i> .	79	C = Meets Standard Achievement
Indicator 20 (Property Values and Tax Discussion) - Response to indicator is <i>No</i> .	89	B = Above Standard Achievement

If the school district's overall points earned is less than the maximum points allowed by the applicable ceiling indicator, the school district will receive a rating based on the lesser points earned. If the school district fails a critical indicator or the school district's total number of points is equal to or less than 69 points, the school district will receive an **F = Substandard Achievement** rating, regardless of any ceiling indicator criteria met.

Examples of the points and rating that a district may earn when the criteria of a ceiling indicator is met:

- Example 1:** Your district fails ceiling indicator 17 and your district's total points before failing ceiling indicator 17 is 98 points, the maximum points and rating that your district may receive is 79 points, C = Meets Standard Achievement, respectively.
- Example 2:** Your district fails ceiling indicator 6 and your district's total points before failing ceiling indicator 6 is 86 points, the maximum points and rating that your district may receive is 86 points, B = Above Standard Achievement, not 89 points, B = Above Standard Achievement.
- Example 3:** Your district fails critical indicator 4 and ceiling indicator 16 and your district's total points before failing indicators 4 and 16 is 67 points, the maximum points and rating that your district may receive is 67 points, F = Substandard Achievement.
- Example 4:** Your district fails part 1 of indicator 5, but passes indicator 5 based on part 2, the district's 7% or more or 1,000 or more increase in growth in students in membership over 5 years. Your district's total points before passing indicator 5 solely on part 2 of the indicator is 100 points, the maximum points and rating that your district may receive is 89 points, B = Above Standard Achievement.
- Example 5:** Your district received a warrant hold (Indicator 4) that was cleared within 30 days from the date that the warrant hold was issued and the district's total points is 90 points before any ceiling deduction. The maximum points and rating that your district may receive is 90 points, A = Superior Achievement because the total points is less than the ceiling of 95 points.

Determination of School District Rating		
Did the school district fail any of the critical indicators 1, 2, 3, or 4? If so, the school district's rating is F for Substandard Achievement regardless of points earned.		
Determine the rating by the applicable number of points.	Points	
A = Superior Achievement	90 through 100	
B = Above Standard Achievement	80 through 89	
C = Meets Standard Achievement	70 through 79	
F = Substandard Achievement (<i>The school district receives an F if it scores below the minimum passing score, if it failed any critical indicator 1, 2, 3, or 4, if the AFR or the data were not both complete, or if either the AFR or the data were not submitted on time for FIRST analysis.</i>)	0 through 69	
No Rating = A school district receiving territory that annexes with a school district ordered by the commissioner under TEC 13.054, or consolidation under Subchapter H, Chapter 49. No rating will be issued for the school district receiving territory until the third year after the		

Figure: 19 TAC §109.1001(e)(7)

School FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+		
#	Indicator	Calculation Defined
1	Was the complete annual financial report (AFR) and data submitted to the TEA within 30 days of the November 27 or January 28 deadline depending on the school district's fiscal year end date of June 30 or August 31, respectively?	No Calculation Involved
2	Was there an unmodified opinion in the AFR on the financial statements as a whole? (The American Institute of Certified Public Accountants (AICPA) defines unmodified opinion. The external independent auditor determines if there was an unmodified opinion.)	No Calculation Involved
3	Was the school district in compliance with the payment terms of all debt agreements at fiscal year end? (If the school district was in default in a prior fiscal year, an exemption applies in following years if the school district is current on its forbearance or payment plan with the lender and the payments are made on schedule for the fiscal year being rated. Also exempted are technical defaults that are not related to monetary defaults. A technical default is a failure to uphold the terms of a debt covenant, contract, or master promissory note even though payments to the lender, trust, or sinking fund are current. A debt agreement is a legal agreement between a debtor (= person, company, etc. that owes money) and their creditors, which includes a plan for paying back the debt.)	No Calculation Involved
4	Did the school district make timely payments to the Teacher Retirement System (TRS), Texas Workforce Commission (TWC), Internal Revenue Service (IRS), and other government agencies? (Payments to the TRS and TWC are considered timely if a warrant hold that was issued in connection to the untimely payment was cleared within 30 days from the date the warrant hold was issued.) (Payments to the IRS are considered timely if a penalty or delinquent payment notice was cleared within 30 days from the date the notice was issued).	<p>If the school district received a warrant hold and the warrant hold was not cleared within 30 days from the date the warrant hold was issued, the school district is considered to not have made timely payments and will fail this indicator.</p> <p>If the school district was issued a warrant hold, the maximum points and highest rating that the school district may receive is 95 points, A = Superior Achievement (even if the issue surrounding the initial warrant hold was resolved and cleared within 30 days).</p> <p>The agency will use the AFR, warrant holds, information from the IRS, and other sources to make a determination of timely payments.</p>
5	Was the total net position in the governmental activities column in the Statement of Net Position (net of accretion of interest for capital appreciation bonds, net pension liability, and other post-employment benefits) greater than zero? (If it is not, the maximum points and highest rating that the school district may receive is 79 points, C = Meets Standard Achievement, unless the school district has an increase of students in membership over 5 years of 7 percent or more or 1,000 or more students in membership. If the school district has an increase of students in membership over 5 years of 7 percent or more or 1,000 or more students in membership, the maximum points and highest rating that the school district may receive is 89 points, B = Above Standard Achievement.)	<p>$(A - B) / B \geq C$ OR $(D + E + F + G) > 0$, where</p> <p>A = Number of students in membership in year 5 from base year; B = Number of students in membership in base year; C = Threshold for 5 year percent increase in students in membership, which = 7% or 1,000 or more students in membership; D = Total net position in the governmental activities column in Exhibit A-1 (Statement of Net Position) in the annual financial report; E = Accretion of interest for capital appreciation bonds; F = Net Pension Liability (NPL), as applicable G = Other Post Employment Benefits (OPEB)</p>

School FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+

#	Indicator	Calculation Defined
6	Was the average change in (general fund - assigned and unassigned) fund balance over 3 years less than a 25% decrease or did the current year assigned and unassigned fund balance (fund 199) exceed 75 days of total expenditures (fund 199)?	$\frac{((A-B)/B)+((C-A)/A)+((D-C)/C)}{3} < 25\%$ <p align="center">or</p> $D > [(E-F)/365]*75, \text{ where}$ <p>A = Assigned and Unassigned Fund Balance (fund 199) for Year 2 (two years prior to current year under review) B = Assigned and Unassigned Fund Balance (fund 199) for Year 1 (three years prior to current year under review) C = Assigned and Unassigned Fund Balance (fund 199) for Year 3 (one year prior to current year under review) D = Assigned and Unassigned Fund Balance (fund 199) for Year 4 (current year under review) E = Total Expenditures (fund 199) F = Capital Outlay (Function 81)</p> <p>The average of the change in fund balance (general fund assigned and unassigned) over 3 years must be less than 25%</p> <p>If the average change in fund balance (general fund assigned and unassigned) is not less than 25%, then use: $D > [(E-F)/365]*75$</p>
7	Was the number of days of cash on hand and current investments in the general fund for the school district sufficient to cover expenditures (excluding facilities acquisition and construction - function 81, fund 199)?	$[(A+B) / (C - D)] * 365, \text{ where}$ <p>A = Cash & Equivalents; (fund 199) B = Current Investments; (fund 199) C = Total Expenditures; (fund 199) D = Facilities Acquisition and Construction (fund 199, function 81)</p>
8	Was the measure of current assets to current liabilities ratio for the school district sufficient to cover short-term debt?	$A / B, \text{ where}$ <p>A = Current Assets (governmental activities column from the Statement of Net Position) B = Current Liabilities (governmental activities column from the Statement of Net Position)</p>
9	Did the school district's general fund revenues equal or exceed expenditures (excluding facilities acquisition and construction)? If not, was the school district's number of days of cash on hand greater than or equal to 60 days?	$[A / (B - C) - 1] > 0, \text{ where}$ <p>A = Total Revenues (fund 199; code 5020 from the Statement of Revenues, Expenditures, and Changes in Fund Balance) B = Total Expenditures (fund 199; code 6030 from the Statement of Revenues, Expenditures, and Changes in Fund Balance) C = Facilities Acquisition and Construction (fund 199; function 81 - from the Statement of Revenues, Expenditures, and Changes in Fund Balance)</p>
10	Did the school district average less than a 10 percent variance (90%-110%) when comparing budgeted revenues to actual revenues for the last 3 fiscal years?	$\frac{((A-B)/B)+((C-D)/D)+((E-F)/F)}{3} = +/- 10\% \text{ variance, where}$ <p>A=Actual Revenues for year 1(two years prior to current year under review) B=Budgeted Revenues for year 1(two years prior to current year under review) C=Actual Revenues for year 2 (one year prior to current year under review) D=Budgeted Revenues for year 2 (one year prior to current year under review) E=Actual Revenues for year 3 (current year under review) F=Budgeted Revenues for year 3 (current year under review)</p> <p>Data source: TSDS PEIMS collections - General fund (199); object codes 57XX through 58XX, October Snapshot - Fall PEIMS (Budgeted Revenues); and Mid-year PEIMS (Actual Revenues) Note: October Snapshot is the last Friday in October whether this is a day of instruction or not.</p>
11	Was the ratio of long-term liabilities to total assets for the school district sufficient to support long-term solvency? (If the school district's increase of students in membership over 5 years was 7 percent or more or 1,000 or more students in membership, then the school district passes this indicator.)	$A/B, \text{ where}$ <p>A = Long Term Liabilities (governmental activities column from the Statement of Net Position) B = Total Assets (governmental activities column from the Statement of Net Position)</p>

School FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+		
#	Indicator	Calculation Defined
12	What is the correlation between future debt requirements and the district's assessed property value?	$(A/B)*C*100/D$, where A = Total Local and Intermediate Sources (code 5700) from fund 599 B = Total Revenue (code 5020, fund 599) C = Long Term Liabilities (governmental activities column from the Statement of Net Position) D = Assessed Property Value (Interest & Sinking Value)
13	Was the school district's administrative cost ratio equal to or less than the threshold ratio?	$(A/B) < \text{threshold based on district ADA size}$, where A = Sum of amounts for function codes 21 and 41; B = Sum of amounts for function codes 11, 12, 13, and 31 *Includes object codes 61XX-64XX, except 6144, in fund codes 199, 266, 281, 282, and 283
14	Did the school district not have a 15 percent decline in the students to staff ratio over 3 years (total enrollment to total staff)? (If the student enrollment did not decrease, the school district will automatically pass this indicator.)	$(A/B) - 1 > -0.15$ or $C - D > 0$, where A = Student to Staff ratio in the year under review; B = Student to Staff ratio 3 years prior to the year under review; C = Enrollment in year under review; D = Enrollment 3 years prior to the year under review
15	Was the school district's actual ADA within the allotted range of the district's biennial pupil projection(s) submitted to TEA? If the district did not submit pupil projections to TEA, did it certify TEA's projections?	$(A-B)/B \leq \text{threshold based on district ADA size}$, where A = Actual Average Daily Attendance (ADA) B = Projected Average Daily Attendance (ADA)
16	Did the comparison of Public Education Information Management System (PEIMS) data to like information in the school district's AFR result in a total variance of less than 3 percent of all expenditures by function?	$(A/B) < C$, where A = Sum of the absolute values of all differences in expenditures (determined by function) between Exhibit C-2 (Statement of Revenues, Expenditures, and Changes in Fund Balance) and PEIMS, by function in Fund Code 199; B = Sum of expenditures in PEIMS by function in fund code 199; C = Threshold level variance, which = 3%
17	Did the external independent auditor report that the AFR was free of any instance(s) of material weaknesses in internal controls over financial reporting and compliance for local, state, or federal funds and free from substantial doubt about the school district's ability to continue as a going concern? (The AICPA defines material weakness.)	No Calculation Involved
18	Did the external independent auditor indicate the AFR was free of any instance(s) of material noncompliance for grants, contracts, and laws related to local, state, or federal funds? (The AICPA defines material noncompliance.)	No Calculation Involved
19	Did the school district post the required financial information on its website in accordance with Government Code, Local Government Code, Texas Education Code, Texas Administrative Code and other statutes, laws and rules that were in effect at the school district's fiscal year end?	No Calculation Involved
20	Did the school district's administration and school board members discuss any changes and/or impact to local, state, and federal funding at a board meeting within 120 days before the district adopted its budget?	No Calculation Involved

Figure 19 TAC §109.1001(f)(7)
 Charter FIR- ST - Rating Worksheet Dated June 2023 for Rating Years 2022-2023+
 Fiscal Year Ended June 30, ____, or August 31, ____

Charter FIR- ST Worksheet based on Fiscal Year End Data

Critical Indicators		Pass	Fail
Indicator Number			
1	Was the complete annual financial report (AFR) and charter school financial data submitted to TEA within 30 days of the November 27 or January 28 deadline depending on the charter school's fiscal year end date of June 30 or August 31, respectively?	Yes	No
2	Was there an unmodified opinion in the AFR on the financial statements as a whole? (The American Institute of Certified Public Accountants (AICPA) defines unmodified opinion. The external independent auditor determines if there was an unmodified opinion.)	Yes	No
3	Was the charter school in compliance with the payment terms of all debt agreements at fiscal year end? (If the charter school was in default in a prior fiscal year, an exemption applies in following years if the charter school is current on its forbearance or payment plan with the lender and the payments are made on schedule for the fiscal year being rated. Also exempted are technical defaults that are not related to monetary defaults. A technical default is a failure to uphold the terms of a debt covenant, contract, or master promissory note even though payments to the lender, trust, or sinking fund are current. A debt agreement is a legal agreement between a debtor (person, company, etc. that owes money) and their creditors, which includes a plan for paying back the debt.)	Yes	No
4	Did the charter school make timely payments to the Teacher Retirement System (TRS), Texas Workforce Commission (TWC), Internal Revenue Service (IRS), and other government agencies? If the charter school received a warrant hold and the warrant hold was not cleared within 30 days from the date the warrant hold was issued, the charter school is considered to not have made timely payments and will fail this indicator. If the charter school was issued a warrant hold, the maximum points and highest rating that the charter school may receive is 95 points, A = Superior Achievement (even if the issue surrounding the initial warrant hold was resolved and cleared within 30 days).	Yes	No
5	Was the total net asset balance in the Statement of Financial Position for the charter school greater than zero? (If the charter school's increase of students in membership over 5 years was 7 percent or more, then the charter school passes this indicator.) (New charter schools that have a negative net asset balance will pass this indicator if they have an average of 7 percent growth in students year over year until it completes its fifth year of operations. After the fifth year of operations, the calculation changes to the 7 percent increase in 5 years.) (If the charter school passes indicator 5 based only on the charter school's 7 percent or more increase in students in membership, the maximum points and highest rating that the charter school may receive is 79 points, C = Meets Standard Achievement.)	Yes	No
Indicator Number	Solvency Indicators	Points	
6	Was the average change in total net assets over 3 years less than a 25 percent decrease or did the current year total net asset balance exceed 75 days of operational expenditures [(total expenditures less depreciation) /365]*75 days? (If the charter school fails indicator 6, the maximum points and highest rating that the charter school may receive is 89 points, B = Above Standard Achievement.)	Ceiling Indicator	
7	Was the number of days of cash on hand and current investments for the charter school sufficient to cover operating expenses? The calculation will use expenses, excluding depreciation. (See ranges below.)	10	
8	Was the measure of current assets to current liabilities ratio for the charter school sufficient to cover short-term debt? (See ranges below.)	10	

9	Did the charter school's revenues equal or exceed expenses, excluding depreciation? If not, was the charter school's number of days of cash on hand greater than or equal to 40 days? The calculation will use expenses, excluding depreciation. For government charter schools, pension expense will be excluded.	5
10	Did the charter school average less than a 10 percent variance (9%-110%) when comparing budgeted revenues to actual revenues for the last 3 fiscal years?	10
11	Was the ratio of long-term liabilities to total assets for the charter school sufficient to support long-term solvency? (If the charter school's increase of students in membership over 5 years was 7 percent or more, then the charter school passes this indicator.) (New charter schools that have a negative net asset balance will pass this indicator if they have an average of 7 percent growth in students year over year until it completes its fifth year of operations. After the fifth year of operations, the calculation changes to the 7 percent increase in 5 years.) (See ranges below.)	10
12	Was the debt service coverage ratio sufficient to meet the required debt service?	10
13	Did the charter school have a debt-to-capitalization percentage that was reasonable for the charter school to continue operating?	5
14	Was the charter school's administrative cost ratio equal to or less than the threshold ratio? (See ranges below.)	10
15	Did the charter school not have a 15 percent decline in the students to staff ratio over 3 years (total enrollment to total staff)? (If the student enrollment did not decrease, the charter school will automatically pass this indicator.)	10

Indicator Number	Financial Competence Indicators	Points
16	Was the charter school's actual average daily attendance (ADA) within 10 percent of the charter school's annual estimated ADA?	5
17	Did the comparison of Public Education Information Management System (PEIMS) data to like information in the charter school's AFR result in a total variance of less than 3 percent of all expenses by function? (If the charter school fails indicator 17, the maximum points and highest rating that the charter school may receive is 89 points, B = Above Standard Achievement.)	Ceiling Indicator
18	Did the external independent auditor report that the AFR was free of any instance(s) of material weaknesses in internal controls over financial reporting and compliance for local, state, or federal funds and free from substantial doubt about the charter school's ability to continue as a going concern? (The AICPA defines material weakness.) (If the charter school fails indicator 18, the maximum points and highest rating that the charter school may receive is 79 points, C = Meets Standard Achievement.)	Ceiling Indicator
19	Did the external independent auditor indicate the AFR was free of any instance(s) of material noncompliance for grants, contracts, and laws related to local, state, or federal funds? (The AICPA defines material noncompliance.)	10
20	Did the charter school post the required financial information on its website in accordance with Government Code, Local Government Code, Texas Education Code, Texas Administrative Code and other statutes, laws and rules that were in effect at the charter school's fiscal year end?	5

Maximum Possible Points 100

Charter FIRST Determination of Points

Indicator	10	8	6	4	2	0	
6	Yes	Ceiling Indicator - If the charter school fails indicator 6, the maximum points and highest rating that the charter school may receive is 89 points, B = Above Standard Achievement.					No
7	≥ 60	≥ 50	≥ 40	≥ 30	≥ 20	≥ 20	
8	≥ 2	≥ 1.75	≥ 1.5	≥ 1.25	≥ 1	≥ 1	

Indicator	5	0
9	≥ 0%	≥ 0%

Indicator	10	8	6	4	2	0	
10	< 10%	10 points are awarded if the charter school's budgeted to actual revenues are < 10% variance (90% to 110%).					≥ 10%
11	≤ 0.60	≤ 0.70	≤ 0.80	≤ 0.90	≤ 1.00	≥ 1.00	
12	≥ 1.20	≥ 1.15	≥ 1.10	≥ 1.05	≥ 1.00	≥ 1.00	

Indicator	5	0
13	< 95%	≥ 95%

Indicator	ADA Size	Threshold Ratio (based on ADA size)				
		10	8	6	4	
14	≥ 1,000	≤ 0.1401	≤ 0.1651	≤ 0.1901	≤ 0.2151	≤ 0.2401
	500 to 1,000	≤ 0.1561	≤ 0.1811	≤ 0.2061	≤ 0.2311	≤ 0.2561
	< 500	≤ 0.2645	≤ 0.2895	≤ 0.3145	≤ 0.3395	≤ 0.3645

Indicator	10	0
15	Yes	No

Indicator	5	0
16	Yes	No

17	Yes	Ceiling Indicator - If the charter school fails indicator 17, the maximum points and highest rating that the charter school may receive is 89 points, B = Above Standard Achievement.					No
18	Yes	Ceiling Indicator - If the charter school fails indicator 18, the maximum points and highest rating that the charter school may receive is 79 points, C = Meets Standard Achievement.					No

Indicator	10	0
19	Yes	No

Indicator	5	0
20	Yes	No

Ceiling Indicators		
Maximum Points	Applicable Rating	
95	A = Superior Achievement	
79	C = Meets Standard Achievement	
89	B = Above Standard Achievement	
89	B = Above Standard Achievement	
79	C = Meets Standard Achievement	

If the charter school's overall points earned is less than the maximum points allowed by the applicable ceiling indicator, the charter school will receive a rating based on the lesser points earned. If the charter school fails a critical indicator or the charter school's total number of points is equal to or less than 69 points, the charter school will receive an F = **Substandard Achievement** rating, regardless of any ceiling indicator criteria met.

Examples of the points and rating that a charter school may earn when the criteria of a ceiling indicator is met:

- Example 1:** Your charter school fails ceiling indicator 18 and your charter school's total points before failing ceiling indicator 18 is 98 points, the maximum points and rating that your charter school may receive is 79 points, C = Meets Standard Achievement.
- Example 2:** Your charter school fails ceiling indicator 6 and your charter school's total points before failing ceiling indicator 6 is 86 points, the maximum points and rating that your charter school may receive is 86 points, B = Above Standard Achievement, **not** 89 points, B = Above Standard Achievement.
- Example 3:** Your charter school fails critical indicator 4 and ceiling indicator 17 and your charter school's total points before failing indicators 4 and 17 is 67 points, the maximum points and rating that your charter school may receive is 67 points, F = Substandard Achievement.
- Example 4:** Your charter school fails Part 1 of indicator 5, but passes critical indicator 5 based on Part 2, the charter school's 7% or more increase in growth in students in membership over 5 years. Your charter school's total points before passing indicator 5 solely on Part 2 of the indicator is 100 points, the maximum points and rating that your charter school may receive is 79 points, C = Meets Standard Achievement.
- Example 5:** Your charter school received a warrant hold (Indicator 4) that was cleared within 30 days from the date that the warrant hold was issued and the charter school's total points is 90 points before any ceiling deduction. The maximum points and rating that your charter school may receive is 90 points, A = Superior Achievement because the total points is less than the ceiling of 95 points.

Determination of Charter School Rating	
Points	
90 through 100	
80 through 89	
70 through 79	
0 through 69	

Did the charter school fail any of the critical indicators 1, 2, 3, 4, or 5 (parts 1 and 2)? If so, the charter school's rating is F for Substandard Achievement regardless of points earned.

Determine the rating by the applicable number of points.

- A = Superior Achievement
- B = Above Standard Achievement
- C = Meets Standard Achievement

F = **Substandard Achievement** (The charter school receives an F if it scores below the minimum passing score, if it failed any critical indicator 1, 2, 3, 4, or 5, if the AFR or the data were not both complete, or if either the AFR or the data were not submitted on time for FIRST analysis.)

Figure: 19 TAC §109.1001(f)(7)

Charter FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+		
#	Indicator	Calculation Defined
1	Was the complete annual financial report (AFR) and charter school financial data submitted to TEA within 30 days of the November 27 or January 28 deadline depending on the charter school's fiscal year end date of June 30 or August 31, respectively?	No calculation involved
2	Was there an unmodified opinion in the AFR on the financial statements as a whole? (The American Institute of Certified Public Accountants (AICPA) defines unmodified opinion. The external independent auditor determines if there was an unmodified opinion.)	No calculation involved
3	Was the charter school in compliance with the payment terms of all debt agreements at fiscal year end? (If the charter school was in default in a prior fiscal year, an exemption applies in following years if the charter school is current on its forbearance or payment plan with the lender and the payments are made on schedule for the fiscal year being rated. Also exempted are technical defaults that are not related to monetary defaults. A technical default is a failure to uphold the terms of a debt covenant, contract, or master promissory note even though payments to the lender, trust, or sinking fund are current. A debt agreement is a legal agreement between a debtor (person, company, etc. that owes money) and their creditors, which includes a plan for paying back the debt.)	No calculation involved
4	Did the charter school make timely payments to the Teacher Retirement System (TRS), Texas Workforce Commission (TWC), Internal Revenue Service (IRS), and other government agencies? (Payments to the IRS are considered timely if a penalty or delinquent payment notice was cleared within 30 days from the date the notice was issued).	<p>If the charter school received a warrant hold and the warrant hold was not cleared within 30 days from the date the warrant hold was issued, the charter school is considered to not have made timely payments and will fail this indicator.</p> <p>If the charter school was issued a warrant hold, the maximum points and highest rating that the charter school may receive is 95 points, A = Superior Achievement (even if the issue surrounding the initial warrant hold was resolved and cleared within 30 days).</p> <p>The agency will use the AFR, warrant holds, information from the IRS, and other sources to make a determination of timely payments.</p>
5	Was the total net asset balance in the Statement of Financial Position for the charter school greater than zero? (If the charter school's increase of students in membership over 5 years was 7 percent or more, then the charter school passes this indicator.) (New charter schools that have a negative net asset balance will pass this indicator if they have an average of 7 percent growth in students year over year until it completes its fifth year of operations. After the fifth year of operations, the calculation changes to the 7 percent increase in 5 years.)	<p>$(A + B) > C$ OR $\frac{(D - E)}{E} \times 100 \geq F$, where</p> <p>A = Total net asset balance in the Statement of Financial Position in the annual financial report B = Pension Expense, Other Post Employment Benefits (OPEB), and Net Pension Liability (NPL), as applicable C = Net assets threshold, which = 0 D = Number of students in membership in year 5 from base year E = Number of students in membership in base year F = Threshold for percent increase in students in membership, which = 7%</p>

Charter FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+		
#	Indicator	Calculation Defined
6	Was the average change in total net assets in the Statement of Financial Position over 3 years less than a 25% decrease or did the current year total net asset balance in the Statement of Financial Position exceed 75 days of operational expenditures [(total expenditures less depreciation) /365]*75?	<p>The average of the change in the total net asset balance in the Statement of Financial Position over 3 years must be less than 25%.</p> $\frac{[(B-A)/A]+((C-B)/B)+((D-C)/C)}{3} < 25\%$ <p>or</p> $D > [(E-F)/365]*75, \text{ where}$ <p>A = Total Net Asset Balance for Year 1 (three years prior to current year under review) B = Total Net Asset Balance for Year 2 (two years prior to current year under review) C = Total Net Asset Balance for Year 3 (one year prior to current year under review) D = Total Net Asset Balance for Year 4 (current year under review) E = Total Expenditures (total from Statement of Activities) F = Depreciation (Note: The data for variable "F" comes from the Statement of Cash Flows)</p> <p>If the average change in total net assets is not less than 25%, then use: $D > [(E-F)/365]*75$</p>
7	Was the number of days of cash on hand and current investments for the charter school sufficient to cover operating expenses? The calculation will use expenses, excluding depreciation. For government charter schools, pension expense will be excluded.	$\frac{[(A + B) / (C - D - E)] * 365 = F, \text{ where}}$ <p>A = Cash & Equivalents (total from the Statement of Financial Position) B = Current Investments (total from the Statement of Financial Position) C = Total Expenditures (total from the Statement of Activities) D = Depreciation Expense (Note: The data for variable "D" comes from the Statement of Cash Flows) E = Pension Expense, OPEB, and NPL, as applicable (Notes to the Financial Statements) F = Days of Cash on Hand & Current Investments</p>
8	Was the measure of current assets to current liabilities ratio for the charter school sufficient to cover short-term debt?	$A / B = C, \text{ where}$ <p>A = Current Assets (total from the Statement of Financial Position) B = Current Liabilities (total from the Statement of Financial Position) C = Current Assets to Current Liabilities Ratio</p>
9	Did the charter school's revenues equal or exceed expenses, excluding depreciation? If not, was the charter school's number of days of cash on hand greater than or equal to 40 days? The calculation will use expenses, excluding depreciation. For government charter schools, pension expense will be excluded.	$[A / (B - C - D) - 1] > 0, \text{ where}$ <p>A = Total Revenue (total from the Statement of Activities) B = Total Expenses (total of all function codes from the Statement of Activities) C = Depreciation (Note: The data for variable "C" comes from the Statement of Cash Flows) D = Pension Expense, OPEB, and NPL, as applicable (Notes to the Financial Statements)</p>
10	Did the charter school average less than a 10 percent variance (90%-110%) when comparing budgeted revenues to actual revenues for the last 3 fiscal years?	$\frac{[(A-B)/B]+((C-D)/D)+((E-F)/F)}{3} = G \text{ +/- 10\% variance, where}$ <p>A = Actual Revenues for Year 1 (two years prior to current year) B = Budgeted Revenues for Year 1 (two years prior to current year) C = Actual Revenues for Year 2 (one year prior to current year) D = Budgeted Revenues for Year 2 (one year prior to current year) E = Actual Revenues for Year 3 (current year under review) F = Budgeted Revenues for Year 3 (current year under review) G = Average Variance</p> <p>Data source: TSDS PEIMS collections - General fund (420 & 199); object code 58XX, October Snapshot - Fall PEIMS (Budgeted Revenues); and Mid-year PEIMS (Actual Revenues)</p> <p>Note: October Snapshot is the last Friday in October whether this is a day of instruction or not.</p>

Charter FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+

#	Indicator	Calculation Defined
11	Was the ratio of long-term liabilities to total assets for the charter school sufficient to support long-term solvency? (If the charter school's increase of students in membership over 5 years was 7 percent or more, then the charter school passes this indicator.) (New charter schools that have a negative net asset balance will pass this indicator if they have an average of 7 percent growth in students year over year until it completes its fifth year of operations. After the fifth year of operations, the calculation changes to the 7 percent increase in 5 years.)	<p><u>$(A - B) / C = D$, where</u></p> <p>A = Long Term Liabilities; (total from the Statement of Financial Position) B = Pension Expense, OPEB, and NPL, as applicable (Notes to the Financial Statements) C = Total Assets (total from the Statement of Financial Position) D = Long-term Liabilities to Total Assets Ratio</p>
12	Was the debt service coverage ratio sufficient to meet the required debt service?	<p><u>$(A - B + C + D + E + F) / (D + E) = G$, where</u></p> <p>A = Total Revenues (total from the Statement of Activities) B = Total Expenses (total of all function codes from the Statement of Activities) C = Depreciation D = Interest E = Principal F = Pension Expense (Notes to the Financial Statements) G = Debt Service Coverage Ratio</p> <p>Note: The data for variables C, D, and E come from the Statement of Cash Flows</p>
13	Did the charter school have a debt-to-capitalization percentage that was reasonable for the charter school to continue operating?	<p><u>$A / (B + A) \times 100 = C$, where</u></p> <p>A = Long-term Liabilities (total from the Statement of Financial Position) B = Total Net Assets (total from the Statement of Financial Position) C = Debt to Capitalization Percentage</p>
14	Was the charter school's administrative cost ratio equal to or less than the threshold ratio?	<p><u>$A / B < \text{threshold based on CS size}$, where</u></p> <p>A = Sum of amounts for function codes 21 and 41 B = Sum of amounts for function codes 11, 12, 13, and 31</p> <p>*Includes object codes 61XX-64XX in fund codes 199, 420, 266, 281, 282, and 283</p>
15	Did the charter school not have a 15 percent decline in the students to staff ratio over 3 years (total enrollment to total staff)? (If the student enrollment did not decrease, the charter school will automatically pass this indicator.)	<p><u>$(A / B) - 1 > -0.15$ or $C - D > 0$, where</u></p> <p>A = Student to Staff ratio in the year under review B = Student to Staff ratio 3 years prior to the year under review C = Enrollment in the year under review D = Enrollment 3 years prior to the year under review</p>
16	Was the charter school's actual average daily attendance (ADA) within 10% of the charter school's annual estimated ADA?	<p><u>$(A - B) / B < 10\%$, where</u></p> <p>A = Actual Average Daily Attendance (ADA) B = Estimated Average Daily Attendance (ADA)</p>
17	Did the comparison of Public Education Information Management System (PEIMS) data to like information in the charter school's AFR result in a total variance of less than 3 percent of all expenses by function?	<p><u>$(A / B) < C$, where</u></p> <p>A = Sum of the absolute values of all differences in expenses (determined by function) between the Statement of Activities and PEIMS B = Sum of expenses for all expenses presented in the Statement of Activities C = Threshold for percentage of data variance, which = 3%</p>
18	Did the external independent auditor report that the AFR was free of any instance(s) of material weaknesses in internal controls over financial reporting and compliance for local, state, federal funds and free from substantial doubt about the charter school's ability to continue as a going concern? (The AICPA defines material weakness.)	No calculation involved

Charter FIRST - Rating Worksheet Calculations Dated June 2023 for Rating Years 2022-2023+		
#	Indicator	Calculation Defined
19	Did the external independent auditor indicate the AFR was free of any instance(s) of material noncompliance for grants, contracts, and laws related to local, state, or federal funds? (The AICPA defines material noncompliance.)	No calculation involved
20	Did the charter school post the required financial information on its website in accordance with Government Code, Local Government Code, Texas Education Code, Texas Administrative Code and other statutes, laws and rules that were in effect at the charter school's fiscal year end?	No calculation involved.

Figure: 28 TAC §1.209(2)

Telephone or Fax Number in Rule, Form, or Figure	New Telephone and Fax Number
512-305-7211 (telephone)	800-252-3439 (telephone)
512-305-7900 (telephone)	512-676-7900 (telephone)
512-305-7922 (fax)	512-490-1056 (fax)
512-305-7934 (telephone)	512-676-6551 (telephone)
512-322-2212 (telephone)	512-676-6763 (telephone)
512-322-2273 (fax)	512-490-1051 (fax)
512-322-3417 (fax)	512-490-1051 (fax)
512-322-3418 (fax)	512-490-1051 (fax)
512-322-3401 (telephone)	512-676-6889 (telephone)
512-322-3409 (telephone)	512-676-6889 (telephone)
512-322-3435 (telephone)	512-676-6750 (telephone)
512-322-3482 (telephone)	512-676-6475 (telephone)
512-322-3503 (telephone)	512-676-6500 (telephone)
512-322-3505 (telephone)	512-676-6375 (telephone)
512-344-3506 (telephone)	512-676-6889 (telephone)
512-322-3507 (telephone)	512-676-6375 (telephone)
512-322-3535 (telephone)	512-676-6395 (telephone)
512-322-3552 (fax)	512-490-1017 (fax)
512-322-3553 (fax)	512-490-1036 (fax)
512-322-3579 (telephone)	512-676-6392 (telephone)
512-322-4370 (telephone)	512-676-6385 (telephone)
512-322-5023 (telephone)	512-676-6375 (telephone)
512-322-5026 (fax)	512-490-1010 (fax)
512-463-6515 (telephone)	800-252-3439 (telephone)
512-463-6693 (fax)	512-490-1048 (fax)
512-475-1757 (telephone)	512-676-6551 (telephone)
512-475-1771 (fax)	512-490-1007 (fax)
512-475-1819 (fax)	512-490-1029 (fax)
512-475-1878 (telephone)	512-676-6690 (telephone)
512-475-3026 (telephone)	512-676-6690 (telephone)

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

[Insert insurance company or HMO name]

To get information or file a complaint with your insurance company or HMO:

Call: [insert title] at [insert phone number]

Toll-free: [insert phone number]

[optional] Online: [insert company URL]

Email: [insert email address]

Mail: [insert mailing address]

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O.

Box 12030, Austin, TX 78711-2030

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

[Insert insurance company or HMO name]

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: [insert title] al [insert phone number]
Teléfono gratuito: [insert phone number]
[optional] En línea: [insert company URL]
Correo electrónico: [insert email address]
Dirección postal: [insert mailing address]

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O. Box 12030, Austin, TX 78711-2030

Have a workers' compensation complaint or need help?

Contact your insurance company if you have a question or problem about your premium or a claim:

[Insert insurance company name]
Call: [insert title] at [insert phone number]
Toll-free: [insert phone number]
[optional] Online: [insert company URL]
Email: [insert email address]
Mail: [insert mailing address]

For problems with your policy

If your problem with the premium is not resolved, contact the National Council on Compensation Insurance, Dispute Resolution Services:

Mail: 901 Peninsula Corporate Circle, Boca Raton, FL 33487-1362
Fax: 561-893-5043
Email: disputeresolution@ncci.com
Phone: 1-800-622-4123

If you believe there has been a violation of law related to your workers' compensation policy, file a complaint with the Texas Department of Insurance:

Call: 1-800-252-3439
Online: www.tdi.texas.gov
Email: ConsumerProtection@tdi.texas.gov
Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O. Box 12030, Austin, TX 78711-2030

For employees with claim issues

If one of your employees has a problem with a claim, contact the Texas Department of Insurance, Division of Workers' Compensation, Compliance and Investigations:

Mail: Compliance and Investigations, MC: CI, Texas Department of Insurance, Division of Workers' Compensation, P.O. Box 12050, Austin, TX 78711-2050
Fax: 512-490-1030
Email: DWCCOMPLAINTS@tdi.texas.gov
Phone: 1-800-252-7031

¿Tiene una queja de compensación para trabajadores o necesita ayuda?

Comuníquese con su compañía de seguros si tiene una pregunta o problema relacionado con su prima de seguro o con una reclamación:

[Insert insurance company name]

Llame a: [insert title] al [insert phone number]

Teléfono gratuito: [insert phone number]

[optional] En línea: [insert company URL]

Correo electrónico: [insert email address]

Dirección postal: [insert mailing address]

Para problemas con su póliza

Si su problema con la prima de seguro no es resuelto, comuníquese con el Consejo Nacional de Seguros de Compensación (National Council on Compensation Insurance, por su nombre en inglés), Servicios para la Resolución de Disputas:

Correo postal: 901 Peninsula Corporate Circle, Boca Raton, FL 33487-1362

Fax: 561-893-5043

Correo electrónico: disputeresolution@ncci.com

Teléfono: 1-800-622-4123

Si usted piensa que ha habido una violación a la ley, la cual está relacionada con su póliza de compensación para trabajadores, presente una queja ante el Departamento de Seguros de Texas:

Llame al: 1-800-252-3439

En línea: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Correo postal: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O. Box 12030, Austin, TX 78711-2030

Para empleados que tienen problemas con sus reclamaciones

Si uno de sus empleados tiene un problema con una reclamación, comuníquese con la Sección de Cumplimiento e Investigaciones (Compliance and Investigations, por su nombre en inglés) del Departamento de Seguros de Texas, División de Compensación para Trabajadores (Texas Department of Insurance, Division of Workers' Compensation, por su nombre en inglés).

Correo postal: Compliance and Investigations, MC: CI, Texas Department of Insurance, Division of Workers' Compensation, P.O. Box 12050, Austin, TX 78711-2050

Fax: 512-490-1030

Correo electrónico: DWCCOMPLAINTS@tdi.texas.gov

Teléfono: 1-800-252-7031

Where you can get information or make a complaint

If you have a question or a problem with a claim or your premium, contact your insurance company first. You can also get information or file a complaint with the Texas Department of Insurance.

[Insert insurance company name]

To get information or file a complaint with your insurance company:

Call: [insert title] at [insert phone number]

Toll-free: [insert phone number]

[optional] Online: [insert company URL]

Email: [insert email address]

Mail: [insert mailing address]

The Texas Department of Insurance

To get help with an insurance question, learn about your rights, or file a complaint with the state:

Call: 1-800-252-3439

Online: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O. Box 12030, Austin, TX 78711-2030

To compare policies and prices

Visit **HelpInsure.com** to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

Donde puede obtener información o presentar una queja

Si tiene una pregunta o un problema con una reclamación o con su prima de seguro, comuníquese primero con su compañía de seguros. Usted también puede obtener información o presentar una queja ante el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés).

[Insert Insurance Company Name]

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: [insert title] al [insert phone number]

Teléfono gratuito: [insert phone number]

[optional] En línea: [insert company URL]

Correo electrónico: [insert email address]

Dirección postal: [insert mailing address]

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros, para conocer sus derechos o para presentar una queja ante el estado:

Llame: 1-800-252-3439

En línea: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O. Box 12030, Austin, TX 78711-2030

Para comparar pólizas y precios

Visite **HelpInsure.com** para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés).