



# Vermont Department of Financial Regulation Proposed Budget Information Fiscal Year 2027

Kaj Samsom, Commissioner

Mary Block, Deputy Commissioner of Insurance

Christine Brown, Deputy Commissioner of Captive Insurance

Aaron Ferenc, Deputy Commissioner of Banking

Amanda Smith, Deputy Commissioner of Securities

# Overview

## Department of Financial Regulation SFY27 Governor's Recommended Budget

**100% Special Fund**

- Financial Institution Regulation Fund
  - Insurance Regulation Fund
- Captive Insurance Regulation Fund
  - Securities Regulation Fund
- Financial Education, Restitution and Whistleblower Fund



## SFY27 Summary and Highlights

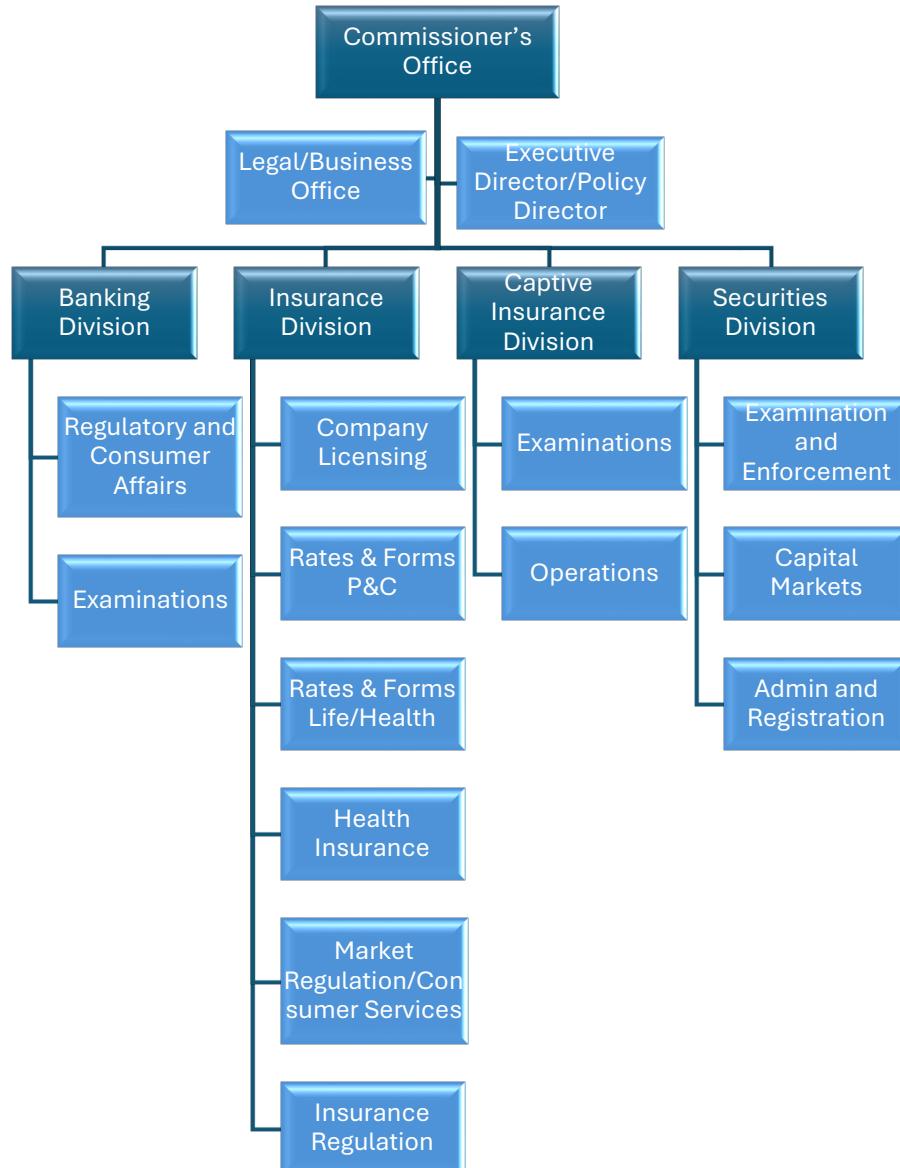
- Request represents level services for SFY27.
  - No new initiatives or positions proposed
- \$601,507 increase over SFY26 (2.9%)
  - 85.9% is salaries and benefits
  - Remaining is internal services/rent
- Overall budget breakout:
  - 83% is salaries and benefits
  - 7.5% consulting services for the review of regulated entities (billed back to the entity)
  - 9.5% operating (including travel)
- DFR has completed its move to updated space
  - \$65k reduction in SFY27
- Relaunched financial literacy grant program in January
- Challenges:
  - Salaries and benefits
  - IT modernization
  - Recruiting and retaining financial staff

# Declaration of Policy

## 8 V.S.A. § 10

- The business of organizations that offer financial services and products shall be supervised by the Commissioner in a manner to ensure the solvency, liquidity, stability, and efficiency of all such organizations; to ensure reasonable and orderly competition, thereby encouraging the development, expansion, and availability of financial services and products advantageous to the public welfare; and to maintain close cooperation with other supervisory authorities; and
- All such organizations shall be supervised in such a way as to protect consumers against unfair and unconscionable practices and to provide consumer education.

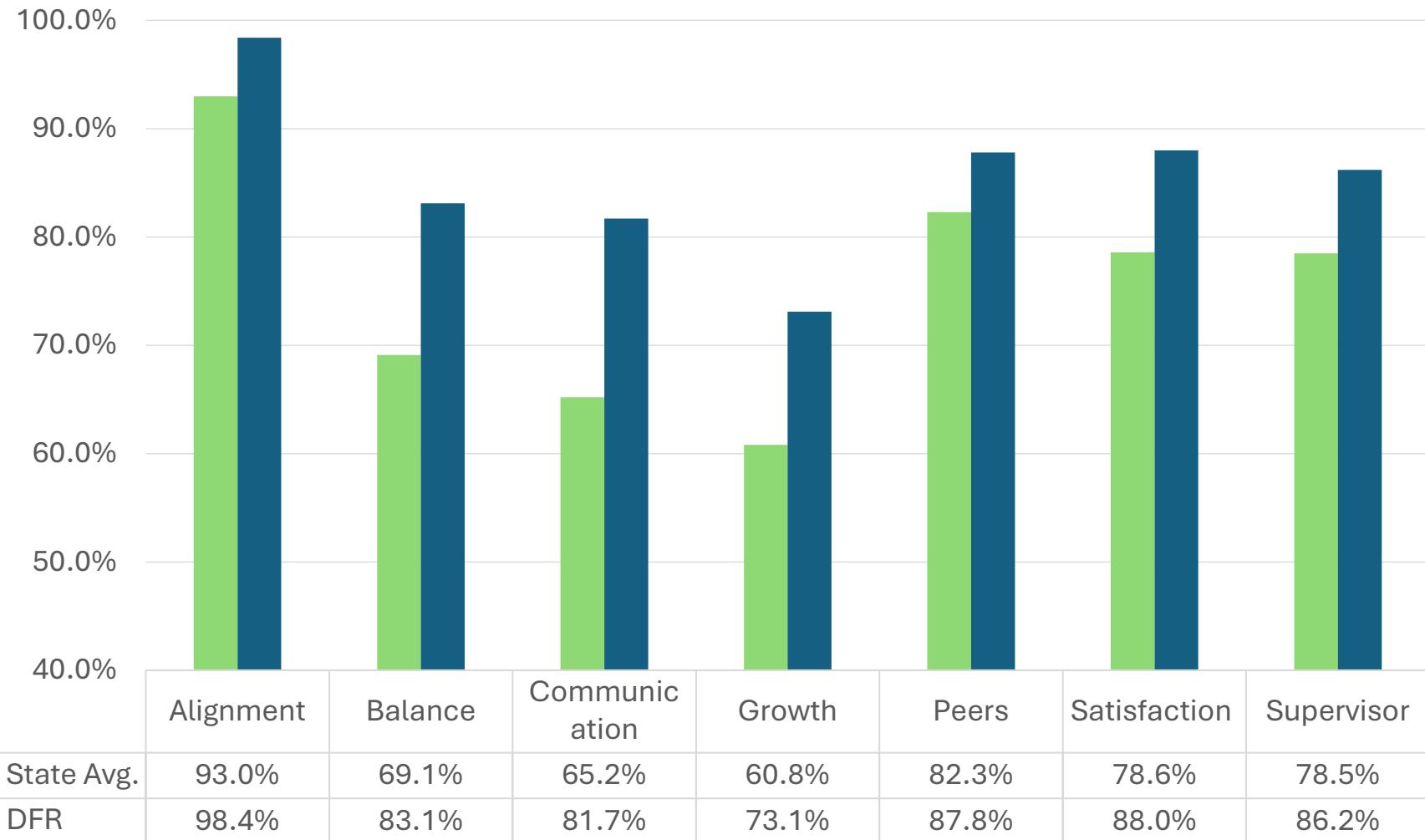
# Organizational Chart and Position Count



Department Position Count		
	SFY26	SFY27
Admin Division		
Commissioner's Office	8	8
General Counsel's Office	10	10
Banking Division	17	17
Captive Insurance Division	32	32
Insurance Division	34	34
Securities Division	9	9
<b>Total</b>	<b>110</b>	<b>110</b>



# DHR Engagement Survey Results 2025



# Who We Regulate

<b>Banking:</b>		<b>Insurance:</b>	
State-chartered Banks	7	Insurance Companies	1,349
State-chartered Credit Unions	8	VT Domiciled Insurance Co.	24
State Trust Companies	3	Third Party Administrators	263
Financial Company Licenses	2,852	VT Insurance Agencies	170
Financial Individual Licenses	3,004	VT Agents/Adjusters	2,962
<b>Securities:</b>		Foreign Agencies	6,009
Broker-Dealer (BD) Firms	1,213	Foreign Agent/Adjusters	225,552
Broker-Dealer Firms Domiciled in VT	3	<b>Captive Insurance:</b>	
Affiliated Broker-Dealer Agents	155,477	Active Captive Insurance Companies (inc. Domestic RRG)	707
State Registered Investment Advisor Firms	54	Protected Cells	297
State Investment Advisor Firms Domiciled in VT	31	Non-Domestic RRG	91
Affiliated Investment Advisor Representatives	67		



# How We Regulate

	<b>DFR</b>	
Examinations	147	
Insurance Filings Reviewed	4,162	
Healthcare External Appeals	26	
Healthcare External Appeal Denials Overturned	12	
Consumer Inquiries	2,445	5 yr annual avg
Consumer Complaints	371	5 yr annual avg
Active Appointments Processed	483,838	
Risk Retention Group and Other Captive Insurer Filings Reviewed	1,734	
Business Plan Changes Reviewed	2,522	
In-Person Outreach Events	40	
Revenue Processed	\$132,223,523	
Fines and Penalties Enforced	\$2,307,651	
Restitution Ordered	\$1,027,100	5 yr annual avg

\*More data can be found on the State's dashboard at  
[Programmatic Performance Measure Budget \(PPMB\)](#)



# Total General Fund Revenue

Each Division is Revenue Generating for the State

SFY25				
Division	DFR Revenue	Tax Revenue	Expenditures	Net
Banking	\$4,035,398	\$13,369,973	\$3,327,675	\$14,077,696
Insurance	\$48,381,615	\$47,675,111	\$6,971,212	\$89,085,514
Captive Insurance	\$7,476,962	\$30,459,582	\$6,775,971	\$31,160,573
Securities	\$72,370,059		\$2,226,904	\$70,143,155
Total	\$132,264,034	\$91,504,666	\$19,301,762	\$204,466,938

# Recognitions

DFR 5-year accreditation received or in progress



**Vermont Ranked #1 Captive  
Domicile Worldwide**



# Budget Overview

Major Object	SFY25 Actual	SFY26 Budget	SFY27 Gov Rec	SFY26-SFY27 Change
Personal Services	\$17,441,542	\$18,694,742	\$19,236,601	\$541,859
Operating	\$1,865,455	\$1,998,059	\$2,057,707	\$59,648
Grants/Restitution	\$339,888	\$100,000	\$100,000	\$0
Total	\$19,646,885	\$20,792,801	\$21,394,308	\$601,507
Special Fund	\$19,646,885	\$20,792,801	\$21,394,308	\$601,507

## Fiscal Year 2027 Budget Development Form: Department of Financial Regulation

	General \$\$	Special \$\$	Federal \$\$	Interdept'l Transfer \$\$	All other \$\$	Total \$\$
<b>Approp #1 [2210080000] Administration: FY 2026 Approp</b>	<b>0</b>	<b>3,215,267</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,215,267</b>
Other Changes: (Please insert changes to your base appropriation that occurred after the passage of the FY24 budget)						0
<b>FY 2026 Other Changes</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Approp. After FY 2026 Other Changes</b>	<b>0</b>	<b>3,215,267</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,215,267</b>
<b>CURRENT SERVICE LEVEL/CURRENT LAW</b>	<b>0</b>	<b>196,346</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>196,346</b>
<i>Personal Services</i>	<i>0</i>	<i>196,346</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>196,346</i>
500000: Salary & Wages: Classified Employees		116,323				116,323
500010: Salary & Wages: Exempt Employees						
501500: Health Insurance: Classified Employees		44,063				44,063
501510: Health Insurances: Exempt Employees						
502000: Retirement: Classified Employees		44,642				44,642
502010: Retirement: Exempt Employees						
All Other Employee Payroll Related Fringe Benefits		(1,946)				(1,946)
504040: VT Family & Medical Leave Insurance Premium		(1,068)				(1,068)
504045: Child Care Contribution		514				514
505200: Workers' Compensation Insurance Premium						0
508000: Vacancy Turnover Savings		(6,182)				(6,182)
						0
						0
						0
<i>Operating Expenses</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
514000: Rent						0
516000: Insurance Other Than Employee Benefits						0
516010: Insurance - General Liability						0
516671: VISION/ISD						0
516660: ADS Service level Agreement						0
516685: ADS Allocated Charge						0
519006: Human Resources Services						0
523620: Single Audit Allocation						0
507600: Gov Office Allocation						0
						0
<i>Grants</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<b>Subtotal of Increases/Decreases</b>	<b>0</b>	<b>196,346</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>196,346</b>
<b>FY 2027 Governor Recommend</b>	<b>0</b>	<b>3,411,613</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,411,613</b>



## Fiscal Year 2027 Budget Development Form: Department of Financial Regulation

	General \$\$	Special \$\$	Federal \$\$	Interdept'l Transfer \$\$	All other \$\$	Total \$\$
<b>Approp #2 [2210001000] Banking: FY 2026 Approp</b>	<b>0</b>	<b>2,966,003</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,966,003</b>
Other Changes: (Please insert changes to your base appropriation that occurred after the passage of the FY24 budget)						0
<b>FY 2026 Other Changes</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Approp. After FY 2026 Other Changes</b>	<b>0</b>	<b>2,966,003</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,966,003</b>
<b>CURRENT SERVICE LEVEL/CURRENT LAW</b>						
<i>Personal Services</i>						
500000: Salary & Wages: Classified Employees		101,930				101,930
500010: Salary & Wages: Exempt Employees						
501500: Health Insurance: Classified Employees		27,409				27,409
501510: Health Insurances: Exempt Employees						
502000: Retirement: Classified Employees		29,355				29,355
502010: Retirement: Exempt Employees						
All Other Employee Payroll Related Fringe Benefits		(1,607)				(1,607)
504040: VT Family & Medical Leave Insurance Premium		982				982
504045: Child Care Contribution		1,471				1,471
505200: Workers' Compensation Insurance Premium		1,919				1,919
508000: Vacancy Turnover Savings		(5,112)				(5,112)
						0
						0
						0
						0
<b>Operating Expenses</b>	<b>0</b>	<b>(6,759)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(6,759)</b>
514000: Rent		(26,979)				(26,979)
516000: Insurance Other Than Employee Benefits		(48)				(48)
516010: Insurance - General Liability		121				121
516671: VISION/ISD		(23,857)				(23,857)
516660: ADS Service level Agreement		(4,107)				(4,107)
516685: ADS Allocated Charge		46,731				46,731
519006: Human Resources Services		1,918				1,918
523620: Single Audit Allocation		(379)				(379)
507600: Gov Office Allocation		(159)				(159)
						0
						0
						0
<b>Grants</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Subtotal of Increases/Decreases</b>	<b>0</b>	<b>149,588</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>149,588</b>
<b>FY 2027 Governor Recommend</b>	<b>0</b>	<b>3,115,591</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,115,591</b>



## Fiscal Year 2027 Budget Development Form: Department of Financial Regulation

<b>Approp #3 [2210011000] Insurance: FY 2026 Approp</b>	0	6,404,206	0	0	0	6,404,206
<b>Other Changes:</b> (Please insert changes to your base appropriation that occurred after the passage of the FY24 budget)						0
<b>FY 2026 Other Changes</b>	0	0	0	0	0	0
<b>Total Approp. After FY 2026 Other Changes</b>	0	6,404,206	0	0	0	6,404,206
<b>CURRENT SERVICE LEVEL/CURRENT LAW</b>	0	403,940	0	0	0	403,940
<i>Personal Services</i>	0	263,253	0	0	0	263,253
500000: Salary & Wages: Classified Employees		333,813				333,813
500010: Salary & Wages: Exempt Employees						
501500: Health Insurance: Classified Employees		109,847				109,847
501510: Health Insurances: Exempt Employees						
502000: Retirement: Classified Employees		96,160				96,160
502010: Retirement: Exempt Employees						
All Other Employee Payroll Related Fringe Benefits		12,130				12,130
504040: VT Family & Medical Leave Insurance Premium		1,357				1,357
504045: Child Care Contribution		2,646				2,646
505200: Workers' Compensation Insurance Premium		3,838				3,838
506200: Other Personal Services		(286,977)				(286,977)
508000: Vacancy Turnover Savings		(9,561)				(9,561)
						0
						0
						0
						0
<i>Operating Expenses</i>	0	140,687	0	0	0	140,687
514000: Rent		70,195				70,195
516000: Insurance Other Than Employee Benefits		(96)				(96)
516010: Insurance - General Liability		242				242
516671: VISION/ISD		11,623				11,623
516660: ADS Service level Agreement		(41,350)				(41,350)
516685: ADS Allocated Charge		93,462				93,462
519006: Human Resources Services		3,836				3,836
523620: Single Audit Allocation		1,930				1,930
507600: Gov Office Allocation		845				845
						0
						0
						0
						0
<i>Grants</i>	0	0	0	0	0	0
						0
						0
						0
<b>Subtotal of Increases/Decreases</b>	0	403,940	0	0	0	403,940
<b>FY 2027 Governor Recommend</b>	0	6,808,146	0	0	0	6,808,146



## Fiscal Year 2027 Budget Development Form: Department of Financial Regulation

	General \$\$	Special \$\$	Federal \$\$	Interdept'l Transfer \$\$	All other \$\$	Total \$\$
<b>Approp #4 [2210020000] Captive Insurance: FY 2026 Approp</b>	<b>0</b>	<b>6,589,370</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,589,370</b>
<b>Other Changes: (Please insert changes to your base appropriation that occurred after the passage of the FY24 budget)</b>						0
<b>FY 2026 Other Changes</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Approp. After FY 2026 Other Changes</b>	<b>0</b>	<b>6,589,370</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,589,370</b>
<b>CURRENT SERVICE LEVEL/CURRENT LAW</b>	<b>0</b>	<b>(252,174)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(252,174)</b>
<i>Personal Services</i>	0	(185,367)	0	0	0	(185,367)
500000: Salary & Wages: Classified Employees		36,073				36,073
500010: Salary & Wages: Exempt Employees						
501500: Health Insurance: Classified Employees		(3,150)				(3,150)
501510: Health Insurances: Exempt Employees						
502000: Retirement: Classified Employees		10,386				10,386
502010: Retirement: Exempt Employees						
All Other Employee Payroll Related Fringe Benefits		(15,851)				(15,851)
504040: VT Family & Medical Leave Insurance Premium		2,054				2,054
504045: Child Care Contribution		4,473				4,473
505200: Workers' Compensation Insurance Premium		3,612				3,612
508000: Vacancy Turnover Savings		(11,427)				(11,427)
506200: Other Personal Services		(211,537)				(211,537)
						0
						0
						0
<i>Operating Expenses</i>	0	(66,807)	0	0	0	(66,807)
514000: Rent		(97,128)				(97,128)
516000: Insurance Other Than Employee Benefits		(90)				(90)
516010: Insurance - General Liability		228				228
516671: VISION/ISD		(10,381)				(10,381)
516660: ADS Service level Agreement		(49,525)				(49,525)
516685: ADS Allocated Charge		87,964				87,964
519006: Human Resources Services		3,611				3,611
523620: Single Audit Allocation		(1,044)				(1,044)
507600: Gov Office Allocation		(442)				(442)
						0
						0
<i>Grants</i>	0	0	0	0	0	0
<b>Subtotal of Increases/Decreases</b>	<b>0</b>	<b>(252,174)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(252,174)</b>
<b>FY 2027 Governor Recommend</b>	<b>0</b>	<b>6,337,196</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,337,196</b>



# Fiscal Year 2027 Budget Development Form: Department of Financial Regulation

	General \$\$	Special \$\$	Federal \$\$	Interdept'l	All other \$\$	Total \$\$
				Transfer \$\$		
<b>Approp #5 [2210031000] Securities: FY 2026 Approp</b>	0	1,617,955	0	0	0	1,617,955
<b>Other Changes:</b> (Please insert changes to your base appropriation that occurred after the passage of the FY24 budget)						0
<b>FY 2026 Other Changes</b>	0	0	0	0	0	0
<b>Total Approp. After FY 2026 Other Changes</b>	0	1,617,955	0	0	0	1,617,955
<b>CURRENT SERVICE LEVEL/CURRENT LAW</b>	0	103,807	0	0	0	103,807
<i>Personal Services</i>	0	85,683	0	0	0	85,683
500000: Salary & Wages: Classified Employees		46,007				46,007
500010: Salary & Wages: Exempt Employees						
501500: Health Insurance: Classified Employees		29,497				29,497
501510: Health Insurances: Exempt Employees						
502000: Retirement: Classified Employees		13,228				13,228
502010: Retirement: Exempt Employees						
All Other Employee Payroll Related Fringe Benefits		(1,672)				(1,672)
504040: VT Family & Medical Leave Insurance Premium		169				169
504045: Child Care Contribution		202				202
505200: Workers' Compensation Insurance Premium		1,017				1,017
508000: Vacancy Turnover Savings		(2,765)				(2,765)
					0	0
					0	0
					0	0
<i>Operating Expenses</i>	0	18,124	0	0	0	18,124
514000: Rent		(11,477)				(11,477)
516000: Insurance Other Than Employee Benefits		(26)				(26)
516010: Insurance - General Liability		63				63
516671: VISION/ISD		10,147				10,147
516660: ADS Service level Agreement		(8,445)				(8,445)
516685: ADS Allocated Charge		24,741				24,741
519006: Human Resources Services		1,015				1,015
523620: Single Audit Allocation		1,468				1,468
507600: Gov Office Allocation		638				638
					0	0
<i>Grants</i>	0	0	0	0	0	0
					0	0
					0	0
<b>Subtotal of Increases/Decreases</b>	0	103,807	0	0	0	103,807
<b>FY 2027 Governor Recommend</b>	0	1,721,762	0	0	0	1,721,762

<b>Department of Financial Regulation FY 2026 Appropriation</b>	0	20,792,801	0	0	0	20,792,801
<b>Reductions and Other Changes</b>	0	0	0	0	0	0
<b>FY 2026 Total After Other Changes</b>	0	20,792,801	0	0	0	20,792,801
<b>TOTAL INCREASES/DECREASES</b>	0	601,507	0	0	0	601,507

<b>Department of Financial Regulation FY 2027 Governor Recommend</b>	0	21,394,308	0	0	0	21,394,308
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**State of Vermont**  
**FY2027 Governor's Recommended Budget**  
**Rollup Report**

**Organization: 02210 - Financial Regulation**

**Budget Object Group: 1. PERSONAL SERVICES**

Budget Object Rollup Name	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Salaries and Wages	10,055,791	9,563,421	9,563,421	10,153,916	590,495	6.2%
Fringe Benefits	6,201,479	7,166,943	7,166,943	7,562,379	395,436	5.5%
Contracted & 3rd Party Service	1,183,774	1,338,428	1,338,428	1,393,093	54,665	4.1%
Per Diem & Other Pers Services	498	625,950	625,950	127,213	-498,737	-79.7%
<b>Budget Object Group Total: 1. PERSONAL SERVICES</b>	<b>17,441,542</b>	<b>18,694,742</b>	<b>18,694,742</b>	<b>19,236,601</b>	<b>541,859</b>	<b>2.9%</b>

**Budget Object Group: 2. OPERATING**

Budget Object Rollup Name	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	FY2027 Governor's Recommeded to FY2026 As Passed	Percent Change FY2027 Governor's Recommeded and FY2026 As Passed
Equipment	37,357	5,011	5,011	7,525	2,514	50.2%
IT/Telecom Services and Equipment	556,176	585,432	585,432	732,617	147,185	25.1%
IT Repair and Maintenance Services	221	11	11	0	-11	-100.0%
Other Operating Expenses	29,653	21,045	21,045	32,670	11,625	55.2%
Other Rental	762	222	222	750	528	237.8%
Other Purchased Services	398,651	356,712	356,712	353,715	-2,997	-0.8%
Property & Maintenance	1,177	1,250	1,250	1,950	700	56.0%
Property Rental	560,669	560,688	560,688	495,299	-65,389	-11.7%
Supplies	47,691	87,406	87,406	54,858	-32,548	-37.2%
Travel	233,099	380,282	380,282	378,323	-1,959	-0.5%
<b>Budget Object Group Total: 2. OPERATING</b>	<b>1,865,455</b>	<b>1,998,059</b>	<b>1,998,059</b>	<b>2,057,707</b>	<b>59,648</b>	<b>3.0%</b>

**Budget Object Group: 3. GRANTS**

Budget Object Rollup Name	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Grants	339,888	100,000	100,000	100,000	0	0.0%
<b>Budget Object Group Total: 3. GRANTS</b>	<b>339,888</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>	<b>0</b>	<b>0.0%</b>

<b>Total Expenditures</b>	<b>19,646,885</b>	<b>20,792,801</b>	<b>20,792,801</b>	<b>21,394,308</b>	<b>601,507</b>	<b>2.9%</b>
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Fund Name	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Special Fund	19,606,376	20,792,801	20,792,801	21,394,308	601,507	2.9%
Federal Funds	40,509	0	0	0	0	#DIV/0!
<b>Funds Total</b>	<b>19,646,885</b>	<b>20,792,801</b>	<b>20,792,801</b>	<b>21,394,308</b>	<b>601,507</b>	<b>2.9%</b>

<b>Position Count</b>	<b>109.0</b>
<b>FTE Total</b>	<b>108.9</b>

**State of Vermont**  
**FY2027 Governor's Recommended Budget**  
**Detail Report**

**Organization: 02210 - Financial Regulation**

**Budget Object Group: 1. PERSONAL SERVICES**

Salaries and Wages	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
500000 - Salaries	10,038,362	7,204,367	7,204,367	7,632,876	428,509	5.9%
500010 - Exempt	0	2,020,231	2,020,231	2,118,793	98,562	4.9%
500060 - Overtime	17,429	27,668	27,668	19,064	-8,604	-31.1%
500899 - Market Factor - Classified	0	1,479,404	1,479,404	1,586,479	107,075	7.2%
508000 - Vacancy Turnover Savings	0	-1,168,249	-1,168,249	-1,203,296	-35,047	3.0%
<b>Total: Salaries and Wages</b>	<b>10,055,791</b>	<b>9,563,421</b>	<b>9,563,421</b>	<b>10,153,916</b>	<b>590,495</b>	<b>6.2%</b>

Fringe Benefits	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
501000 - FICA	728,289	664,311	664,311	669,003	4,692	0.7%
501010 - FICA - Exempt	0	154,385	154,385	153,482	-903	-0.6%
501500 - Health Insurance	2,468,465	2,490,468	2,490,468	2,652,040	161,572	6.5%
501510 - Health Ins - Exempt	0	516,392	516,392	562,486	46,094	8.9%
502000 - Retirement	2,720,518	2,483,014	2,483,014	2,637,254	154,240	6.2%
502010 - Retirement - Exempt	0	540,128	540,128	579,659	39,531	7.3%
502500 - Dental Insurance	92,836	77,629	77,629	79,989	2,360	3.0%
502510 - Dental - Exempt	0	13,660	13,660	14,064	404	3.0%
503000 - Life Insurance	46,161	37,337	37,337	24,271	-13,066	-35.0%
503010 - Life Ins - Exempt	0	8,177	8,177	5,298	-2,879	-35.2%
503500 - Long Term Disability	4,579	1,525	1,525	1,615	90	5.9%
503510 - LTD - Exempt	0	3,390	3,390	3,563	173	5.1%
504000 - Employee Assistance Program	3,524	3,367	3,367	3,534	167	5.0%
504010 - EAP - Exempt	0	592	592	608	16	2.7%
504040 - VT Family & Medical Leave Ins	34,333	34,226	34,226	37,720	3,494	10.2%
504045 - Child Care Contribution Exp	35,941	40,584	40,584	49,890	9,306	22.9%

504530 - Employee Tuition Costs	1,045	12,660	12,660	0	-12,660	-100.0%
504590 - Misc Employee Benefits	950	7,581	7,581	0	-7,581	-100.0%
505200 - Workers Comp - Ins Premium	63,456	77,517	77,517	87,903	10,386	13.4%
505500 - Unemployment Compensation	1,383	0	0	0	0	0.0%
<b>Total: Fringe Benefits</b>	<b>6,201,479</b>	<b>7,166,943</b>	<b>7,166,943</b>	<b>7,562,379</b>	<b>395,436</b>	<b>5.5%</b>

Contracted and 3rd Party Service	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
507100 - Contr & 3rd Party - Financial	1,078,038	1,224,374	1,224,374	1,279,194	54,820	4.5%
507200 - Contr & 3rd Party - Legal	84,092	28,728	28,728	16,552	-12,176	-42.4%
507350 - Contr&3rd Pty-Educ & Training	4,760	0	0	7,581	7,581	0.0%
507566 - IT Contracts - Application Sup	16,884	5,500	5,500	12,700	7,200	130.9%
507600 - Other Contr and 3rd Pty Serv	0	27,244	27,244	8,212	-19,032	-69.9%
507615 - Interpreters	0	0	0	500	500	0.0%
507999 - Contractual & 3Rd Party	0	52,582	52,582	68,354	15,772	30.0%
<b>Total: Contracted and 3rd Party Service</b>	<b>1,183,774</b>	<b>1,338,428</b>	<b>1,338,428</b>	<b>1,393,093</b>	<b>54,665</b>	<b>4.1%</b>

PerDiem and Other Personal Services	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
505700 - Catamount Health Assessment	498	223	223	0	-223	-100.0%
506200 - Other Pers Serv	0	625,727	625,727	127,213	-498,514	-79.7%
<b>Total: PerDiem and Other Personal Services</b>	<b>498</b>	<b>625,950</b>	<b>625,950</b>	<b>127,213</b>	<b>-498,737</b>	<b>-79.7%</b>

<b>Total: 1. PERSONAL SERVICES</b>	<b>17,441,542</b>	<b>18,694,742</b>	<b>18,694,742</b>	<b>19,236,601</b>	<b>541,859</b>	<b>2.9%</b>
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#### Budget Object Group: 2. OPERATING

Equipment	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
522400 - Other Equipment	0	5,011	5,011	-	-5,011	-100.0%
522410 - Office Equipment	388	0	0	-	0	0.0%
522700 - Furniture & Fixtures	36,969	0	0	7,525	7,525	0.0%

<b>Total: Equipment</b>	<b>37,357</b>	<b>5,011</b>	<b>5,011</b>	<b>7,525</b>	<b>2,514</b>	<b>50.2%</b>
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IT/Telecom Services and Equipment	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
516551 - Software-License-ApplicaSupprt	718	0	0	0	0	0.0%
516605 - ADS VOIP Exp	0	18,469	18,469	5,519	-12,950	-70.1%
516611 - Toll-Free Telephone	13	2,249	2,249	1,476	-773	-34.4%
516652 - Telecom-Telephone Service	52,282	31,753	31,753	52,271	20,518	64.6%
516656 - Telecom-Paging Service	0	625	625	625	0	0.0%
516660 - ADS Service Level Agreement	170,953	183,457	183,457	58,691	-124,766	-68.0%
516671 - IT Inter Svc Cost-VISION/ISD	118,662	133,463	133,463	140,745	7,282	5.5%
516672 - IT Inter Svc Cost ADS Telephon	6,317	17,084	17,084	14,760	-2,324	-13.6%
516683 - IT InterSvcCost ProjManage&Rvw	4,158	0	0	1,386	1,386	0.0%
516685 - IT Inter Svc ADS Allocated Fee	138,274	151,364	151,364	404,262	252,898	167.1%
519085 - Software as a Service	1,943	0	0	185	185	0.0%
522201 - Hardware-Computer Peripherals	8,571	8,613	8,613	10,695	2,082	24.2%
522216 - Hardware-Desktop & Laptop PCs	50,003	28,957	28,957	37,025	8,068	27.9%
522217 - Hardware-Printers,Copiers,Scan	1,194	1,198	1,198	177	-1,021	-85.2%
522260 - Hardware-Videoconferencing	3,087	0	0	0	0	0.0%
522291 - Software - Voice Network	0	8,200	8,200	4,800	-3,400	-41.5%
<b>Total: IT/Telecom Services and Equipment</b>	<b>556,176</b>	<b>585,432</b>	<b>585,432</b>	<b>732,617</b>	<b>147,185</b>	<b>25.1%</b>

IT Repair and Maintenance Services	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
513010 - Repair & Main-OfficeTechEquip	0	11	11	0	-11	-100.0%
513050 - Software-Rep&Maint-ApplicaSupp	221	0	0	0	0	0.0%
<b>Total: IT Repair and Maintenance Services</b>	<b>221</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>-11</b>	<b>-100.0%</b>

Other Operating Expenses	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
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Description							
516575 - Accreditation/Certification	10,105	0	0	10,000	10,000	0.0%	
523050 - Promotional Materials	3,316	0	0	3,650	3,650	0.0%	
523620 - Single Audit Allocation	16,180	20,995	20,995	18,970	-2,025	-9.6%	
523640 - Registration & Identification	31	50	50	50	0	0.0%	
526110 - Admin Miscellaneous	21	0	0	0	0	0.0%	
<b>Total: Other Operating Expenses</b>	<b>29,653</b>	<b>21,045</b>	<b>21,045</b>	<b>32,670</b>	<b>11,625</b>	<b>55.2%</b>	

Other Rental	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
514550 - Rental - Auto	165	222	222	750	528	237.8%
515000 - Rental - Other	597	0	0	0	0	0.0%
<b>Total: Other Rental</b>	<b>762</b>	<b>222</b>	<b>222</b>	<b>750</b>	<b>528</b>	<b>237.8%</b>

Other Purchased Services	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
516000 - Insurance other than Empl Bene	7,467	7,560	7,560	7,300	-260	-3.4%
516010 - Insurance - General Liability	58,738	53,338	53,338	53,992	654	1.2%
516099 - Property Insurance	0	159	159	50	-109	-68.6%
516500 - Dues	103,289	91,072	91,072	96,100	5,028	5.5%
516550 - Licenses	3,732	0	0	1,000	1,000	0.0%
516813 - Advertising - Print	4,707	3,554	3,554	3,554	0	0.0%
516815 - Advertising - Other	4,838	9,000	9,000	2,250	-6,750	-75.0%
516820 - Advertising - Job Vacancies	352	3,538	3,538	3,538	0	0.0%
516870 - Trade Show & Events	5,236	0	0	0	0	0.0%
517000 - Printing and Binding	187	14,431	14,431	14,000	-431	-3.0%
517005 - Printing & Binding-BGS Copy Ct	94	0	0	0	0	0.0%
517010 - Printing-Promotional	25	0	0	0	0	0.0%
517020 - Photocopying	4,366	5,331	5,331	5,176	-155	-2.9%
517100 - Registration for Meetings&Conf	46,833	36,223	36,223	33,600	-2,623	-7.2%
517120 - Emp Training & Background Chks	2,154	644	644	877	233	36.2%
517200 - Postage	0	500	500	500	0	0.0%
517205 - Postage-BGS Postal Svcs Only	1,325	7,176	7,176	3,923	-3,253	-45.3%
517300 - Freight & Express Mail	376	2,636	2,636	1,600	-1,036	-39.3%
517400 - Instate Conf, Meetings, Etc	13,461	649	649	5,316	4,667	719.1%
517500 - Outstate Conf, Meetings, Etc.	9,340	659	659	9,892	9,233	1401.1%

519000 - Other Purchased Services	10,864	24,087	24,087	1,650	-22,437	-93.1%
519006 - Human Resources Services	94,280	96,017	96,017	106,397	10,380	10.8%
519010 - Administrative Service Charge	47	0	0	0	0	0.0%
519040 - Moving State Agencies	26,941	138	138	3,000	2,862	2073.9%
<b>Total: Other Purchased Services</b>	<b>398,651</b>	<b>356,712</b>	<b>356,712</b>	<b>353,715</b>	<b>-2,997</b>	<b>-0.8%</b>

Property and Maintenance	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Description						
510220 - Recycling	1,177	0	0	1,450	1,450	0.0%
512099 - Repair and Maintenance	0	1,250	1,250	500	-750	-60.0%
<b>Total: Property and Maintenance</b>	<b>1,177</b>	<b>1,250</b>	<b>1,250</b>	<b>1,950</b>	<b>700</b>	<b>56.0%</b>

Property Rental	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Description						
514000 - Rent Land & Bldgs-Office Space	560,669	560,688	560,688	495,299	-65,389	-11.7%
<b>Total: Property Rental</b>	<b>560,669</b>	<b>560,688</b>	<b>560,688</b>	<b>495,299</b>	<b>-65,389</b>	<b>-11.7%</b>

Supplies	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Description						
520000 - Office Supplies	7,901	27,036	27,036	7,721	-19,315	-71.4%
520500 - Other General Supplies	460	49	49	0	-49	-100.0%
520540 - Educational Supplies	338	0	0	550	550	0.0%
520600 - Recognition/Awards	0	100	100	1,000	900	900.0%
520700 - Food	3,083	1,864	1,864	857	-1,007	-54.0%
520712 - Water	108	0	0	0	0	0.0%
521100 - Electricity	23,642	34,993	34,993	23,600	-11,393	-32.6%
521500 - Books&Periodicals-Library/Educ	827	6,004	6,004	3,770	-2,234	-37.2%
521510 - Subscriptions	11,333	17,360	17,360	17,360	0	0.0%
<b>Total: Supplies</b>	<b>47,691</b>	<b>87,406</b>	<b>87,406</b>	<b>54,858</b>	<b>-32,548</b>	<b>-37.2%</b>

Travel	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
517999 - Travel In-State Employee	0	6,720	6,720	5,664	-1,056	-15.7%
518000 - Travel-Inst-Auto Mileage-Emp	29,588	91,692	91,692	91,692	0	0.0%
518010 - Travel-Inst-Other Transp-Emp	5,774	15,995	15,995	15,995	0	0.0%
518020 - Travel-Inst-Meals-Emp	967	2,075	2,075	2,075	0	0.0%
518030 - Travel-Inst-Lodging-Emp	4,695	10,643	10,643	10,643	0	0.0%
518040 - Travel-Inst-Incidentals-Emp	1,689	24,524	24,524	7,024	-17,500	-71.4%
518499 - Travel Out-State Employee	0	7,647	7,647	5,831	-1,816	-23.7%
518500 - Travel-Outst-Auto Mileage-Emp	8,052	9,964	9,964	13,464	3,500	35.1%
518510 - Travel-Outst-Other Trans-Emp	65,901	85,612	85,612	96,903	11,291	13.2%
518520 - Travel-Outst-Meals-Emp	26,996	17,257	17,257	20,757	3,500	20.3%
518530 - Travel-Outst-Lodging-Emp	85,593	97,863	97,863	97,985	122	0.1%
518540 - Travel-Outst-Incidentals-Emp	3,844	10,290	10,290	10,290	0	0.0%
<b>Total: Travel</b>	<b>233,099</b>	<b>380,282</b>	<b>380,282</b>	<b>378,323</b>	<b>-1,959</b>	<b>-0.5%</b>
<b>Total: 2. OPERATING</b>	<b>1,865,455</b>	<b>1,998,059</b>	<b>1,998,059</b>	<b>2,057,707</b>	<b>59,648</b>	<b>3.0%</b>

#### Budget Object Group: 3. GRANTS

Grants Rollup	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
<b>Description</b>						
550220 - Grants	0	100,000	100,000	100,000	0	0.0%
550400 - Restitution to Individuals	339,888	0	0	0	0	0.0%
<b>Total: Grants Rollup</b>	<b>339,888</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>	<b>0</b>	<b>0.0%</b>
<b>Total: 3. GRANTS</b>	<b>339,888</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>	<b>0</b>	<b>0.0%</b>
<b>Total Expenditures</b>	<b>19,646,885</b>	<b>20,792,801</b>	<b>20,792,801</b>	<b>21,394,308</b>	<b>601,507</b>	<b>2.9%</b>

Fund Name	FY2025 Actuals	FY2026 Original As Passed Budget	FY2026 Governor's BAA Recommended Budget	FY2027 Governor's Recommended Budget	Difference Between FY2027 Governor's Recommended and FY2026 As Passed	Percent Change FY2027 Governor's Recommended and FY2026 As Passed
Special Fund	19,606,376	20,792,801	20,792,801	21,394,308	601,507	2.9%
Federal Funds	40,509	0	0	0	0	0.0%

<b>Funds Total</b>	19,646,885	20,792,801	20,792,801	21,394,308	601,507	2.9%
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<b>Position Count</b>	109.0
<b>FTE Total</b>	108.9

**State of Vermont**  
**FY2027 Governor's Recommended Budget**  
**Position Summary Report**

**Organization: 02210 - Financial Regulation**

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Position Number	Classification	FTE	Count	Gross Salary	State Benefits	Federally Mandated	Total
290014	[004800] Program Technician II	1	1	\$56,035	\$47,460	\$3,831	\$107,326
290047	[004900] Program Technician III	1	1	\$66,789	\$35,773	\$4,881	\$107,443
290027	[005000] Executive Staff Assistant	1	1	\$69,014	\$70,498	\$4,531	\$144,043
290056	[009100] Director of Captive Examinatio	1	1	\$170,254	\$93,046	\$12,398	\$275,698
290036	[009110] Dir of Health Ins Regulation	1	1	\$112,466	\$64,909	\$7,977	\$185,352
290060	[009200] Director of Captive Insurance	1	1	\$165,465	\$91,607	\$12,031	\$269,103
290019	[029800] Financial Examiner III	1	1	\$123,627	\$52,755	\$9,229	\$185,611
290051	[029800] Financial Examiner III	1	1	\$93,829	\$58,752	\$6,722	\$159,303
290043	[033600] Regul & Consumer Affairs Dir	1	1	\$102,315	\$61,459	\$7,371	\$171,145
290015	[033800] Dir Market Reg & Prod Licensin	1	1	\$127,026	\$53,982	\$9,490	\$190,498
290016	[033850] Asst Dir Ins Reg Producer Lic	1	1	\$87,131	\$67,925	\$6,039	\$161,095
290040	[035000] Insurance Examiner III	1	1	\$107,882	\$74,125	\$7,626	\$189,633
290061	[035000] Insurance Examiner III	1	1	\$85,633	\$57,844	\$6,551	\$150,028
290062	[035000] Insurance Examiner III	1	1	\$103,884	\$72,930	\$7,320	\$184,134
290086	[035000] Insurance Examiner III	1	1	\$127,721	\$80,053	\$9,144	\$216,918
290094	[035000] Insurance Examiner III	1	1	\$85,633	\$55,985	\$6,095	\$147,713
290096	[035000] Insurance Examiner III	1	1	\$85,633	\$57,844	\$6,551	\$150,028
290100	[035000] Insurance Examiner III	1	1	\$120,821	\$77,990	\$8,616	\$207,427
290101	[035000] Insurance Examiner III	1	1	\$101,100	\$60,924	\$7,279	\$169,303
290108	[035000] Insurance Examiner III	1	1	\$114,157	\$34,145	\$8,733	\$157,035
290113	[035000] Insurance Examiner III	1	1	\$114,157	\$49,925	\$8,505	\$172,587
290117	[035000] Insurance Examiner III	1	1	\$94,795	\$59,040	\$6,796	\$160,631
290125	[035000] Insurance Examiner III	1	1	\$94,795	\$28,635	\$7,252	\$130,682
290127	[035000] Insurance Examiner III	1	1	\$104,639	\$61,980	\$7,549	\$174,168
290140	[035000] Insurance Examiner III	1	1	\$104,639	\$47,080	\$7,777	\$159,496
290143	[035000] Insurance Examiner III	1	1	\$114,157	\$76,000	\$8,106	\$198,263
290145	[035000] Insurance Examiner III	1	1	\$88,965	\$42,068	\$6,578	\$137,611

290011	[035300] Insur Examinations Dir	1	1	\$160,826	\$79,039	\$11,848	\$251,713
290020	[035400] Administrative Insurance Examini	1	1	\$140,659	\$57,843	\$10,532	\$209,034
290035	[035400] Administrative Insurance Examini	1	1	\$117,131	\$76,889	\$8,334	\$202,354
290058	[035400] Administrative Insurance Examini	1	1	\$125,044	\$79,253	\$8,939	\$213,236
290059	[035400] Administrative Insurance Examini	1	1	\$136,882	\$56,714	\$10,244	\$203,840
290116	[035400] Administrative Insurance Examini	1	1	\$140,659	\$83,918	\$10,134	\$234,711
290128	[035400] Administrative Insurance Examini	1	1	\$148,869	\$86,370	\$10,762	\$246,001
290063	[035403] Captive Chief Ins Examiner	1	1	\$159,309	\$89,490	\$11,560	\$260,359
290022	[035700] Director of Ins Regulation	1	1	\$99,363	\$61,946	\$7,602	\$168,911
290141	[035800] Insurance Examiner II	1	1	\$76,531	\$23,499	\$5,855	\$105,885
290142	[035800] Insurance Examiner II	1	1	\$79,268	\$23,721	\$6,064	\$109,053
290041	[036000] Insurance Examiner I	1	1	\$76,769	\$53,655	\$5,873	\$136,297
290007	[036800] Insurance Examiner-in-Charge	1	1	\$96,371	\$61,052	\$7,372	\$164,795
290039	[036800] Insurance Examiner-in-Charge	1	1	\$132,182	\$81,387	\$9,485	\$223,054
290045	[036800] Insurance Examiner-in-Charge	1	1	\$117,846	\$76,665	\$8,388	\$202,899
290092	[036800] Insurance Examiner-in-Charge	1	1	\$110,142	\$48,726	\$8,198	\$167,066
290095	[036800] Insurance Examiner-in-Charge	1	1	\$132,182	\$40,411	\$10,112	\$182,705
290118	[036800] Insurance Examiner-in-Charge	1	1	\$113,831	\$64,727	\$8,252	\$186,810
290146	[036800] Insurance Examiner-in-Charge	1	1	\$100,029	\$45,703	\$7,424	\$153,156
290134	[036810] Insurance Actuary	1	1	\$152,027	\$77,680	\$11,630	\$241,337
290025	[039300] Insur Consumer Complaint Admin	1	1	\$87,090	\$41,838	\$6,435	\$135,363
290003	[039500] Finan Examinations Dir	1	1	\$128,683	\$54,265	\$9,617	\$192,565
290009	[039602] Snr Fin Exam AC:Fin Institut	1	1	\$117,164	\$76,899	\$8,336	\$202,399
290037	[039602] Snr Fin Exam AC:Fin Institut	1	1	\$139,959	\$72,533	\$10,251	\$222,743
290002	[039700] Financial Examiner II	1	1	\$80,877	\$66,056	\$5,560	\$152,493
290005	[039700] Financial Examiner II	1	1	\$88,934	\$68,464	\$6,177	\$163,575
290006	[039700] Financial Examiner II	1	1	\$91,909	\$69,352	\$6,404	\$167,665
290038	[039800] Financial Examiner I	1	1	\$74,387	\$64,117	\$5,064	\$143,568
290052	[039800] Financial Examiner I	1	1	\$72,062	\$37,348	\$5,285	\$114,695
290093	[039800] Financial Examiner I	1	1	\$72,062	\$52,248	\$5,056	\$129,366
290017	[050100] Administrative Assistant A	1	1	\$63,981	\$49,830	\$4,439	\$118,250
290004	[050200] Administrative Assistant B	1	1	\$71,198	\$57,796	\$4,902	\$133,896
290138	[087010] Administration & Registration	1	1	\$90,126	\$57,645	\$6,438	\$154,209

290028	[087100] Regist & Consumer Affairs Adm	1	1	\$74,651	\$57,045	\$5,084	\$136,780
290012	[089230] Administrative Svcs Cord II	1	1	\$71,198	\$71,149	\$4,697	\$147,044
290073	[089250] Administrative Svcs Cord IV	1	1	\$72,654	\$37,523	\$5,330	\$115,507
290048	[089410] Administrative Svcs Dir III	1	1	\$123,385	\$78,962	\$8,811	\$211,158
290126	[467050] DFR Legal Prog Admin	1	1	\$71,199	\$63,166	\$4,822	\$139,187
290021	[468900] Rate & Form Analyst (ET)	1	1	\$87,090	\$67,913	\$6,035	\$161,038
290112	[471200] Reg & Consumer Affairs Adm	1	1	\$69,950	\$36,458	\$5,123	\$111,531
290136	[471200] Reg & Consumer Affairs Adm	1	1	\$72,176	\$37,383	\$5,293	\$114,852
290114	[477600] Dir of Examinations & Enforce	1	1	\$115,710	\$76,464	\$8,225	\$200,399
290023	[488000] Infor Management Officer	1	1	\$74,984	\$38,221	\$5,508	\$118,713
290098	[490000] Dir Rate & Form for Life & Hea	1	1	\$109,262	\$74,538	\$7,731	\$191,531
290144	[493700] Sr Health Policy Program Mgr	1	1	\$104,686	\$61,995	\$7,553	\$174,234
290088	[495800] Insur Consumer Serv Asst Adm	1	1	\$59,883	\$50,149	\$4,581	\$114,613
290107	[530600] Securities Examiner III	1	1	\$76,107	\$54,997	\$5,823	\$136,927
290115	[530600] Securities Examiner III	1	1	\$84,427	\$41,042	\$6,231	\$131,700
290137	[530600] Securities Examiner III	1	1	\$96,138	\$59,442	\$6,899	\$162,479
290042	[533600] Consumer Services Analyst	1	1	\$62,213	\$60,480	\$4,132	\$126,825
290053	[533610] Consumer Serv License Asst	1	1	\$94,806	\$59,043	\$6,796	\$160,645
290013	[535300] Market Conduct Examiner	1	1	\$76,710	\$38,738	\$5,640	\$121,088
290135	[535300] Market Conduct Examiner	1	1	\$95,722	\$70,492	\$6,696	\$172,910
290147	[535310] Market Conduct PBM Examiner	1	1	\$71,531	\$62,999	\$4,845	\$139,375
290148	[535320] PBM Licensing/CS Investigator	1	1	\$87,443	\$56,845	\$6,234	\$150,522
290029	[537200] Director of DFR Policy	1	1	\$115,710	\$49,958	\$8,624	\$174,292
290097	[538700] Director of Capital Markets	1	1	\$109,262	\$74,538	\$7,731	\$191,531
290001	[542400] Assoc Ins Rate & Form Analyst	1	1	\$70,283	\$62,892	\$4,749	\$137,924
290109	[542400] Assoc Ins Rate & Form Analyst	1	1	\$80,163	\$42,671	\$5,860	\$128,694
290133	[542400] Assoc Ins Rate & Form Analyst	1	1	\$82,430	\$55,346	\$5,850	\$143,626
290032	[542450] Sr Ins Rate & Form Analyst	1	1	\$92,955	\$28,344	\$7,111	\$128,410
290087	[542450] Sr Ins Rate & Form Analyst	1	1	\$71,531	\$53,630	\$5,472	\$130,633
290018	[552700] Captive Insurance Analyst	1	1	\$77,522	\$53,879	\$5,475	\$136,876
290102	[553300] Dir Rate & Form for Prop & Cas	1	1	\$115,710	\$35,488	\$8,852	\$160,050
290103	[553800] Consumer Services Spec II	1	1	\$64,667	\$50,039	\$4,491	\$119,197
290050	[554000] Market Conduct Analyst	1	1	\$70,283	\$36,556	\$5,149	\$111,988
297001	[90120X] Commissioner	1	1	\$165,609	\$91,034	\$12,042	\$268,685

297002	[90570D] Deputy Commissioner	1	1	\$156,000	\$88,763	\$11,307	\$256,070
297003	[90570D] Deputy Commissioner	1	1	\$144,914	\$74,257	\$10,630	\$229,801
297009	[90570D] Deputy Commissioner	1	1	\$147,264	\$74,963	\$10,810	\$233,037
297020	[90570D] Deputy Commissioner	1	1	\$168,542	\$92,531	\$12,267	\$273,340
297008	[95010E] Executive Director	1	1	\$102,482	\$61,510	\$7,384	\$171,376
297005	[95250E] Executive Assistant	1	1	\$70,096	\$45,062	\$4,908	\$120,066
297010	[95869E] Staff Attorney IV	1	1	\$123,157	\$78,439	\$8,795	\$210,391
297011	[95869E] Staff Attorney IV	1	1	\$121,658	\$66,791	\$8,680	\$197,129
297012	[95869E] Staff Attorney IV	1	1	\$134,077	\$82,179	\$9,631	\$225,887
297016	[95869E] Staff Attorney IV	1	1	\$130,895	\$81,221	\$9,386	\$221,502
297017	[95869E] Staff Attorney IV	1	1	\$127,192	\$41,512	\$9,500	\$178,204
297018	[95869E] Staff Attorney IV	1	1	\$113,526	\$76,003	\$8,058	\$197,587
297019	[95869E] Staff Attorney IV	1	1	\$128,191	\$80,411	\$9,180	\$217,782
297021	[95869E] Staff Attorney IV	1	1	\$133,142	\$70,715	\$9,728	\$213,585
297007	[95871E] General Counsel II	1	1	\$152,048	\$76,402	\$11,176	\$239,626
<b>Total</b>		<b>109</b>	<b>109</b>	<b>\$11,338,148</b>	<b>\$6,651,991</b>	<b>\$822,485</b>	<b>\$18,812,624</b>

Fund #	Fund Name	FTE	Count	Gross Salary	State Benefits	Federally Mandated	Total
21065	21065 - Financial Institut Supervision	20	20	\$1,986,032	\$1,212,652	\$142,681	\$3,341,365
21075	21075 - Insurance Regulatory & Suprv	40	40	\$4,048,659	\$2,409,653	\$293,947	\$6,752,259
21080	21080 - Securities Regulatory & Suprv	12	12	\$1,226,040	\$774,472	\$88,008	\$2,088,520
21085	21085 - Captive Insurance Reg & Suprv	36	36	\$4,077,417	\$2,255,214	\$297,849	\$6,630,480
<b>Total</b>		<b>109</b>	<b>109</b>	<b>\$11,338,148</b>	<b>\$6,651,991</b>	<b>\$822,485</b>	<b>\$18,812,624</b>