

BUDGET ENTITY	D3A ISSUE CODE	COLUMN NUMBERS	CODE	ERROR MESSAGE	PAGE
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THERE WERE 0 ERRORS DETECTED

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ESTIMATED EXPENDITURES						1000000
ESTIMATED EXPENDITURES - OPERATIONS						1001000
SPECIAL CATEGORIES						100000
TR/FIU-ENH/WALL OF WIND						100519
INSURANCE REG TF	-STATE	300,000	300,000			2393 1
PROPERTY/CASUALTY EXAMS						100523
INSURANCE REG TF	-STATE	4,276,763	4,276,763			2393 1
LIFE AND HEALTH EXAMS						100524
INSURANCE REG TF	-STATE	650,000	650,000			2393 1
CONTRACTED SERVICES						100777
INSURANCE REG TF	-STATE	688,016	688,016			2393 1
RISK MANAGEMENT INSURANCE						103241
INSURANCE REG TF	-STATE	162,559	162,559			2393 1
LEASE/PURCHASE/EQUIPMENT						105281
INSURANCE REG TF	-STATE	18,989	18,989			2393 1
TR/DMS/HR SVCS/STW CONTRCT						107040
INSURANCE REG TF	-STATE	83,750	83,750			2393 1

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ESTIMATED EXPENDITURES						1000000
ESTIMATED EXPENDITURES - OPERATIONS						1001000
TOTAL: ESTIMATED EXPENDITURES - OPERATIONS						1001000
TOTAL POSITIONS.....	254.00	254.00				
TOTAL ISSUE.....	27,773,041	27,773,041				
TOTAL SALARY RATE.....	12,497,169	12,497,169				
=====						
CASUALTY INSURANCE PREMIUM						
ADJUSTMENT						1001090
SPECIAL CATEGORIES						100000
RISK MANAGEMENT INSURANCE						103241
INSURANCE REG TF	-STATE	18,734	18,734			2393 1
=====						
FLORIDA RETIREMENT SYSTEM						
ADJUSTMENT FOR FISCAL YEAR 2014-15						
NORMAL COST AND UNFUNDED ACTUARIAL						
LIABILITY (UAL)						1001400
SALARIES AND BENEFITS						010000
INSURANCE REG TF	-STATE	51,081	51,081			2393 1
=====						
HEALTH INSURANCE SUBSIDY - RETIREES						
FOR FY 2014-15						1001410
SALARIES AND BENEFITS						010000
INSURANCE REG TF	-STATE	7,346	7,346			2393 1
=====						

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ FY 2015-16	AGY AMD REQ FY 2015-16	AGY AMD N/R FY 2015-16	AGY AMD ANZ FY 2015-16	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16
	POS AMOUNT	POS AMOUNT	POS AMOUNT	POS AMOUNT	POS AMOUNT	CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ESTIMATED EXPENDITURES						1000000
REALLOCATION OF HUMAN RESOURCES						
OUTSOURCING						1005900
SPECIAL CATEGORIES						100000
TR/DMS/HR SVCS/STW CONTRCT						107040
INSURANCE REG TF	-STATE	1,094	1,094			2393 1
=====						
ADJUSTMENTS TO CURRENT YEAR						
ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT						
EOG #Q0031 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - DEDUCT						1600140
SALARY RATE						000000
SALARY RATE.....		61,351-			61,351-	
=====						
SALARIES AND BENEFITS						010000
INSURANCE REG TF	-STATE	2.00-	84,873-		2.00-	84,873- 2393 1
=====						
TOTAL: REAPPROVAL OF BUDGET AMENDMENT						1600140
EOG #Q0031 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - DEDUCT						
TOTAL POSITIONS.....		2.00-			2.00-	
TOTAL ISSUE.....			84,873-			84,873-
TOTAL SALARY RATE.....		61,351-			61,351-	
=====						

AGENCY ISSUE NARRATIVE:
 2015-2016 BUDGET YEAR NARRATIVE: IT COMPONENT? NO
 AMENDED 2015-16 NARRATIVE after January 30, 2015

Budget Entity: Office of Insurance Regulation Compliance and Enforcement

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	
										43000000
										43900000
										43900100
										43900110
										12
										<u>1204.00.00.00</u>
										1600000
										1600140

FINANCIAL SERVICES
 PGM: FINANCIAL SVCS COMM
 OFFICE OF INSURANCE REG
 COMP & ENFORCE- INSURANCE
 PUBLIC PROTECTION
 REGULATION AND LICENSING
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0031 - TRANSFER TWO POSITIONS
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - DEDUCT

Issue Title: Reapproval of Budget Amendment EOG# Q0031 Transfer of Two Positions from Compliance and Enforcement to Executive Direction - Deduct

This issue is for the re-approval of the current year budget amendment approved on 11/26/14. Agency amendment OIR 15-2 (EOG Log# Q0031) transferred two positions from the Compliance and Enforcement budget entity to the Executive Direction and Support Services budget entity. This issue nets to zero with corresponding issue code 1600150.

Summary: This is a new issue.

AMENDED 2015-16 NARRATIVE after January 30, 2015

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
0120 STAFF ASSISTANT						
01393 002	1.00-	24,883-	14,926-	39,809-	0.00	39,809-
2224 GOVERNMENT ANALYST I						
01405 002	1.00-	36,468-	16,666-	53,134-	0.00	53,134-

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	POS	AGY AMD REQ FY 2015-16	POS	AGY AMD N/R FY 2015-16	POS	AGY AMD ANZ FY 2015-16	POS	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16	
AMOUNT		AMOUNT		AMOUNT		AMOUNT		AMOUNT	AMOUNT	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 COMP & ENFORCE- INSURANCE 43900110
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES 1600000
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0031 - TRANSFER TWO POSITIONS
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - DEDUCT 1600140

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
TOTALS FOR ISSUE BY FUND						
						92,943-
2.00-	61,351-		31,592-	92,943-		92,943-
=====	=====	=====	=====	=====		=====

OTHER SALARY AMOUNT
 2393 INSURANCE REG TF 8,070

 84,873-
 =====

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ADJUSTMENTS TO CURRENT YEAR						
ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT						
EOG #Q0032 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - DEDUCT						1600160
SALARY RATE						000000
SALARY RATE.....		73,588-			73,588-	
SALARIES AND BENEFITS						010000
INSURANCE REG TF -STATE		2.00-	108,632-		2.00-	108,632- 2393 1
TOTAL: REAPPROVAL OF BUDGET AMENDMENT						1600160
EOG #Q0032 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - DEDUCT						
TOTAL POSITIONS.....		2.00-			2.00-	
TOTAL ISSUE.....			108,632-			108,632-
TOTAL SALARY RATE.....			73,588-			73,588-

AGENCY ISSUE NARRATIVE:
 2015-2016 BUDGET YEAR NARRATIVE: IT COMPONENT? NO
 AMENDED 2015-16 NARRATIVE after January 30, 2015

Budget Entity: Office of Insurance Regulation Compliance and Enforcement
 Issue Title: Reapproval of Budget Amendment EOG# Q0032 Transfer of Two Positions from Compliance and Enforcement to Executive Direction - Deduct
 This issue is for the re-approval of the current year budget amendment approved on 12/4/14. Agency amendment OIR 15-3 (EOG Log# Q0032) transferred two positions from the Compliance and Enforcement budget entity to the Executive Direction and Support Services budget entity. This issue nets to zero with corresponding issue code 1600170.

Summary: This is a new issue.

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	POS AMOUNT	AGY AMD REQ FY 2015-16	POS AMOUNT	AGY AMD N/R FY 2015-16	POS AMOUNT	AGY AMD ANZ FY 2015-16	POS AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 COMP & ENFORCE- INSURANCE 43900110
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES 1600000
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0032 - TRANSFER TWO POSITIONS
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - DEDUCT 1600160

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
2212 OPERATIONS ANALYST II							
00961 002	1.00-	34,588-		16,383-	50,971-	0.00	50,971-
2224 GOVERNMENT ANALYST I							
01822 002	1.00-	39,000-		17,046-	56,046-	0.00	56,046-

TOTALS FOR ISSUE BY FUND							
2393 INSURANCE REG TF							107,017-
	2.00-	73,588-		33,429-	107,017-		107,017-
=====							
OTHER SALARY AMOUNT							
2393 INSURANCE REG TF							1,615-

							108,632-
							=====

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ADJUSTMENTS TO CURRENT YEAR						
ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT						
EOG #Q0030 - TRANSFER ONE POSITION						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - DEDUCT						1600180
SALARY RATE						000000
SALARY RATE.....		41,950-			41,950-	
SALARIES AND BENEFITS						010000
INSURANCE REG TF -STATE		1.00-	65,472-		1.00-	65,472- 2393 1
TOTAL: REAPPROVAL OF BUDGET AMENDMENT						1600180
EOG #Q0030 - TRANSFER ONE POSITION						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - DEDUCT						
TOTAL POSITIONS.....		1.00-			1.00-	
TOTAL ISSUE.....			65,472-			65,472-
TOTAL SALARY RATE.....		41,950-			41,950-	

AGENCY ISSUE NARRATIVE:

2015-2016 BUDGET YEAR NARRATIVE:

IT COMPONENT? NO

AMENDED 2015-16 NARRATIVE after January 30, 2015

Budget Entity: Office of Insurance Regulation Compliance and Enforcement

Issue Title: Reapproval of Budget Amendment EOG# Q0030 Transfer of One Position from Compliance and Enforcement to Executive Direction - Deduct

This issue is for the re-approval of the current year budget amendment approved on 10/29/14. Agency amendment OIR 15-1 (EOG Log# Q0030) transferred one position from the Compliance and Enforcement budget entity to the Executive Direction and Support Services budget entity. This issue nets to zero with corresponding issue code 1600190.

Summary: This is a new issue.

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16 POS	AMOUNT	AGY AMD REQ FY 2015-16 POS	AMOUNT	AGY AMD N/R FY 2015-16 POS	AMOUNT	AGY AMD ANZ FY 2015-16 POS	AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER) AGY FIN REQ FY 2015-16 POS	AMOUNT	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 COMP & ENFORCE- INSURANCE 43900110
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES 1600000
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0030 - TRANSFER ONE POSITION
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - DEDUCT 1600180

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
2224	GOVERNMENT ANALYST I					
00825	002	1.00-	41,950-	17,489-	59,439-	0.00
						59,439-
TOTALS FOR ISSUE BY FUND						
2393	INSURANCE REG TF	1.00-	41,950-	17,489-	59,439-	
						59,439-

OTHER SALARY AMOUNT
 2393 INSURANCE REG TF 6,033-
 65,472-

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
NONRECURRING EXPENDITURES						2100000
TRANSFER TO FLORIDA INTERNATIONAL						
UNIVERSITY - ENHANCEMENTS TO THE						
FLORIDA PUBLIC HURRICANE LOSS MODEL						2103120
SPECIAL CATEGORIES						100000
TR/FIU-ENH/FL PUBLIC/MODEL						100516
INSURANCE REG TF	-STATE	1,543,300-	1,543,300-			2393 1
TRANSFER TO FLORIDA INTERNATIONAL						
UNIVERSITY - ENHANCEMENTS TO THE						
WALL OF WIND						2103128
SPECIAL CATEGORIES						100000
TR/FIU-ENH/WALL OF WIND						100519
INSURANCE REG TF	-STATE	300,000-	300,000-			2393 1
WORKLOAD						3000000
TITLE INSURANCE - STAFFING						
RESOURCES						3005500
SALARY RATE						000000
SALARY RATE.....		123,524	123,524			
SALARIES AND BENEFITS						010000
INSURANCE REG TF	-STATE	2.00 167,034	2.00 167,034			2393 1
OTHER PERSONAL SERVICES						030000
INSURANCE REG TF	-STATE	250,000			250,000-	2393 1

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
WORKLOAD						3000000
TITLE INSURANCE - STAFFING						3005500
RESOURCES						040000
EXPENSES						
INSURANCE REG TF	-STATE	20,096	20,096	7,546		2393 1
=====						
SPECIAL CATEGORIES						100000
CONTRACTED SERVICES						100777
INSURANCE REG TF	-STATE	400,000	650,000		250,000	2393 1
=====						
TR/DMS/HR SVCS/STW CONTRCT						107040
INSURANCE REG TF	-STATE	688	688			2393 1
=====						
TOTAL: TITLE INSURANCE - STAFFING						3005500
RESOURCES						
TOTAL POSITIONS.....	2.00	2.00				
TOTAL ISSUE.....	837,818	837,818	7,546			
TOTAL SALARY RATE.....	123,524	123,524				
=====						

AGENCY ISSUE NARRATIVE:
 2015-2016 BUDGET YEAR NARRATIVE: IT COMPONENT? NO
 PRIORITY #102

Budget Entity: Office of Insurance Regulation - Compliance and Enforcement
 Issue Title: Staffing Resources for Title Insurance - Compliance and Enforcement
 Reference to Long-Range Program Plan:

Goal 1: Promote insurance markets that offer products to meet the needs of Floridians with fair, understandable coverage that is priced in a manner that is adequate, but not excessive or unfairly discriminatory.

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
					AGY AMD REQ	
					FY 2015-16	
					OVER(UNDER)	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY FIN REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
<u>PUBLIC PROTECTION</u>						12
<u>REGULATION AND LICENSING</u>						<u>1204.00.00.00</u>
WORKLOAD						3000000
TITLE INSURANCE - STAFFING						
RESOURCES						3005500

Goal 2: Protect the public from illegal, unethical insurance products and practices.
 Goal 3: Monitor the financial condition of licensed insurance companies and take action to address financial issues as early as reasonably possible to prevent unnecessary harm to consumers.

The Office of Insurance Regulation is requesting:

* Additional Other Personal Services (OPS) funding in the amount of \$250,000, specifically designated for procuring the services of an economist and actuary experienced in title insurance to implement s. 627.782(7) and (8), F.S., in FY 2015-16.

* Additional Contracted Services funding in the amount of \$400,000, for the purpose of procuring the services of an examination firm qualified to audit title agency data submissions pursuant to s. 627.782(8), F.S., for accuracy and completeness.

* 2 additional Financial Administrator positions to implement s. 627.782(7) and (8), F.S., provide financial oversight of title insurers and audit certain agency records pursuant to s. 626.8473, F.S. and agency rule.

Issue Description: Under s. 627.782(8), as amended in 2012, the Office must collect expense and loss data necessary to analyze title insurance premium rates, title search costs, and the condition of the industry. In effect, the Office is functioning as the regulatory commission and rating agency for the Florida title insurance industry-an industry with 16 active title insurers and 1,500 title agencies, and \$1.1 billion in annual premium. Insurers and agents must submit the data annually by May 31 beginning in 2015. Pursuant to s. 627.782(7), F.S. the Financial Services Commission (FSC) through the Office, must review title insurance rates as needed, but no less than once every three years. The FSC adopted rules in 2013, followed by legislative ratification in 2014.

The Office has designed the data collection instrument within existing resources, but lacks staff with the qualifications necessary to analyze title insurance data and set rates. It does not employ an actuary, economist, or auditor trained in the highly specialized and unique intricacies of title insurance. Individuals with these skills are not widely available in the market. Functional responsibilities requiring actuarial and/or economics expertise unique to title insurance include analyzing, formatting and updating data; evaluating loss prevention and cost data, constructing and applying methodologies/models for analyzing and interpreting data and projecting losses and other expenses; determining if rates comply with rate standards and generate a sufficient rate of return; and adjusting and defending recommended rates. Agency data must be evaluated for accuracy by an auditor versed in title insurance since rates are derived from these filings.

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
					AGY AMD REQ	
					FY 2015-16	
					OVER(UNDER)	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY FIN REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
WORKLOAD						3000000
TITLE INSURANCE - STAFFING						
RESOURCES						3005500

Florida is poised to become the new home of the title insurance industry as a result of recent statutory changes providing more favorable tax treatment and reserving policies. One of the nation's largest title insurers has already filed to re-domesticate to Florida, potentially creating an estimated 300 new jobs for Floridians. Other title insurers have expressed a similar interest. To build on the new statutory incentives and bring more title insurance jobs to this state, Florida must also have the professional infrastructure title insurers require to operate effectively. This includes having the positions necessary to monitor and audit reconciliations of escrow accounts and title agency ledger cards as part of ongoing financial oversight and solvency monitoring responsibilities. This helps prevent agency fraud and defalcations, which have been instrumental in the failure of title insurers in Florida.

Having the appropriate level of regulatory support to attract companies and the personnel required to review title insurance rates is essential to bringing more title insurance jobs to Florida and ensuring consumers pay the correct amount for title insurance coverage. Not doing so could mean fewer title insurance jobs for Floridians and tens of millions of dollars in additional premium paid by consumers.

Five Year State of Florida Strategic Plan link: www.floridajobs.org/FL5YrPlan

AMENDED 2015-16 NARRATIVE after January 30, 2015

PRIORITY #102

Budget Entity: Office of Insurance Regulation - Compliance and Enforcement

Issue Title: Staffing Resources for Title Insurance Compliance and Enforcement

Reference to Long-Range Program Plan:

- Goal 1: Promote insurance markets that offer products to meet the needs of Floridians with fair, understandable coverage that is priced in a manner that is adequate, but not excessive or unfairly discriminatory.
- Goal 2: Protect the public from illegal, unethical insurance products and practices.
- Goal 3: Monitor the financial condition of licensed insurance companies and take action to address financial issues as early as reasonably possible to prevent unnecessary harm to consumers.

The Office of Insurance Regulation is requesting:

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	AGY AMD REQ FY 2015-16	AGY AMD N/R FY 2015-16	AGY AMD ANZ FY 2015-16	AGY FIN REQ FY 2015-16	AGY AMD REQ FY 2015-16	AGY AMD N/R FY 2015-16	AGY AMD ANZ FY 2015-16	AGY FIN REQ FY 2015-16	OVER(UNDER)	
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	
FINANCIAL SERVICES										43000000
PGM: FINANCIAL SVCS COMM										43900000
OFFICE OF INSURANCE REG										43900100
COMP & ENFORCE- INSURANCE										43900110
PUBLIC PROTECTION										12
REGULATION AND LICENSING										1204.00.00.00
WORKLOAD										3000000
TITLE INSURANCE - STAFFING										
RESOURCES										3005500

* Additional Contracted Services funding in the amount of \$650,000 to procure the services of an examination firm qualified to audit title agency data submissions pursuant to s. 627.782(8), F.S., for accuracy and completeness and to procure the services of an economist and an actuary experienced in title insurance to implement s. 627.782(7) and (8), F.S., in FY 2015-16.

* 2 additional Financial Administrator positions to implement s. 627.782(7) and (8), F.S., provide financial oversight of title insurers and audit certain agency records pursuant to s. 626.8473, F.S. and agency rule.

Issue Description: Under s. 627.782(8), as amended in 2012, the Office must collect expense and loss data necessary to analyze title insurance premium rates, title search costs, and the condition of the industry. In effect, the Office is functioning as the regulatory commission and rating agency for the Florida title insurance industry an industry with 16 active title insurers and 1,968 title agencies, and \$1.1 billion in annual premium. Insurers and agents must submit the data annually by May 31 beginning in 2015. Pursuant to s. 627.782(7), F.S. the Financial Services Commission (FSC) through the Office, must review title insurance rates as needed, but no less than once every three years. The FSC adopted rules in 2013, followed by legislative ratification in 2014.

The Office has designed the data collection instrument within existing resources, but lacks staff with the qualifications necessary to analyze title insurance data and set rates. It does not employ an actuary, economist, or auditor trained in the highly specialized and unique intricacies of title insurance. Individuals with these skills are not widely available in the market. Functional responsibilities requiring actuarial and/or economics expertise unique to title insurance include analyzing, formatting and updating data; evaluating loss prevention and cost data, constructing and applying methodologies/models for analyzing and interpreting data and projecting losses and other expenses; determining if rates comply with rate standards and generate a sufficient rate of return; and adjusting and defending recommended rates. Agency data must be evaluated for accuracy by an auditor versed in title insurance since rates are derived from these filings.

Florida is poised to become the new home of the title insurance industry as a result of recent statutory changes providing more favorable tax treatment and reserving policies. One of the nation's largest title insurers has already filed to re-domesticate to Florida, potentially creating an estimated 300 new jobs for Floridians. Other title insurers have expressed a similar interest. To build on the new statutory incentives and bring more title insurance jobs to this state, Florida must also have the professional infrastructure title insurers require to operate effectively. This includes having the positions necessary to monitor and audit reconciliations of escrow accounts and title agency ledger cards as part of ongoing financial oversight and solvency monitoring responsibilities. This helps prevent agency fraud

COL A12	COL A14	COL A15	COL A16	COL A14-A12	CODES
AGY FIN REQ FY 2015-16 POS AMOUNT	AGY AMD REQ FY 2015-16 POS AMOUNT	AGY AMD N/R FY 2015-16 POS AMOUNT	AGY AMD ANZ FY 2015-16 POS AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER) AGY FIN REQ FY 2015-16 POS AMOUNT	
FINANCIAL SERVICES					43000000
PGM: FINANCIAL SVCS COMM					43900000
OFFICE OF INSURANCE REG					43900100
COMP & ENFORCE- INSURANCE					43900110
PUBLIC PROTECTION					12
REGULATION AND LICENSING					1204.00.00.00
WORKLOAD					3000000
TITLE INSURANCE - STAFFING					
RESOURCES					3005500

and defalcations, which have been instrumental in the failure of title insurers in Florida.

Having the appropriate level of regulatory support to attract companies and the personnel required to review title insurance rates is essential to bringing more title insurance jobs to Florida and ensuring consumers pay the correct amount for title insurance coverage. Not doing so could mean fewer title insurance jobs for Floridians and tens of millions of dollars in additional premium paid by consumers.

Five Year State of Florida Strategic Plan link: www.floridajobs.org/FL5YrPlan

Summary: This amended legislative budget request changes the funding category for procuring actuarial and economist services from Other Personal Services to Contracted Services. The total amount of funding requested is unchanged as are the services to be procured. It updates the narrative to reflect an increase in the number of title agencies, from approximately 1,500 to 1,968 licensed title agencies.

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A12 - AGY FIN REQ FY 2015-16							
NEW POSITIONS							
1587 FINANCIAL ADMINISTRATOR - SES							
C0061 001	2.00	123,524		43,510	167,034	0.00	167,034
TOTALS FOR ISSUE BY FUND							
2393 INSURANCE REG TF							167,034
	2.00	123,524		43,510	167,034		167,034

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	POS AMOUNT	AGY AMD REQ FY 2015-16	POS AMOUNT	AGY AMD N/R FY 2015-16	POS AMOUNT	AGY AMD ANZ FY 2015-16	POS AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 COMP & ENFORCE- INSURANCE 43900110
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 WORKLOAD 3000000
 TITLE INSURANCE - STAFFING
 RESOURCES 3005500

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16							
NEW POSITIONS							
1587 FINANCIAL ADMINISTRATOR - SES C0061 001	2.00	123,524		43,510	167,034	0.00	167,034
TOTALS FOR ISSUE BY FUND							
2393 INSURANCE REG TF	2.00	123,524		43,510	167,034		167,034

LIFE AND HEALTH - STAFFING
 RESOURCES 3006500
 SALARY RATE 000000
 SALARY RATE..... 331,019 331,019
 SALARIES AND BENEFITS 010000
 INSURANCE REG TF -STATE 3.00 414,092 3.00 414,092 2393 1

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
WORKLOAD						3000000
LIFE AND HEALTH - STAFFING						3006500
RESOURCES						040000
EXPENSES						
INSURANCE REG TF	-STATE	30,144	30,144	11,319		2393 1
=====						
SPECIAL CATEGORIES						100000
TR/DMS/HR SVCS/STW CONTRCT						107040
INSURANCE REG TF	-STATE	1,032	1,032			2393 1
=====						
TOTAL: LIFE AND HEALTH - STAFFING						3006500
RESOURCES						
TOTAL POSITIONS.....	3.00	3.00				
TOTAL ISSUE.....	445,268	445,268	11,319			
TOTAL SALARY RATE.....	331,019	331,019				
=====						

AGENCY ISSUE NARRATIVE:
 2015-2016 BUDGET YEAR NARRATIVE:
 PRIORITY #101

IT COMPONENT? NO

Budget Entity: Office of Insurance Regulation - Compliance and Enforcement

Issue Title: Staffing Resources for Life and Health Insurance - Compliance and Enforcement

Reference to Long-Range Program Plan:

Goal 1: Promote insurance markets that offer products to meet the needs of Floridians with fair, understandable coverage that is priced in a manner that is adequate, but not excessive or unfairly discriminatory. (Objective 1.A.: Process product filings expeditiously.)

Goal 3: Monitor the financial condition of licensed insurance companies and take action to address financial issues as early as reasonably possible to prevent unnecessary harm to consumers.

The Office of Insurance Regulation is requesting:

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
					AGY AMD REQ	
					FY 2015-16	
					OVER(UNDER)	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY FIN REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
COMP & ENFORCE- INSURANCE						43900110
<u>PUBLIC PROTECTION</u>						12
<u>REGULATION AND LICENSING</u>						<u>1204.00.00.00</u>
WORKLOAD						3000000
LIFE AND HEALTH - STAFFING						
RESOURCES						3006500

- * 2 Additional Actuary positions for Life and Health
- * 1 Additional Senior Actuarial Analyst position for Life and Health

Issue Description: The Office of Insurance Regulation (Office) is responsible for monitoring the financial condition of licensed entities operating in Florida. Solvency concerns are prompting heightened attention to life and health insurer reserves and a demand for additional actuarial support. Domestic health insurers and health maintenance organizations are under significant financial stress as evidenced by several recent suspensions and liquidations ordered by the Office. Changes in the Medicare and Medicaid programs at the state and national level will continue to impact the financial condition of health insurers and health maintenance organizations. For effective consumer protection, it is critical that the Office has sufficient actuarial resources to monitor this dynamic market. In addition, the Office is preparing to implement principle-based reserving for certain life insurance products in accordance with 2014 revisions to Florida law. This reserving methodology requires a more customized actuarial analysis and judgment than the static, formulaic approach it is replacing. Finally, beginning October 1, 2014, Insurers reinsuring through captives must report to the Office financial information specific to reinsurance assumed by each captive. This added layer of financial oversight and analysis is contributing to the significant increase in demand for actuarial resources.

Additionally, speed to market is an important component of a vibrant, healthy insurance marketplace. The Office has achieved extraordinary productivity in processing insurer filings through efficient and innovative management of limited Office resources. As a result, the Office has repeatedly managed to complete its review process within statutory timeframes. However, the Office rate review process has come under increasing pressure with an 18.2 percent increase in life and health rate filings from 2012 to 2014. The growing number and complexity of filings have contributed to a 13 percent increase in average processing time and exposed a significant shortage of actuarial resources relative to competitor states such as Texas with similar premium volume.

Based on a comparison of data from the National Association of Insurance Commissioners, New York has one life and health actuary position for each \$3.75 billion in premium and Texas has one per \$4.28 billion in premium. By comparison, Florida has one for each \$24.4 billion in premium. The Texas Department of Insurance (TDI) has 18 positions classified as actuaries. The Office has just three positions classified as actuaries, and two Financial Administrators functioning as actuaries. The Texas life and health rate review team includes 10 actuary positions, with five fully credentialed actuaries. The Office rate review team includes just one fully credentialed life and health actuary, with one of the two Financial Administrators currently functioning as an actuary expected to become fully credentialed within the next six months. Texas has invested in a higher level of service. Having five times as many fully credentialed actuary positions as the Office, the TDI processed more than twice as many rate filings in an estimated three-fourths the time required in

COL A12	COL A14	COL A15	COL A16	COL A14-A12	CODES
AGY FIN REQ FY 2015-16 POS AMOUNT	AGY AMD REQ FY 2015-16 POS AMOUNT	AGY AMD N/R FY 2015-16 POS AMOUNT	AGY AMD ANZ FY 2015-16 POS AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER) AGY FIN REQ FY 2015-16 POS AMOUNT	
FINANCIAL SERVICES					43000000
PGM: FINANCIAL SVCS COMM					43900000
OFFICE OF INSURANCE REG					43900100
COMP & ENFORCE- INSURANCE					43900110
PUBLIC PROTECTION					12
REGULATION AND LICENSING					1204.00.00.00
WORKLOAD					3000000
LIFE AND HEALTH - STAFFING					
RESOURCES					3006500

Florida (i.e., approximately 25 days in Texas compared to 33 days in Florida).

The Florida economy derives substantial benefits from a robust insurance market with financially healthy companies. Without the requested additional resources, Florida companies are likely to experience a diminished level of service in transacting insurance relative to competitor states at the expense of consumers relying upon the timely availability of these products. Also, insufficient actuarial staff resources could compromise the ability of the Office to provide the degree of financial oversight over insurers that current conditions require, resulting in a significant reduction in important consumer protections.

Five Year State of Florida Strategic Plan link: www.floridajobs.org/FL5YrPlan

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A12 - AGY FIN REQ FY 2015-16							
NEW POSITIONS							
8701 SENIOR ACTUARIAL ANALYST							
C0080 001	1.00	51,019		18,851	69,870	0.00	69,870
3554 ACTUARY							
C0081 001	2.00	280,000		64,222	344,222	0.00	344,222
TOTALS FOR ISSUE BY FUND							
2393 INSURANCE REG TF							414,092
	3.00	331,019		83,073	414,092		414,092

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	POS AMOUNT	AGY AMD REQ FY 2015-16	POS AMOUNT	AGY AMD N/R FY 2015-16	POS AMOUNT	AGY AMD ANZ FY 2015-16	POS AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 COMP & ENFORCE- INSURANCE 43900110
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 WORKLOAD 3000000
 LIFE AND HEALTH - STAFFING
 RESOURCES 3006500

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16							
NEW POSITIONS							
8701 SENIOR ACTUARIAL ANALYST							
C0080 001	1.00	51,019		18,851	69,870	0.00	69,870
3554 ACTUARY							
C0081 001	2.00	280,000		64,222	344,222	0.00	344,222

TOTALS FOR ISSUE BY FUND							
2393 INSURANCE REG TF							414,092
	3.00	331,019		83,073	414,092		414,092
	=====	=====	=====	=====	=====		=====

 TOTAL: REGULATION AND LICENSING 1204.00.00.00
 BY FUND TYPE

TRUST FUNDS.....	259.00	254.00			5.00-		
SALARY RATE.....	27,291,082	27,032,105	18,865			258,977-	2000
	12,951,712	12,774,823			176,889-		
	=====	=====	=====	=====	=====		

	COL A12		COL A14		COL A15		COL A16		COL A14-A12		
	AGY FIN REQ		AGY AMD REQ		AGY AMD N/R		AGY AMD ANZ		AGY AMD REQ		
	FY 2015-16		FY 2015-16		FY 2015-16		FY 2015-16		FY 2015-16		
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	CODES
FINANCIAL SERVICES											43000000
PGM: FINANCIAL SVCS COMM											43900000
OFFICE OF INSURANCE REG											43900100
EXEC DIR & SUPORT SERVICES											43900120
PUBLIC PROTECTION											12
REGULATION AND LICENSING											1204.00.00.00
ESTIMATED EXPENDITURES											1000000
ESTIMATED EXPENDITURES - OPERATIONS											1001000
SALARY RATE											000000
SALARY RATE.....		2,039,735		2,039,735							
SALARIES AND BENEFITS											010000
INSURANCE REG TF	-STATE	34.00		34.00							2393 1
		2,709,304		2,709,304							
EXPENSES											040000
INSURANCE REG TF	-STATE	118,543		118,543							2393 1
SPECIAL CATEGORIES											100000
CONTRACTED SERVICES											100777
INSURANCE REG TF	-STATE	92,710		92,710							2393 1
LEASE/PURCHASE/EQUIPMENT											105281
INSURANCE REG TF	-STATE	8,414		8,414							2393 1
TR/DMS/HR SVCS/STW CONTRCT											107040
INSURANCE REG TF	-STATE	11,471		11,471							2393 1
TOTAL: ESTIMATED EXPENDITURES - OPERATIONS											1001000
TOTAL POSITIONS.....		34.00		34.00							
TOTAL ISSUE.....		2,940,442		2,940,442							
TOTAL SALARY RATE.....		2,039,735		2,039,735							

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
					AGY AMD REQ	
					FY 2015-16	
					OVER(UNDER)	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY FIN REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
EXEC DIR & SUPORT SERVICES						43900120
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ESTIMATED EXPENDITURES						1000000
FLORIDA RETIREMENT SYSTEM						
ADJUSTMENT FOR FISCAL YEAR 2014-15						
NORMAL COST AND UNFUNDED ACTUARIAL						
LIABILITY (UAL)						1001400
SALARIES AND BENEFITS						010000
INSURANCE REG TF -STATE	10,047	10,047				2393 1
HEALTH INSURANCE SUBSIDY - RETIREES						
FOR FY 2014-15						1001410
SALARIES AND BENEFITS						010000
INSURANCE REG TF -STATE	1,303	1,303				2393 1
REALLOCATION OF HUMAN RESOURCES						
OUTSOURCING						1005900
SPECIAL CATEGORIES						100000
TR/DMS/HR SVCS/STW CONTRCT						107040
INSURANCE REG TF -STATE	150	150				2393 1
ADJUSTMENTS TO CURRENT YEAR						
ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT						
EOG #Q0031 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - ADD						1600150
SALARY RATE						000000
SALARY RATE.....	61,351				61,351	

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ FY 2015-16	AGY AMD REQ FY 2015-16	AGY AMD N/R FY 2015-16	AGY AMD ANZ FY 2015-16	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
EXEC DIR & SUPORT SERVICES						43900120
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ADJUSTMENTS TO CURRENT YEAR ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT EOG #Q0031 - TRANSFER TWO POSITIONS FROM COMPLIANCE AND ENFORCEMENT TO EXECUTIVE DIRECTION - ADD SALARIES AND BENEFITS						1600150 010000
INSURANCE REG TF -STATE		2.00			2.00	84,873 2393 1
TOTAL: REAPPROVAL OF BUDGET AMENDMENT						1600150
EOG #Q0031 - TRANSFER TWO POSITIONS FROM COMPLIANCE AND ENFORCEMENT TO EXECUTIVE DIRECTION - ADD						
TOTAL POSITIONS.....		2.00			2.00	
TOTAL ISSUE.....			84,873			84,873
TOTAL SALARY RATE.....		61,351			61,351	

AGENCY ISSUE NARRATIVE:
 2015-2016 BUDGET YEAR NARRATIVE: IT COMPONENT? NO
 AMENDED 2015-16 NARRATIVE after January 30, 2015

Budget Entity: Office of Insurance Regulation Executive Direction and Support Services

Issue Title: Reapproval of Budget Amendment EOG# Q0031 Transfer of Two Positions from Compliance and Enforcement to Executive Direction - ADD

This issue is for the re-approval of the current year budget amendment approved on 11/26/14. Agency amendment OIR 15-2 (EOG Log# Q0031) transferred two positions from the Compliance and Enforcement budget entity to the Executive Direction and Support Services budget entity. This issue nets to zero with corresponding issue code 1600140.

Summary: This is a new issue.

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	POS	AGY AMD REQ FY 2015-16	POS	AGY AMD N/R FY 2015-16	POS	AGY AMD ANZ FY 2015-16	POS	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16	
AMOUNT		AMOUNT		AMOUNT		AMOUNT		AMOUNT	AMOUNT	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 EXEC DIR & SUPORT SERVICES 43900120
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES 1600000
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0031 - TRANSFER TWO POSITIONS
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - ADD 1600150

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
0120 STAFF ASSISTANT						
01393 002	1.00	24,883	14,926	39,809	0.00	39,809
2224 GOVERNMENT ANALYST I						
01405 002	1.00	36,468	16,666	53,134	0.00	53,134
TOTALS FOR ISSUE BY FUND						
2393 INSURANCE REG TF						92,943
	2.00	61,351	31,592	92,943		92,943
OTHER SALARY AMOUNT						
2393 INSURANCE REG TF						8,070-
						84,873

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
EXEC DIR & SUPORT SERVICES						43900120
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ADJUSTMENTS TO CURRENT YEAR						
ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT						
EOG #Q0032 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - ADD						1600170
SALARY RATE						000000
SALARY RATE.....		73,588			73,588	
=====						
SALARIES AND BENEFITS						010000
INSURANCE REG TF -STATE		2.00	108,632		2.00	108,632
						2393 1
=====						
TOTAL: REAPPROVAL OF BUDGET AMENDMENT						1600170
EOG #Q0032 - TRANSFER TWO POSITIONS						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - ADD						
TOTAL POSITIONS.....		2.00			2.00	
TOTAL ISSUE.....			108,632			108,632
TOTAL SALARY RATE.....		73,588			73,588	
=====						

AGENCY ISSUE NARRATIVE:

2015-2016 BUDGET YEAR NARRATIVE:

IT COMPONENT? NO

AMENDED 2015-16 NARRATIVE after January 30, 2015

Budget Entity: Office of Insurance Regulation Executive Direction and Support Services

Issue Title: Reapproval of Budget Amendment EOG# Q0032 Transfer of Two Positions from Compliance and Enforcement to Executive Direction - ADD

This issue is for the re-approval of the current year budget amendment approved on 12/4/14. Agency amendment OIR 15-3 (EOG Log# Q0032) transferred two positions from the Compliance and Enforcement budget entity to the Executive Direction and Support Services budget entity. This issue nets to zero with corresponding issue code 1600160.

Summary: This is a new issue.

COL A12		COL A14		COL A15		COL A16		COL A14-A12		CODES
AGY FIN REQ FY 2015-16	POS	AGY AMD REQ FY 2015-16	POS	AGY AMD N/R FY 2015-16	POS	AGY AMD ANZ FY 2015-16	POS	AGY AMD REQ FY 2015-16 OVER(UNDER)	AGY FIN REQ FY 2015-16	
AMOUNT		AMOUNT		AMOUNT		AMOUNT		AMOUNT	AMOUNT	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 EXEC DIR & SUPORT SERVICES 43900120
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES 1600000
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0032 - TRANSFER TWO POSITIONS
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - ADD 1600170

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
2212 OPERATIONS ANALYST II						
00961 002	1.00	34,588	16,383	50,971	0.00	50,971
2224 GOVERNMENT ANALYST I						
01822 002	1.00	39,000	17,046	56,046	0.00	56,046
TOTALS FOR ISSUE BY FUND						
2393 INSURANCE REG TF						107,017
	2.00	73,588	33,429	107,017		107,017

OTHER SALARY AMOUNT
 2393 INSURANCE REG TF 1,615
 108,632

	COL A12	COL A14	COL A15	COL A16	COL A14-A12	
	AGY FIN REQ	AGY AMD REQ	AGY AMD N/R	AGY AMD ANZ	AGY AMD REQ	
	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	POS	AMOUNT	POS	AMOUNT	POS	AMOUNT
						CODES
FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF INSURANCE REG						43900100
EXEC DIR & SUPORT SERVICES						43900120
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
ADJUSTMENTS TO CURRENT YEAR						
ESTIMATED EXPENDITURES						1600000
REAPPROVAL OF BUDGET AMENDMENT						
EOG #Q0030 - TRANSFER ONE POSITION						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - ADD						1600190
SALARY RATE						000000
SALARY RATE.....		41,950			41,950	
SALARIES AND BENEFITS						010000
INSURANCE REG TF -STATE		1.00	65,472		1.00	65,472
TOTAL: REAPPROVAL OF BUDGET AMENDMENT						1600190
EOG #Q0030 - TRANSFER ONE POSITION						
FROM COMPLIANCE AND ENFORCEMENT TO						
EXECUTIVE DIRECTION - ADD						
TOTAL POSITIONS.....		1.00			1.00	
TOTAL ISSUE.....			65,472			65,472
TOTAL SALARY RATE.....		41,950			41,950	

AGENCY ISSUE NARRATIVE:
 2015-2016 BUDGET YEAR NARRATIVE: IT COMPONENT? NO
 AMENDED 2015-16 NARRATIVE after January 30, 2015

Budget Entity: Office of Insurance Regulation Executive Direction and Support Services
 Issue Title: Reapproval of Budget Amendment EOG# Q0030 Transfer of One Position from Compliance and Enforcement to Executive Direction - ADD
 This issue is for the re-approval of the current year budget amendment approved on 10/29/14. Agency amendment OIR 15-1 (EOG Log# Q0030) transferred one position from the Compliance and Enforcement budget entity to the Executive Direction and Support Services budget entity. This issue nets to zero with corresponding issue code 1600180.

Summary: This is a new issue.

COL A12	COL A14	COL A15	COL A16	COL A14-A12	CODES
AGY FIN REQ FY 2015-16 POS AMOUNT	AGY AMD REQ FY 2015-16 POS AMOUNT	AGY AMD N/R FY 2015-16 POS AMOUNT	AGY AMD ANZ FY 2015-16 POS AMOUNT	AGY AMD REQ FY 2015-16 OVER(UNDER) AGY FIN REQ FY 2015-16 POS AMOUNT	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF INSURANCE REG 43900100
 EXEC DIR & SUPORT SERVICES 43900120
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 ADJUSTMENTS TO CURRENT YEAR
 ESTIMATED EXPENDITURES 1600000
 REAPPROVAL OF BUDGET AMENDMENT
 EOG #Q0030 - TRANSFER ONE POSITION
 FROM COMPLIANCE AND ENFORCEMENT TO
 EXECUTIVE DIRECTION - ADD 1600190

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A14 - AGY AMD REQ FY 2015-16						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
2224 GOVERNMENT ANALYST I 00825 002	1.00	41,950	17,489	59,439	0.00	59,439
TOTALS FOR ISSUE BY FUND						
2393 INSURANCE REG TF	1.00	41,950	17,489	59,439		59,439
OTHER SALARY AMOUNT						
2393 INSURANCE REG TF						6,033
						65,472

 TOTAL: REGULATION AND LICENSING 1204.00.00.00
 BY FUND TYPE
 TRUST FUNDS..... 34.00 39.00 5.00 258,977 2000
 SALARY RATE..... 2,951,942 3,210,919 176,889
 2,039,735 2,216,624
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* BPEADL01                                STATISTICAL INFORMATION                                02/18/2015 13:02:22 *
* BUDGET PERIOD: 2005-2016                EXHIBIT A, D AND D-3A LIST REQUEST                AGR 43      SP      *
* COMPILE DATE: 02/26/2014                COMPILE TIME: 16:28:51                                PAGE:      1      *
*****
*                                     SAVE INITIALS:                SAVE DEPARTMENT: 07      SAVE ID: ED3R
* -----
* SELECT CODES AND ACCUMULATION LEVELS WHERE ALLOWED.  WHEN NO CODE IS SELECTED, ALL CODES WILL BE REPORTED.
* ITEMIZATION OF EXPENDITURE:                IOE ACCUMULATION LEVEL: 0 (1=OPER/FCO, 2=IOE, 0=MERGED)
* MERGE GROUPS (Y/N): Y
* BUDGET ENTITY OR GROUP/ACCUMULATION LEVEL (DEP, DIV, BUR, SUB, LBE, MRG):
*   1-7: 43900110 LBE 43900120 LBE
*   8-14:
*   15-21:
*   22-27:
* EXCLUDE:
*
* PROGRAM COMPONENT/ACCUMULATION LEVEL (1, 2, 3, 4 OR 5 FOR 2, 4, 6, 8 OR 10 DIGITS, 6=MERGE POLICY, 0=MERGED):
*   5
*
* APPROPRIATION CATEGORY OR GROUP/ACCUMULATION LEVEL (1=MAJOR, 2=MINOR, 0=MERGED):
*   2
*
* FUND GROUPS SET:                OR FUND:                FUNDING SOURCE IDENTIFIER:                MERGE FSI (Y/N): N
* FCO (Y/N): Y                FTE (Y/N): Y                SALARY RATE (Y/N): Y
* -----
* ISSUE CODE OR GROUP/ACCUMULATION LEVEL (1, 2 OR 3 FOR 1, 3 OR 7 CHARACTERS, 0=MERGED):
*   3
*
* REPORT OPTION: 1                COLUMN SELECTION: A12                A14                A15                A16                A14-A12                CODES
* 1=EAD REPORT
* 2=SCHEDULE IV/IT ISSUES                REPORT COLUMNS WITH CALCULATION DIFFERENCE ONLY (Y/N): N THAT EXCEED:
* 3=STATEWIDE ISSUES
* 4=SCHEDULE VIIIA ISSUES
* SCHEDULE VIIIA ISSUES SPREADSHEET (Y/N): N
*
* LEVELS OF TOTALS: (N=NO TOTAL, L=LINE TOTAL, T=BY FUND TYPE, D=BY DETAIL FUND, B=BY DETAIL FUND AND FUND TYPE,
* G=FUND GROUP LINE TOTALS, E=BY DETAIL FUND AND FUND GROUP)
* RUN: N                ITEM OF EXP: N                GROUP: N                DEPARTMENT: N                DIVISION: N                BUREAU: N
* SUB-BUREAU: N                LBE: T                POLICY AREA: N                PROG COMP: T                D3A SUM ISSUE: N                D3A DETAIL ISSUE: L
* MAJOR APP CAT: N                MINOR APP CAT: D
*
* APPROPRIATION CATEGORY TITLES: S (S=SHORT, L=LONG)                REPORT SEQUENCE: DEPT/BUDGET ENTITY: N A=ALPHABETICAL
*                                     PROGRAM COMPONENT: N N=NUMERICAL
* -----
* DEPARTMENT NARRATIVE SET:
* BUDGET ENTITY NARRATIVE SET:                PROGRAM COMPONENT NARRATIVE (Y/N): N
*
* ISSUE/ACTIVITY NARRATIVE SET: A1                PRIORITY ISSUE NARRATIVE SET (1-9):
*
* INCLUDE POSITION DATA (Y/N): Y
*
* INCLUDE COLUMN CODES (Y/N): Y
*
* OUTPUT FORMAT: L                PAGE BREAKS: LBE PRC
* L=LANDSCAPE                (IOE, GRP, DEP, DIV,                REPORT HEADING:                EXHIBIT D-3A
* P=PORTRAIT                BUR, SUB, LBE, PRC,                EXPENDITURES BY
*                                     SIS, ISC)                ISSUE AND APPROPRIATION CATEGORY
* -----

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* BPEADL01                               STATISTICAL INFORMATION                02/18/2015 13:02:22 *
* BUDGET PERIOD: 2005-2016                EXHIBIT A, D AND D-3A LIST REQUEST        AGR 43      SP   *
* COMPILE DATE: 02/26/2014                COMPILE TIME: 16:28:51                    PAGE:      2   *
*****
*
* TOTAL RECORDS READ FROM SORT:           61                                         *
* TOTAL RECORDS READ FROM CARD:           43                                         *
* TOTAL PAF RECORDS READ:                 16                                         *
* TOTAL OAF RECORDS READ:                 6                                          *
* TOTAL IEF RECORDS READ:                 0                                          *
* TOTAL BGF RECORDS READ:                 0                                          *
* TOTAL BEF RECORDS READ:                 5                                          *
* TOTAL PCF RECORDS READ:                 4                                          *
* TOTAL ICF RECORDS READ:                 25                                         *
* TOTAL INF RECORDS READ:                 270                                        *
* TOTAL ACF RECORDS READ:                 15                                         *
* TOTAL FCF RECORDS READ:                 2                                          *
* TOTAL FSF RECORDS READ:                 10                                         *
* TOTAL PCN RECORDS READ:                 0                                          *
* TOTAL BEN RECORDS READ:                 0                                          *
* TOTAL DPC RECORDS READ:                 32                                         *
* TOTAL RECORDS IN ERROR:                 0                                          *
*
*****

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