

BPEADL01 LAS/PBS SYSTEM
BUDGET PERIOD: 2006-2017
STATE OF FLORIDA

SCHEDULE VIIIIC
PRIORITY LISTING FOR POSSIBLE
REPRIORITIZATION FOR REQUEST YEAR

SP 09/14/2015 16:03 PAGE: 1
ERROR REPORT

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

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FIN ACCT/PUBLIC FUNDS							43200000
ST FINAN INFO/ST AGY ACCTG							43200100
GOV OPERATIONS/SUPPORT							16
GOVERNMENTAL OPERATIONS							1601.00.00.00
FUNDING REPRIORITIZATIONS							3D00000
PALM SYSTEM FUNDING - ADD							3D00010
SPECIAL CATEGORIES							100000
FLAIR SYSTEM REPLAC							100781
INSURANCE REG TF	-STATE			1,895,341			2393 1

AGENCY ISSUE NARRATIVE:							
SCHED VIIIIC REPRIORTIZN NARRATIVE: IT COMPONENT? YES							
PRIORITY #1							
The Chief Financial Officers number one priority for legislative budget issues in FY 2016-17 is funding for the PALM project. All reduction issues in the Schedule VIIIIC have been redirected to funding for the PALM project.							

PGM: LICNSNG/CNSMER PROTEC							43500000
CONSUMER ASSISTANCE							43500400
PUBLIC PROTECTION							12
CONSUMER SAFETY/PROTECTION							1205.00.00.00
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF EDUCATION, ADVOCACY AND RESEARCH - DEDUCT							3D00220
SALARY RATE							000000
SALARY RATE.....				169,301-			

SALARIES AND BENEFIT							010000
INSURANCE REG TF	-STATE			5.00-	250,483-		2393 1

EXPENSES							040000
INSURANCE REG TF	-STATE			28,779-			2393 1

TOTAL: REPRIORITIZATION OF EDUCATION, ADVOCACY AND RESEARCH - DEDUCT							3D00220
TOTAL POSITIONS.....				5.00-			
TOTAL ISSUE.....				279,262-			
TOTAL SALARY RATE.....				169,301-			

COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
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FINANCIAL SERVICES						43000000
PGM: LICNSNG/CNSMER PROTEC						43500000
CONSUMER ASSISTANCE						43500400
PUBLIC PROTECTION						12
CONSUMER SAFETY/PROTECTION						<u>1205.00.00.00</u>
FUNDING REPRIORITIZATIONS						3D00000
REPRIORITIZATION OF EDUCATION, ADVOCACY AND RESEARCH - DEDUCT						3D00220

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE: IT COMPONENT? NO
 PRIORITY #3

The Chief Financial Officers number one priority for FY 2016-17 legislative session is funding for the PALM project. The department would redirect the Education, Advocacy and Research session of the Division of Consumer Services to provide funding for PALM.

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIIC REPRIORTIZN							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
P101 PROPOSED CLASS CODE							
C0001 001	5.00-	169,301-		81,182-	250,483-	0.00	250,483-
TOTALS FOR ISSUE BY FUND							
2393 INSURANCE REG TF							250,483-
	5.00-	169,301-		81,182-	250,483-		250,483-

TOTAL: CONSUMER SAFETY/PROTECTION							<u>1205.00.00.00</u>
BY FUND TYPE							
TRUST FUNDS.....	5.00-	279,262-					2000
SALARY RATE.....	169,301-						

	COL A23 SCH VIIIC REPRIORTIZN POS	COL A24 SCH VIIIC N/R 2016-17 POS	COL A25 SCH VIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: LICNSNG/CNSMER PROTEC							43500000
<u>PUBLIC ASSISTANCE FRAUD</u>							43500700
PUBLIC PROTECTION							12
<u>CONSUMER SAFETY/PROTECTION</u>							<u>1205.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF EBT							
INVESTIGATION UNIT - DEDUCT							3D00180
OTHER PERSONAL SERV							030000
FEDERAL GRANTS TRUST FUND -RECPNT				245,860-			2261 9
	=====	=====	=====				
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
FEDERAL GRANTS TRUST FUND -RECPNT				1,200-			2261 9
	=====	=====	=====				
TOTAL: REPRIORITIZATION OF EBT							3D00180
INVESTIGATION UNIT - DEDUCT							
TOTAL ISSUE.....				247,060-			
	=====	=====	=====				

AGENCY ISSUE NARRATIVE:							
SCHED VIIIC REPRIORTIZN NARRATIVE:				IT COMPONENT? NO			
PRIORITY #4							
The Chief Financial Officers number one priority for the FY 2016-17 legislative session is funding for the PALM project.							
The department would redirect the funding for the EBT investigation unit in the Division of Public Assistance Fraud in order to fund PALM.							

TOTAL: CONSUMER SAFETY/PROTECTION							<u>1205.00.00.00</u>
BY FUND TYPE							
TRUST FUNDS.....				247,060-			2000
	=====	=====	=====				

	COL A23 SCH VIIIC REPRIORTIZN POS	COL A24 SCH VIIIC N/R 2016-17 POS	COL A25 SCH VIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: WORKERS' COMPENSATION							43600000
<u>WORKERS' COMPENSATION</u>							43600100
ECONOMIC OPPORTUNITIES							11
<u>WORKERS' COMPENSATION</u>							<u>1102.02.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF REEMPLOYMENT							
SERVICES - DEDUCT							3D00160
SALARY RATE							000000
SALARY RATE.....	281,158-						
=====							
SALARIES AND BENEFIT							010000
WORKERS' COMP ADMIN TF -STATE	5.00-						
		379,019-					2795 1
=====							
SPECIAL CATEGORIES							100000
PURCHASED CLIENT SE							102933
WORKERS' COMP ADMIN TF -STATE		990,000-					2795 1
=====							
TOTAL: REPRIORITIZATION OF REEMPLOYMENT							3D00160
SERVICES - DEDUCT							
TOTAL POSITIONS.....	5.00-						
TOTAL ISSUE.....		1,369,019-					
TOTAL SALARY RATE.....	281,158-						
=====							

AGENCY ISSUE NARRATIVE:
 SCHED VIIIC REPRIORTIZN NARRATIVE: IT COMPONENT? NO
 PRIORITY #2

The Chief Financial Officers number one priority for the FY 2016-17 legislative session is funding for the PALM project.
 The department would redirect funding in the Division of Workers' Compensation's Reemployment Services unit to fund PALM.

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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							<u>1204.00.00.00</u>
ESTIMATED EXPENDITURES REALIGNMENT							2000000
REALIGN BUDGET AUTHORITY FROM							
LEASE/LEASE PURCHASE OF EQUIPMENT							
TO OTHER PERSONAL SERVICES - DEDUCT							2005500
SPECIAL CATEGORIES							100000
LEASE/PURCHASE/EQUI							105281
INSURANCE REG TF							2393 1
	-STATE			2,100-			

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE: IT COMPONENT? NO
 PRIORITY #102

Budget Entity: Office of Insurance Regulations - Compliance and Enforcement

Issue Title: Reprioritization of Lease/Lease Purchase Efficiencies (DEDUCT)

Reference to Long-Range Program Plan: Goal 4: Operate in an efficient, effective and transparent manner.

Issue Description: The Office of Insurance Regulation (Office) proposes a reprioritization of the Lease/Purchase/Equipment budget category (105281) to the Other Personal Services (OPS) budget category (030000). The Lease/Purchase/Equipment budget category has had reversions the past couple of years and therefore can make a permanent transfer of appropriation to the OPS category. This transfer is due to that this was a newly created budget category starting with the 2012-2013 Fiscal Year and the original transfer from Expenses to Lease/Purchase/Equipment was over-estimated.

Projected Outcome: Due to the original over-estimation of the Lease/Purchase/Equipment budget category, the Office will benefit and add to the Other Personal Services (OPS) category to assist with the increased workload that the Office has incurred over the past several years.

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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							<u>1204.00.00.00</u>
ESTIMATED EXPENDITURES REALIGNMENT							2000000
REALIGN BUDGET AUTHORITY FROM							
LEASE/LEASE PURCHASE OF EQUIPMENT							
TO OTHER PERSONAL SERVICES - ADD							2005510
OTHER PERSONAL SERV							030000
INSURANCE REG TF							2393 1
		-STATE		2,100			

AGENCY ISSUE NARRATIVE:

SCHED VIIIIC REPRIORTIZN NARRATIVE: IT COMPONENT? NO
 PRIORITY #102

Budget Entity: Office of Insurance Regulations - Compliance and Enforcement

Issue Title: Reprioritization of Lease/Lease Purchase Efficiencies (ADD)

Reference to Long-Range Program Plan: Goal 4: Operate in an efficient, effective and transparent manner.

Issue Description: The Office of Insurance Regulation (Office) proposes a reprioritization of the Lease/Purchase/Equipment budget category (105281) to the Other Personal Services (OPS) budget category (030000). The Lease/Purchase/Equipment budget category has had reversions the past couple of years and therefore can make a permanent transfer of appropriation to the OPS category. This transfer is due to that this was a newly created budget category starting with the 2012-2013 Fiscal Year and the original transfer from Expenses to Lease/Purchase/Equipment was over-estimated.

Projected Outcome: Due to the original over-estimation of the Lease/Purchase/Equipment budget category, the Office will benefit and add to the Other Personal Services (OPS) category to assist with the increased workload that the Office has incurred over the past several years.

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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							<u>1204.00.00.00</u>
ESTIMATED EXPENDITURES REALIGNMENT							2000000
REALIGN BUDGET AUTHORITY FROM							
CONTRACTED SERVICES TO OTHER							
PERSONAL SERVICES - DEDUCT							2006500
SPECIAL CATEGORIES							100000
CONTRACTED SERVICES							100777
INSURANCE REG TF							2393 1
	-STATE			3,780-			

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE: IT COMPONENT? NO
 PRIORITY #103

Budget Entity: Office of Insurance Regulations - Compliance and Enforcement

Issue Title: Reprioritization of Office Efficiencies (DEDUCT)

Reference to Long-Range Program Plan: Goal 4: Operate in an efficient, effective and transparent manner.

Issue Description: Pursuant to Section 624.316, Florida Statutes, the Office of Insurance Regulation (Office) is required to conduct financial examinations of life and health and property and casualty insurance companies in order to provide early detection of weakening financial conditions and protect consumers.

Due to the Office's statutorily required duties and responsibilities, the Office receives an enormous amount of documents from insurance entities. Because of the highly sensitive and confidential nature of the majority of documents that the Office receives, shredding and the disposing of documents is an important and integral part to protecting the information. The documents contain confidential information such as Taxpayer I.D. #s, personal Social Security Numbers, personal information, sensitive insurance data, and much more. After all of the documents are scanned, the documents are then ready to be shredded.

In early Fiscal Year 2015-16, the Office ended the lease of two storage units that housed boxes of documents. These documents have been relocated to the Office and are currently being scanned. After they are scanned, the documents are being shredded and destroyed. With the termination of this lease, the Office will save \$3,780 in Contracted Services savings.

Projected Outcome: With this specific savings, the Office will benefit and reprioritize these savings to the Other Personal Services (OPS) category to assist with the increased workload that the Office has incurred over the past couple of years.

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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							<u>1204.00.00.00</u>
ESTIMATED EXPENDITURES REALIGNMENT							2000000
REALIGN BUDGET AUTHORITY FROM							
CONTRACTED SERVICES TO OTHER							
PERSONAL SERVICES - ADD							2006510
OTHER PERSONAL SERV							030000
INSURANCE REG TF							2393 1
		-STATE		3,780			

AGENCY ISSUE NARRATIVE:

SCHED VIIIIC REPRIORTIZN NARRATIVE:
 PRIORITY #103

IT COMPONENT? NO

Budget Entity: Office of Insurance Regulations - Compliance and Enforcement

Issue Title: Reprioritization of Office Efficiencies (ADD)

Reference to Long-Range Program Plan: Goal 4: Operate in an efficient, effective and transparent manner.

Issue Description: Pursuant to Section 624.316, Florida Statutes, the Office of Insurance Regulation (Office) is required to conduct financial examinations of life and health and property and casualty insurance companies in order to provide early detection of weakening financial conditions and protect consumers.

Due to the Office's statutorily required duties and responsibilities, the Office receives an enormous amount of documents from insurance entities. Because of the highly sensitive and confidential nature of the majority of documents that the Office receives, shredding and the disposing of documents is an important and integral part to protecting the information. The documents contain confidential information such as Taxpayer I.D. #s, personal Social Security Numbers, personal information, sensitive insurance data, and much more. After all of the documents are scanned, the documents are then ready to be shredded.

In early Fiscal Year 2015-16, the Office ended the lease of two storage units that housed boxes of documents. These documents have been relocated to the Office and are currently being scanned. After they are scanned, the documents are being shredded and destroyed. With the termination of this lease, the Office will save \$3,780 in Contracted Services savings.

Projected Outcome: With this specific savings, the Office will benefit and reprioritize these savings to the Other Personal Services (OPS) category to assist with the increased workload that the Office has incurred over the past couple of years.

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF INSURANCE REG							43900100
COMP & ENFORCE- INSURANCE							43900110
PUBLIC PROTECTION							12
<u>REGULATION AND LICENSING</u>							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF OUTSOURCED							
EXAMINATION APPROPRIATION - DEDUCT							3D00200
SPECIAL CATEGORIES							100000
PROPERTY/CASUALTY E							100523
INSURANCE REG TF							2393 1
	-STATE			350,000-			

AGENCY ISSUE NARRATIVE:

SCHED VIIIIC REPRIORTIZN NARRATIVE:
 PRIORITY #101

IT COMPONENT? NO

Budget Entity: Office of Insurance Regulations - Compliance and Enforcement

Issue Title: Reprioritization of Outsourced Examination Appropriation (DEDUCT)

Reference to Long-Range Program Plan: Goal 4: Operate in an efficient, effective and transparent manner.

Issue Description: The Office of Insurance Regulation (Office) is responsible for monitoring the financial condition The primary mission of the Office is to ensure that insurance companies licensed to do business in Florida are financially viable and are operating within the laws and regulations governing the insurance industry. The Office regulates the insurance industry and maintains expertise related to life and health, property and casualty, specialty lines, and other regulated insurance entities. It protects the public through oversight of insurance company solvency and market conduct performance. To facilitate this mission, part of the Office responsibility is to conduct financial examinations and ongoing analysis of insurance entities. The financial oversight is primarily done in two business units. The units are the Property and Casualty Financial Oversight Unit and the Life and Health Financial Oversight Unit.

The Property and Casualty Financial Oversight Unit is responsible for monitoring the financial condition of property and casualty, title insurers and self-insurance funds by conducting financial examinations and ongoing financial analysis. The Unit is primarily responsible for enforcing the provisions of Chapters 624 and 625, Florida Statutes, and applicable rules, as they relate to the review of Property and Casualty insurer solvency.

The Life and Health Financial Oversight unit monitors the financial condition of all regulated Life and Health entities, including HMO's, through the use of internal financial analysis and on-site examinations. Entities subject to the units regulatory oversight include Life and Health insurers, fraternal benefit societies, health maintenance organizations, pre-paid limited health service organizations, pre-paid health clinics, multiple employer welfare arrangements, fiscal intermediary service organizations, discount medical plan organizations, as well as Healthflex entities that are either licensed, authorized or otherwise approved to operate in the State of Florida.

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF OUTSOURCED							
EXAMINATION APPROPRIATION - DEDUCT							3D00200

Due to staff and budget reductions over the past several years, the Office does not have enough in-house examiner positions and therefore, has to outsource some of the financial analysis and examinations of insurance entities. This outsourcing allows the Office to use contracted examiners that have extensive investment and information technology expertise, which are desirable in our current economy. The Office has two separate appropriation budget categories for the outsourcing of the exams. The Property and Casualty Financial Oversight Unit currently has \$4.27 million in budget authority and the Life and Health Financial Oversight Unit has \$650,000 in budget authority. During the 2014 Legislative Session, \$375,000 was permanently moved from the Property and Casualty Financial Oversight Unit to the Life and Health Financial Oversight Unit.

The number of examinations of Property and Casualty insurance entities have held steady over the past several years. However, the examinations of Life and Health insurance entities in Florida have increased over the past few years. Also, the number of examinations is anticipated to increase dramatically more over the next few years. Therefore, the Office is proposing the reprioritization of the current budget authority by realigning \$350,000 from the Property and Casualty Financial Oversight Outsourcing Examination appropriation to the Life and Health Financial Oversight Outsourcing Examination appropriation.

Potential Outcome: With the redirection of a portion of this budget, it will allow the Office to benefit and to be prepared for the increase in examinations of the Life and Health insurance entities along with fulfilling its statutory responsibility.

REPRIORITIZATION OF OUTSOURCED							
EXAMINATION APPROPRIATION - ADD							3D00210
SPECIAL CATEGORIES							100000
LIFE AND HEALTH EXA							100524

INSURANCE REG TF -STATE 350,000 2393 1

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AGENCY ISSUE NARRATIVE:

SCHED VIIIIC REPRIORTIZN NARRATIVE:
 PRIORITY #101

IT COMPONENT? NO

Budget Entity: Office of Insurance Regulations - Compliance and Enforcement

	COL A23 SCH VIIIC REPRIORTIZN POS	COL A24 SCH VIIIC N/R 2016-17 POS	COL A25 SCH VIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF OUTSOURCED							
EXAMINATION APPROPRIATION - ADD							3D00210

Issue Title: Reprioritization of Outsourced Examination Appropriation (ADD)

Reference to Long-Range Program Plan: Goal 4: Operate in an efficient, effective and transparent manner.

Issue Description: The Office of Insurance Regulation (Office) is responsible for monitoring the financial condition The primary mission of the Office is to ensure that insurance companies licensed to do business in Florida are financially viable and are operating within the laws and regulations governing the insurance industry. The Office regulates the insurance industry and maintains expertise related to life and health, property and casualty, specialty lines, and other regulated insurance entities. It protects the public through oversight of insurance company solvency and market conduct performance. To facilitate this mission, part of the Office responsibility is to conduct financial examinations and ongoing analysis of insurance entities. The financial oversight is primarily done in two business units. The units are the Property and Casualty Financial Oversight Unit and the Life and Health Financial Oversight Unit.

The Property and Casualty Financial Oversight Unit is responsible for monitoring the financial condition of property and casualty, title insurers and self-insurance funds by conducting financial examinations and ongoing financial analysis. The Unit is primarily responsible for enforcing the provisions of Chapters 624 and 625, Florida Statutes, and applicable rules, as they relate to the review of Property and Casualty insurer solvency.

The Life and Health Financial Oversight unit monitors the financial condition of all regulated Life and Health entities, including HMO's, through the use of internal financial analysis and on-site examinations. Entities subject to the units regulatory oversight include Life and Health insurers, fraternal benefit societies, health maintenance organizations, pre-paid limited health service organizations, pre-paid health clinics, multiple employer welfare arrangements, fiscal intermediary service organizations, discount medical plan organizations, as well as Healthflex entities that are either licensed, authorized or otherwise approved to operate in the State of Florida.

Due to staff and budget reductions over the past several years, the Office does not have enough in-house examiner positions and therefore, has to outsource some of the financial analysis and examinations of insurance entities. This outsourcing allows the Office to use contracted examiners that have extensive investment and information technology expertise, which are desirable in our current economy. The Office has two separate appropriation budget categories for the outsourcing of the exams. The Property and Casualty Financial Oversight Unit currently has \$4.27 million in budget authority and the Life and Health Financial Oversight Unit has \$650,000 in budget authority. During the 2014 Legislative Session, \$375,000 was permanently moved from the Property and Casualty Financial Oversight Unit to the Life and Health Financial Oversight Unit.

The number of examinations of Property and Casualty insurance entities have held steady over the past several years. However, the examinations of Life and Health insurance entities in Florida have increased over the past few years. Also,

	COL A23 SCH VIIIC REPRIORTIZN POS	COL A24 SCH VIIIC N/R 2016-17 POS	COL A25 SCH VIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	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							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REPRIORITIZATION OF OUTSOURCED							
EXAMINATION APPROPRIATION - ADD							3D00210

the number of examinations is anticipated to increase dramatically more over the next few years. Therefore, the Office is proposing the reprioritization of the current budget authority by realigning \$350,000 from the Property and Casualty Financial Oversight Outsourcing Examination appropriation to the Life and Health Financial Oversight Outsourcing Examination appropriation.

Potential Outcome: With the redirection of a portion of this budget, it will allow the Office to benefit and to be prepared for the increase in examinations of the Life and Health insurance entities along with fulfilling its statutory responsibility.

OFFICE OF FINANCIAL REG							43900500
SFTY & SOUND ST BKG SYST							43900530
PUBLIC PROTECTION							12
REGULATION AND LICENSING							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES IN SAFETY AND							
SOUNDNESS STATE BANKING SYSTEM							
BUDGET ENTITY - DEDUCT							3D00100
SALARY RATE							000000
SALARY RATE.....		58,429-					
		=====					
SALARIES AND BENEFIT							010000
FINANCIAL INST REG TF	-STATE	1.00-					
			78,329-				2275 1
		=====	=====				
EXPENSES							040000
FINANCIAL INST REG TF	-STATE		1,800-				2275 1
		=====	=====				

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
SFTY & SOUND ST BKG SYST							43900530
PUBLIC PROTECTION							12
REGULATION AND LICENSING							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES IN SAFETY AND SOUNDNESS STATE BANKING SYSTEM							
BUDGET ENTITY - DEDUCT							3D00100
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
FINANCIAL INST REG TF							
-STATE				344-			2275 1
=====							
TOTAL: REDIRECT RESOURCES IN SAFETY AND SOUNDNESS STATE BANKING SYSTEM							3D00100
BUDGET ENTITY - DEDUCT							
TOTAL POSITIONS.....	1.00-						
TOTAL ISSUE.....		80,473-					
TOTAL SALARY RATE.....	58,429-						
=====							

AGENCY ISSUE NARRATIVE:

SCHED VIIIIC REPRIORTIZN NARRATIVE:

IT COMPONENT? NO

Priority #203

Reference to Long-Range Program Plan:

- Goal #1: Improve Taxpayer Value
- Goal #2: Deliver Value to Businesses
- Goal #3: Promote a Safe and Sound Financial Marketplace

Issue Description/Need: Senior Division management will reprioritize the consumer complaint program/activity by transferring responsibility for this program to the Consumer Financial Protection Bureau (CFPB). The CFPB was created in 2011 and is an independent federal agency that is responsible for regulating consumer protection with regard to financial products and services in the United States. The CFPB developed a website in February 2011 to accept complaints and promote fairness and transparency for mortgages, credit cards, and other consumer financial products and services. The Division currently has one FTE (a Financial Specialist) who responds to consumer complaints and related inquiries (for state-chartered financial institutions) via written contact with the institutions to determine if any Florida Financial Institutions Laws were violated in association with the complaint.

The CFPB has a \$583 million dollar annual budget with 1,796 employees dedicated to protecting citizens by monitoring financial complaints. A significant benefit of using the CFPB is that complaint data will be collected and shared with state and federal law enforcement agencies to protect citizens from fraud or unfair practices in the financial industry.

COL A23		COL A24		COL A25		CODES
SCH VIIIIC	REPRIORTIZN	SCH VIIIIC	N/R 2016-17	SCH VIIIIC	ANZ 2016-17	
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	
FINANCIAL SERVICES						
PGM: FINANCIAL SVCS COMM						43000000
OFFICE OF FINANCIAL REG						43900000
SFTY & SOUND ST BKG SYST						43900500
PUBLIC PROTECTION						43900530
REGULATION AND LICENSING						12
FUNDING REPRIORITIZATIONS						<u>1204.00.00.00</u>
REDIRECT RESOURCES IN SAFETY AND						3D00000
SOUNDNESS STATE BANKING SYSTEM						
BUDGET ENTITY - DEDUCT						3D00100

The Division's Financial Specialist position will be better utilized as field examiner, conducting examinations of state-chartered financial institutions as required by Florida Statutes.

Ultimate Outcome: The Division will reprioritize the one FTE Financial Specialist, PG025, (Salary and Benefits of \$78,329), currently responding to consumer complaints to a field examiner position. By transferring the position to the field, the Division will dedicate its resources to examining financial institutions to ensure they are operating in a safe and sound manner.

This issue is the deduction and the add back is in issue code 3D00110.

Detail of Costs:

SALARIES and BENEFITS:

Quantity	Description	Amount
(1)	Deletion of Position (Includes Benefits)	\$78,329)

EXPENSES:

Quantity	Description	Amount
(1)	Deletion of Position	(\$ 1,800)

TR HR/DMS SERV:

Quantity	Description	Amount
(1)	Deletion of Position	(\$ 344)

Deletion of Position Total (\$80,473)

COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
---	---	---	--------	--------	--------	-------

FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF FINANCIAL REG						43900500
SFTY & SOUND ST BKG SYST						43900530
PUBLIC PROTECTION						12
REGULATION AND LICENSING						1204.00.00.00
FUNDING REPRIORITIZATIONS						3D00000
REDIRECT RESOURCES IN SAFETY AND SOUNDNESS STATE BANKING SYSTEM						
BUDGET ENTITY - DEDUCT						3D00100

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIIC REPRIORTIZN							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
1566 FINANCIAL SPECIALIST C0001 001	1.00-	58,429-		19,900-	78,329-	0.00	78,329-
TOTALS FOR ISSUE BY FUND							
2275 FINANCIAL INST REG TF							78,329-
	1.00-	58,429-		19,900-	78,329-		78,329-

REDIRECT RESOURCES IN SAFETY AND SOUNDNESS STATE BANKING SYSTEM BUDGET ENTITY - ADD							3D00110
SALARY RATE							000000
SALARY RATE.....	58,429						
SALARIES AND BENEFI							010000
FINANCIAL INST REG TF -STATE	1.00	78,329					2275 1

	COL A23 SCH VIIIC REPRIORTIZN POS	COL A24 SCH VIIIC N/R 2016-17 POS	COL A25 SCH VIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
SFTY & SOUND ST BKG SYST							43900530
PUBLIC PROTECTION							12
REGULATION AND LICENSING							1204.00.00.00
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES IN SAFETY AND SOUNDNESS STATE BANKING SYSTEM							
BUDGET ENTITY - ADD EXPENSES							3D00110 040000
FINANCIAL INST REG TF -STATE				1,800			2275 1
=====							
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
FINANCIAL INST REG TF -STATE				344			2275 1
=====							
TOTAL: REDIRECT RESOURCES IN SAFETY AND SOUNDNESS STATE BANKING SYSTEM BUDGET ENTITY - ADD							3D00110
TOTAL POSITIONS.....	1.00						
TOTAL ISSUE.....		80,473					
TOTAL SALARY RATE.....	58,429						
=====							

AGENCY ISSUE NARRATIVE:

SCHED VIIIC REPRIORTIZN NARRATIVE:

IT COMPONENT? NO

Priority #203

Reference to Long-Range Program Plan:

- Goal #1: Improve Taxpayer Value
- Goal #2: Deliver Value to Businesses
- Goal #3: Promote a Safe and Sound Financial Marketplace

Issue Description/Need: Senior Division management will reprioritize the consumer complaint program/activity by transferring responsibility for this program to the Consumer Financial Protection Bureau (CFPB). The CFPB was created in 2011 and is an independent federal agency that is responsible for regulating consumer protection with regard to financial products and services in the United States. The CFPB developed a website in February 2011 to accept complaints and promote fairness and transparency for mortgages, credit cards, and other consumer financial products and services. The Division currently has one FTE (a Financial Specialist) who responds to consumer complaints and related inquiries (for state-chartered financial institutions) via written contact with the institutions to determine if any Florida Financial

COL A23		COL A24		COL A25		CODES
SCH VIIIC	REPRIORTIZN	SCH VIIIC	N/R 2016-17	SCH VIIIC	ANZ 2016-17	
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	
FINANCIAL SERVICES						
PGM: FINANCIAL SVCS COMM						43000000
OFFICE OF FINANCIAL REG						43900000
SFTY & SOUND ST BKG SYST						43900500
PUBLIC PROTECTION						43900530
REGULATION AND LICENSING						12
FUNDING REPRIORITIZATIONS						<u>1204.00.00.00</u>
REDIRECT RESOURCES IN SAFETY AND						3D00000
SOUNDNESS STATE BANKING SYSTEM						
BUDGET ENTITY - ADD						3D00110

Institutions Laws were violated in association with the complaint.

The CFPB has a \$583 million dollar annual budget with 1,796 employees dedicated to protecting citizens by monitoring financial complaints. A significant benefit of using the CFPB is that complaint data will be collected and shared with state and federal law enforcement agencies to protect citizens from fraud or unfair practices in the financial industry. The Division's Financial Specialist position will be better utilized as field examiner, conducting examinations of state-chartered financial institutions as required by Florida Statutes.

Ultimate Outcome: The Division will reprioritize the one FTE Financial Specialist, PG025, (Salary and Benefits of \$78,329), currently responding to consumer complaints to a field examiner position. By transferring the position to the field, the Division will dedicate its resources to examining financial institutions to ensure they are operating in a safe and sound manner.

This issue is the add back, the deduct side is in issue code 3D00100.

Detail of Costs:

SALARIES and BENEFITS:

Quantity	Description	Amount
1	Addition of Position (Includes Benefits)	\$78,329

EXPENSES:

Quantity	Description	Amount
1	Addition of Position	\$ 1,800

TR HR/DMS SERV:

Quantity	Description	Amount
1	Addition of Position	\$ 344

COL A23		COL A24		COL A25		CODES
SCH VIIIIC		SCH VIIIIC		SCH VIIIIC		
REPRIORTIZN	AMOUNT	N/R 2016-17	AMOUNT	ANZ 2016-17	AMOUNT	
POS		POS		POS		

FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF FINANCIAL REG						43900500
SFTY & SOUND ST BKG SYST						43900530
PUBLIC PROTECTION						12
REGULATION AND LICENSING						<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS						3D00000
REDIRECT RESOURCES IN SAFETY AND						
SOUNDNESS STATE BANKING SYSTEM						
BUDGET ENTITY - ADD						3D00110

Addition of Position Total \$80,473

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIIC REPRIORTIZN							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
1566 FINANCIAL SPECIALIST							
C0001 001	1.00	58,429		19,900	78,329	0.00	78,329
TOTALS FOR ISSUE BY FUND							
2275 FINANCIAL INST REG TF							78,329
	1.00	58,429		19,900	78,329		78,329

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
FINANCIAL INVESTIGATIONS							43900540
PUBLIC PROTECTION							12
REGULATION AND LICENSING							1204.00.00.00
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES FROM SECURITIES							
REGULATION TO FINANCIAL							
INVESTIGATIONS - ADD							3D00150
SALARY RATE							000000
SALARY RATE.....	112,883						
=====							
SALARIES AND BENEFIT							010000
ADMINISTRATIVE TRUST FUND -STATE	3.00			163,278			2021 1
=====							
EXPENSES							040000
ADMINISTRATIVE TRUST FUND -STATE				5,400			2021 1
=====							
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
ADMINISTRATIVE TRUST FUND -STATE				1,032			2021 1
=====							
TOTAL: REDIRECT RESOURCES FROM SECURITIES							3D00150
REGULATION TO FINANCIAL							
INVESTIGATIONS - ADD							
TOTAL POSITIONS.....	3.00						
TOTAL ISSUE.....				169,710			
TOTAL SALARY RATE.....	112,883						
=====							

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE:

IT COMPONENT? NO

Priority #201

Reference to Long Range Program Plan:
 GOAL #1: Improving taxpayer value
 GOAL #2: Delivering value to businesses
 GOAL #3: Promoting a safe and sound financial marketplace

COL A23		COL A24		COL A25		CODES
SCH VIIIC	REPRIORTIZN	SCH VIIIC	N/R 2016-17	SCH VIIIC	ANZ 2016-17	
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	
FINANCIAL SERVICES						
PGM: FINANCIAL SVCS COMM						43000000
OFFICE OF FINANCIAL REG						43900000
FINANCIAL INVESTIGATIONS						43900500
PUBLIC PROTECTION						43900540
REGULATION AND LICENSING						12
						<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS						3D00000
REDIRECT RESOURCES FROM SECURITIES						
REGULATION TO FINANCIAL						
INVESTIGATIONS - ADD						3D00150

GOAL #4: Improving customer service

Issue Description/Need: OFR is focusing on measurement and outcomes as means to become a more effective financial services regulatory agency. As such, the Division of Securities has completed an overall evaluation of its program and has determined that through more efficient use of its resources, including process improvements, more focus on measures and reporting and enhanced use of technology, it can reduce its staffing by three (3) full-time employees without adversely impacting the program. The Office has determined that a proactive approach to regulation will better serve the agency and recommends the creation of an intelligence unit within the Bureau of Financial Investigations. This newly formed unit would be used to conduct research and collect and analyze data and information in an attempt to proactively identify risks and pinpoint misconduct. The job of separating vital data from useless information has grown harder as the volume of information available to OFR has grown throughout the years and as the industries regulated by OFR rapidly evolve and bring new products to the marketplace. In addition, information that could inform OFR's regulatory efforts is dispersed through many different datasets including publicly available sources.

Ultimate Outcome: Transfers 3 FTEs from the 43900570 Division of Securities Regulation to the 43900540 - Bureau of Financial Investigations for creation of an intelligence unit to conduct research and collect and analyze data and information in an attempt to proactively identify risks and pinpoint misconduct.

This issue is the add back, the deduct is in issue code 3D00140 in budget entity 43900570.

43900540 Bureau of Financial Investigations

SALARIES and BENEFITS:

Position	Title	Amount
3	1564 Financial Examiner/ Analyst II, PG023	\$163,278

EXPENSES:

Position	Title	Amount
3	Expenses @ \$1,800	\$ 5,400

TR HR/DMS:

Position	Title	Amount
-----	-----	-----

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
FINANCIAL INVESTIGATIONS							43900540
PUBLIC PROTECTION							12
REGULATION AND LICENSING							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES FROM SECURITIES							
REGULATION TO FINANCIAL							
INVESTIGATIONS - ADD							3D00150
3 TR HR/DMS@ \$344				\$ 1,032			
Total for Bureau of Financial Investigations				\$169,710			

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIIC REPRIORTIZN							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
1564 FINANCIAL EXAMINER/ANALYST II							
C0001 001	3.00	112,883		50,395	163,278	0.00	163,278
TOTALS FOR ISSUE BY FUND							
2021 ADMINISTRATIVE TRUST FUND							163,278
	3.00	112,883		50,395	163,278		163,278

TOTAL: REGULATION AND LICENSING							<u>1204.00.00.00</u>
BY FUND TYPE							
TRUST FUNDS.....	3.00	169,710					2000
SALARY RATE.....	112,883						

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
FINANCE REGULATION							43900560
PUBLIC PROTECTION							12
REGULATION AND LICENSING							1204.00.00.00
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES WITHIN THE							
FINANCE REGULATION BUDGET ENTITY -							
DEDUCT							3D00120
SALARY RATE							000000
SALARY RATE.....				112,883-			
=====							
SALARIES AND BENEFIT							010000
REGULATORY TRUST FUND -STATE				3.00-	163,278-		2573 1
=====							
EXPENSES							040000
REGULATORY TRUST FUND -STATE					5,400-		2573 1
=====							
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
REGULATORY TRUST FUND -STATE					1,032-		2573 1
=====							
TOTAL: REDIRECT RESOURCES WITHIN THE							3D00120
FINANCE REGULATION BUDGET ENTITY -							
DEDUCT							
TOTAL POSITIONS.....				3.00-			
TOTAL ISSUE.....					169,710-		
TOTAL SALARY RATE.....				112,883-			
=====							

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE:

IT COMPONENT? NO

Priority #202

Reference to Long Range Program Plan:

- GOAL #1: Improving taxpayer value
- GOAL #2: Delivering value to businesses

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
FINANCE REGULATION							43900560
PUBLIC PROTECTION							12
REGULATION AND LICENSING							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES WITHIN THE							
FINANCE REGULATION BUDGET ENTITY -							
DEDUCT							3D00120

GOAL #3: Promoting a safe and sound financial marketplace
 GOAL #4: Improving customer service

Issue Description/Need: The Division of Consumer Finance processes approximately 2,500 priority complaints. The processing of these complaints involve forwarding the consumer's complaint to the business entity and requesting a response. Upon receipt the division will forward the business entities response to the consumer. Unless a statutory violation is detected during the processing of the complaint the matter is then closed upon receipt of a response.

By reprioritizing program activities the division would discontinue the servicing of the priority complaints and redirecting staffing resources for this activity to field examinations. The redirection of staff would yield an estimated 150 additional field examinations. This will allow the office to direct more focus towards activities that yield greater consumer protection and detection of fraudulent activities.

The office would need to seek changes to Part VI of Chapter 559, Florida Statutes, to repeal a mandate to process consumer complaints.

Ultimate Outcome: Discontinue servicing priority complaints and redirect three (3) FTE's to field examinations. This would be accomplished by moving three (3) Financial Examiner/Analyst II positions within the Bureau of Enforcement.

This issue is the deduct, the add back is in issue code 3D00130.

Detail of Costs:

SALARIES and BENEFITS:

Position	Title	Amount
(3)	1564 Financial Examiner/ Analyst II, PG023	(\$163,278)
	Total Salaries and Benefits	(\$163,278)

EXPENSES:

Position	Title	Amount
----------	-------	--------

COL A23		COL A24		COL A25		CODES
SCH VIIIC		SCH VIIIC		SCH VIIIC		
REPRIORTIZN	AMOUNT	N/R 2016-17	AMOUNT	ANZ 2016-17	AMOUNT	
POS		POS		POS		

FINANCIAL SERVICES						43000000
PGM: FINANCIAL SVCS COMM						43900000
OFFICE OF FINANCIAL REG						43900500
FINANCE REGULATION						43900560
<u>PUBLIC PROTECTION</u>						12
<u>REGULATION AND LICENSING</u>						<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS						3D00000
REDIRECT RESOURCES WITHIN THE						
FINANCE REGULATION BUDGET ENTITY -						
DEDUCT						3D00120

(3)	Expenses @ \$1,800	(\$ 5,400)
	Total Expenses	(\$ 5,400)

TR HR/DMS:	Position	Title	Amount
(3)	TR HR/DMS@	\$344	(\$ 1,032)
	Total TR HR/DMS		(\$ 1,032)

Total for Deleted Positions (\$169,710)

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIC REPRIORTIZN							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
1564 FINANCIAL EXAMINER/ANALYST II							
C0001 001	3.00-	112,883-		50,395-	163,278-	0.00	163,278-
TOTALS FOR ISSUE BY FUND							
2573 REGULATORY TRUST FUND							163,278-
	3.00-	112,883-		50,395-	163,278-		163,278-

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
FINANCE REGULATION							43900560
PUBLIC PROTECTION							12
REGULATION AND LICENSING							1204.00.00.00
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES WITHIN THE							
FINANCE REGULATION BUDGET ENTITY -							
ADD							3D00130
SALARY RATE							000000
SALARY RATE.....	112,883						
SALARIES AND BENEFIT							010000
REGULATORY TRUST FUND -STATE	3.00	163,278					2573 1
EXPENSES							040000
REGULATORY TRUST FUND -STATE		5,400					2573 1
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
REGULATORY TRUST FUND -STATE		1,032					2573 1
TOTAL: REDIRECT RESOURCES WITHIN THE							3D00130
FINANCE REGULATION BUDGET ENTITY -							
ADD							
TOTAL POSITIONS.....	3.00						
TOTAL ISSUE.....		169,710					
TOTAL SALARY RATE.....	112,883						

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE:

IT COMPONENT? NO

Priority #202

Reference to Long Range Program Plan:

- GOAL #1: Improving taxpayer value
- GOAL #2: Delivering value to businesses
- GOAL #3: Promoting a safe and sound financial marketplace

COL A23		COL A24		COL A25		CODES
SCH VIIIIC		SCH VIIIIC		SCH VIIIIC		
REPRIORTIZN	AMOUNT	N/R 2016-17	AMOUNT	ANZ 2016-17	AMOUNT	
POS		POS		POS		
FINANCIAL SERVICES						
PGM: FINANCIAL SVCS COMM						43000000
OFFICE OF FINANCIAL REG						43900000
FINANCE REGULATION						43900500
PUBLIC PROTECTION						43900560
REGULATION AND LICENSING						12
FUNDING REPRIORITIZATIONS						<u>1204.00.00.00</u>
REDIRECT RESOURCES WITHIN THE						3D00000
FINANCE REGULATION BUDGET ENTITY -						
ADD						3D00130

GOAL #4: Improving customer service

Issue Description/Need: The Division of Consumer Finance processes approximately 2,500 priority complaints. The processing of these complaints involve forwarding the consumer's complaint to the business entity and requesting a response. Upon receipt the division will forward the business entities response to the consumer. Unless a statutory violation is detected during the processing of the complaint the matter is then closed upon receipt of a response.

By reprioritizing program activities the division would discontinue the servicing of the priority complaints and redirecting staffing resources for this activity to field examinations. The redirection of staff would yield an estimated 150 additional field examinations. This will allow the office to direct more focus towards activities that yield greater consumer protection and detection of fraudulent activities.

The office would need to seek changes to Part VI of Chapter 559, Florida Statues, to repeal a mandate to process consumer complaints.

Ultimate Outcome: Discontinue servicing priority complaints and redirect three (3) FTE's to field examinations. This would be accomplished by moving three (3) Financial Examiner/Analyst II positions within the Bureau of Enforcement.

This issue is the add back, the deduct is in issue code 3D00120.

Detail of Costs:

SALARIES and BENEFITS:

Position	Title	Amount
3	1564 Financial Examiner/ Analyst II, PG023	\$163,278
Total Salaries and Benefits		\$163,278

EXPENSES:

Position	Title	Amount
-----	-----	-----

COL A23		COL A24		COL A25		CODES
SCH VIIIC		SCH VIIIC		SCH VIIIC		
REPRIORTIZN	AMOUNT	N/R 2016-17	AMOUNT	ANZ 2016-17	AMOUNT	
POS	AMOUNT	POS	AMOUNT	POS	AMOUNT	

FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF FINANCIAL REG 43900500
 FINANCE REGULATION 43900560
PUBLIC PROTECTION 12
REGULATION AND LICENSING 1204.00.00.00
 FUNDING REPRIORITIZATIONS 3D00000
 REDIRECT RESOURCES WITHIN THE
 FINANCE REGULATION BUDGET ENTITY -
 ADD 3D00130

3 Expenses @ \$1,800 \$ 5,400
 Total Expenses \$ 5,400

TR HR/DMS:
 Position Title Amount

 3 TR HR/DMS@ \$344 \$ 1,032
 Total TR HR/DMS \$ 1,032

Total for Additional Positions \$169,710

POSITION DETAIL OF SALARIES AND BENEFITS:

	FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIC REPRIORTIZN							
CHANGES TO CURRENTLY AUTHORIZED POSITIONS							
1564 FINANCIAL EXAMINER/ANALYST II							
C0001 001	3.00	112,883		50,395	163,278	0.00	163,278
TOTALS FOR ISSUE BY FUND							
2573 REGULATORY TRUST FUND							163,278
	3.00	112,883		50,395	163,278		163,278

	COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
FINANCIAL SERVICES							43000000
PGM: FINANCIAL SVCS COMM							43900000
OFFICE OF FINANCIAL REG							43900500
SECURITIES REGULATION							43900570
PUBLIC PROTECTION							12
REGULATION AND LICENSING							<u>1204.00.00.00</u>
FUNDING REPRIORITIZATIONS							3D00000
REDIRECT RESOURCES FROM SECURITIES							
REGULATION TO FINANCIAL							
INVESTIGATIONS - DEDUCT							3D00140
SALARY RATE							000000
SALARY RATE.....	112,883-						
=====							
SALARIES AND BENEFIT							010000
REGULATORY TRUST FUND	-STATE			3.00-	163,278-		2573 1
=====							
EXPENSES							040000
REGULATORY TRUST FUND	-STATE			5,400-			2573 1
=====							
SPECIAL CATEGORIES							100000
TR/DMS/HR SVCS/STW							107040
REGULATORY TRUST FUND	-STATE			1,032-			2573 1
=====							
TOTAL: REDIRECT RESOURCES FROM SECURITIES							3D00140
REGULATION TO FINANCIAL							
INVESTIGATIONS - DEDUCT							
TOTAL POSITIONS.....	3.00-						
TOTAL ISSUE.....					169,710-		
TOTAL SALARY RATE.....	112,883-						
=====							

AGENCY ISSUE NARRATIVE:
 SCHED VIIIIC REPRIORTIZN NARRATIVE:

IT COMPONENT? NO

Priority #201

Reference to Long Range Program Plan:
 GOAL #1: Improving taxpayer value
 GOAL #2: Delivering value to businesses
 GOAL #3: Promoting a safe and sound financial marketplace

COL A23 SCH VIIIC REPRIORTIZN POS	COL A24 SCH VIIIC N/R 2016-17 POS	COL A25 SCH VIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
						43000000
						43900000
						43900500
						43900570
						12
						<u>1204.00.00.00</u>
						3D00000
						3D00140

FINANCIAL SERVICES
 PGM: FINANCIAL SVCS COMM
 OFFICE OF FINANCIAL REG
SECURITIES REGULATION
 PUBLIC PROTECTION
REGULATION AND LICENSING
 FUNDING REPRIORITIZATIONS
 REDIRECT RESOURCES FROM SECURITIES
 REGULATION TO FINANCIAL
 INVESTIGATIONS - DEDUCT

GOAL #4: Improving customer service

Issue Description/Need: OFR is focusing on measurement and outcomes as means to become a more effective financial services regulatory agency. As such, the Division of Securities has completed an overall evaluation of its program and has determined that through more efficient use of its resources, including process improvements, more focus on measures and reporting and enhanced use of technology, it can reduce its staffing by three (3) full-time employees without adversely impacting the program. The Office has determined that a proactive approach to regulation will better serve the agency and recommends the creation of an intelligence unit within the Bureau of Financial Investigations. This newly formed unit would be used to conduct research and collect and analyze data and information in an attempt to proactively identify risks and pinpoint misconduct. The job of separating vital data from useless information has grown harder as the volume of information available to OFR has grown throughout the years and as the industries regulated by OFR rapidly evolve and bring new products to the marketplace. In addition, information that could inform OFR's regulatory efforts is dispersed through many different datasets including publicly available sources.

Ultimate Outcome: Transfers 3 FTEs from the 43900570 Division of Securities Regulation to the 43900540 - Bureau of Financial Investigations for creation of an intelligence unit to conduct research and collect and analyze data and information in an attempt to proactively identify risks and pinpoint misconduct.

This issue is the deduct, the add back is in issue code 3D00150 in budget entity 43900540.

Detail of Costs:

43900570 Division of Securities

SALARIES and BENEFITS:

Position	Title	Amount
(3)	1564 Financial Examiner/ Analyst II, PG023	(\$163,278)

EXPENSES:

Position	Title	Amount
(3)	Expenses @ \$1,800	(\$ 5,400)

TR HR/DMS:

COL A23 SCH VIIIIC REPRIORTIZN POS	COL A24 SCH VIIIIC N/R 2016-17 POS	COL A25 SCH VIIIIC ANZ 2016-17 POS	AMOUNT	AMOUNT	AMOUNT	CODES
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FINANCIAL SERVICES 43000000
 PGM: FINANCIAL SVCS COMM 43900000
 OFFICE OF FINANCIAL REG 43900500
 SECURITIES REGULATION 43900570
 PUBLIC PROTECTION 12
 REGULATION AND LICENSING 1204.00.00.00
 FUNDING REPRIORITIZATIONS 3D00000
 REDIRECT RESOURCES FROM SECURITIES
 REGULATION TO FINANCIAL
 INVESTIGATIONS - DEDUCT 3D00140

Position	Title	Amount
(3)	TR/HR/DMS@ \$344	(\$ 1,032)

Total for 43900570 Division (\$169,710)
 Of Securities

POSITION DETAIL OF SALARIES AND BENEFITS:

FTE	BASE RATE	ADDITIVES	BENEFITS	SUBTOTAL	LAPSE %	LAPSED SALARIES AND BENEFITS
A23 - SCH VIIIIC REPRIORTIZN						
CHANGES TO CURRENTLY AUTHORIZED POSITIONS						
1564	FINANCIAL EXAMINER/ANALYST II					
C0001 001	3.00-	112,883-	50,395-	163,278-	0.00	163,278-
TOTALS FOR ISSUE BY FUND						
2573	REGULATORY TRUST FUND					163,278-
3.00-	112,883-	50,395-	163,278-			163,278-

TOTAL: REGULATION AND LICENSING 1204.00.00.00
 BY FUND TYPE
 TRUST FUNDS..... 3.00- 169,710- 2000
 SALARY RATE..... 112,883-
 =====

	COL A23	COL A24	COL A25	
	SCH VIIIIC	SCH VIIIIC	SCH VIIIIC	
	REPRIORTIZN	N/R 2016-17	ANZ 2016-17	
POS	AMOUNT	POS	AMOUNT	POS
				AMOUNT
				CODES
FINANCIAL SERVICES				43000000
TOTAL: FINANCIAL SERVICES				43000000
BY FUND TYPE				
	10.00-			
SALARY RATE.....	450,459-			
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* BPEADL01                               STATISTICAL INFORMATION                09/14/2015 16:03:06 *
* BUDGET PERIOD: 2006-2017                EXHIBIT A, D AND D-3A LIST REQUEST          TJM 43      SP      *
* COMPILE DATE: 09/09/2015                COMPILE TIME: 16:07:29                        PAGE:      1      *
*****
*                                     SAVE INITIALS:          SAVE DEPARTMENT: 07      SAVE ID: S8C
* -----
* 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:                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: A23                A24                A25                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: T                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: A6                PRIORITY ISSUE NARRATIVE SET (1-9):
*
* INCLUDE POSITION DATA (Y/N): Y
*
* INCLUDE COLUMN CODES (Y/N): Y
*
* OUTPUT FORMAT: L                PAGE BREAKS:                REPORT HEADING:                SCHEDULE VIIIC
* L=LANDSCAPE                (IOE, GRP, DEP, DIV,                BUR, SUB, LBE, PRC,                PRIORITY LISTING FOR POSSIBLE
* P=PORTRAIT                SIS, ISC)                REPRIORITIZATION FOR REQUEST YEAR
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* BPEADL01                               STATISTICAL INFORMATION                09/14/2015 16:03:06 *
* BUDGET PERIOD: 2006-2017                EXHIBIT A, D AND D-3A LIST REQUEST          TJM 43      SP      *
* COMPILE DATE: 09/09/2015                COMPILE TIME: 16:07:29                        PAGE:      2      *
*****
*
* TOTAL RECORDS READ FROM SORT:           47
* TOTAL RECORDS READ FROM CARD:           43
* TOTAL PAF RECORDS READ:                 8
* TOTAL OAF RECORDS READ:                 0
* TOTAL IEF RECORDS READ:                 0
* TOTAL BGF RECORDS READ:                 0
* TOTAL BEF RECORDS READ:                 20
* TOTAL PCF RECORDS READ:                 18
* TOTAL ICF RECORDS READ:                 26
* TOTAL INF RECORDS READ:                 543
* TOTAL ACF RECORDS READ:                 12
* TOTAL FCF RECORDS READ:                 7
* TOTAL FSF RECORDS READ:                 10
* TOTAL PCN RECORDS READ:                 0
* TOTAL BEN RECORDS READ:                 0
* TOTAL DPC RECORDS READ:                 16
* TOTAL RECORDS IN ERROR:                 0
*
*****
*
* BUDGET ENTITIES SELECTED:
*   1-9: 43
*  10-18:
*  19-27:
*
*****

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