

**FY 2027 Budget Performance Review
385 Oklahoma Insurance Department**

Version Original
Lead Administrator: Glen Mulready

Date submitted 9/30/2025
Lead Financial Officer: Sherry Marczewski

Agency Mission

The Oklahoma Insurance Department will provide competent and trustworthy employees who will work to protect Oklahoma consumers by providing timely assistance and information and efficiently regulate the insurance industry's market behavior and financial solvency while fostering a competitive insurance marketplace.

Division and Program Descriptions

Note: Please define any acronyms used in program descriptions.

Administration (01)

This division includes the Executive, Communications, Comptroller and Administrative Services Divisions of the agency. Their purpose is to provide general administrative support and guidance to all functions of the agency. All agency operations are directed through the Executive Division. The Communications Division delivers current event information to the public through press releases, press conferences, seminars, industry meetings, direct mail to insurers and by updating the agency website. The Comptroller Division is responsible for handling revenue and expenditures and all other agency financial issues in compliance with all state and federal laws. The Administrative Services Division is responsible for coordinating staff recruitment and personnel actions including hiring, promotions, transfers, separations and terminations, as well as staff training and developing employment policies.

Regulatory (10)

This division is comprised of the following departments: Producer Licensing, Consumer Assistance and Claims, Financial, Legal, Anti-Fraud, Rate & Form Compliance, Bail Bonds, Regulated Industry Services, Real Estate Appraiser Board, Strengthen Oklahoma Homes staff and administrative functions, and External Affairs. It is charged with the duty of regulating the insurance industry, bail bondsmen and real estate appraisers while ensuring compliance with the relevant statutes and rules and regulations from state and federal sources.

Medicare Assistance Program (20)

The purpose of the State Health Insurance Assistance Program (SHIP) is to provide and support locally accessible counseling services to Medicare beneficiaries and their caregivers in coordination with staff and a network of local community partners and volunteers. Services provided by SHIP are intended for Medicare beneficiaries who need accurate and objective information, counseling and enrollment assistance to help them understand and utilize their Medicare and related benefits. The Senior Medicare Patrol (SMP) program is aimed at facilitating the collaboration of aging network agencies and other entities in recruiting and training retired professionals to educate Medicare and Medicaid beneficiaries and their caregivers on how to better monitor what is paid on their behalf and what to do about identified discrepancies and possible fraud. The Medicare Improvements for Patients and Providers Act (MIPPA) of 2008 provides for expansion or enhancement of the outreach efforts to Medicare beneficiaries on Medicare Part D and for those beneficiaries with limited incomes, in rural areas and for outreach activities aimed at Medicare prevention and wellness benefits.

Strengthen Oklahoma Homes (SOH)

A state funded grant program aimed at assisting homeowners in reinforcing their roofs with impact-resistant materials that meet FORTIFIED standards set by the IBHS. These funds will enable consumers to construct or retrofit their homes with impact-resistant shingles and other enhancements. Additionally, many insurance companies offer reduced premiums for homes with such modifications. This division only includes the approved grant payments that will be issued to Oklahomans; the administrative functions are completed within our Regulatory Division.

ISD Data Processing (88)

The purpose of this division is to manage all IT-related issues within the agency.

FY'26 Budgeted Department Funding By Source

Dept. #	Department Name	Appropriations	Federal	Revolving	Local ¹	Other ²	Total
01	Administration	\$0	\$0	\$8,136,217	\$0	\$0	\$8,136,217
10	Regulatory	\$0	\$0	\$14,477,856	\$0	\$0	\$14,477,856
20	Medicare Assistance Program	\$0	\$1,542,359	\$0	\$0	\$0	\$1,542,359
20	Strengthen Oklahoma Homes (SOH)	\$0	\$0	\$15,000,000	\$0	\$0	\$15,000,000
88	ISD Data Processing	\$0	\$0	\$2,330,303	\$0	\$0	\$2,330,303
Total		\$0	\$1,542,359	\$39,944,376	\$0	\$0	\$41,486,735

1. Please describe source of Local funding not included in other categories:

2. Please describe source(s) and % of total of "Other" funding if applicable for each department:

Balances of Appropriated Funds from Prior Fiscal Years

3-digit Class Fund #	Class Fund Name	GA Bill # and Section #	Fiscal Year of Original Appropriation	Original Appropriation Amount (\$)	Total Expended Amount as of 8/31/2025 (\$)	Balance as of 8/31/2025 (\$)
N/A	N/A	N/A	N/A	N/A	N/A	\$0
Total remaining prior year appropriation balance:						\$0

Report appropriations that have existing balances from all prior fiscal years at the 3-digit class fund number (i.e. 194, 195). Do not report carryover class funds separately. Include appropriations located in disbursing funds. Report PREP, but not ARPA/SRF, appropriations.

What changes did the agency make between FY'25 and FY'26?

1.) Are there any services no longer provided because of budget cuts?

None

2.) What services are provided at a higher cost to the user?

None

3.) What services are still provided but with a slower response rate?

None

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4.) Did the agency provide any pay raises that were not legislatively/statutorily required?

In accordance with the State Employee Compensation Program, 74 O.S. § 840-2.15A, a salary survey was completed to attract, retain, and reward OID staff with salaries that are competitive with public and private sectors in Oklahoma, and, to the extent reasonably possible, reach the legislative goal of compensating state employees at 90% of the private market.

Appropriation Increase Review					
Appropriation Increase Purpose	Appropriation Increases (Additional to Agency Base Appropriation)			Expenditures	
	FY 2024	FY 2025	Total Amount Received FY 2024-2025	Total Expenditure of Increase as of 6/30/2025	If funds have not been spent, please explain why.
N/A	N/A	N/A	#VALUE!	N/A	N/A
Total:	\$0	\$0	#VALUE!	\$0	

List appropriation increases that the agency has received in the prior two years. List amounts received in each year. Include PREP, but not ARPA/SRF, appropriations.

FY'27 Requested Funding By Department and Source							
Dept. #	Department Name	Appropriations	Federal	Revolving	Other ¹	Total	% Change
01	Administration	\$0	\$0	\$8,136,217	\$0	\$8,136,217	0.00%
10	Regulatory	\$0	\$0	\$14,477,856	\$0	\$14,477,856	0.00%
20	Medicare Assistance Program	\$0	\$1,542,359	\$0	\$0	\$1,542,359	0.00%
20	Strengthen Oklahoma Homes Program	\$0	\$0	\$15,000,000	\$0	\$15,000,000	0.00%
88	ISD Data Processing	\$0	\$0	\$2,330,303	\$0	\$2,330,303	0.00%
Total		\$0	\$1,542,359	\$39,944,376	\$0	\$41,486,735	0.00%

1. Please describe source(s) and % of total of "Other" funding for each department:

What are the agency's top 2-3 capital or technology (one-time) requests, if applicable?			
Description of requested increase in order of priority	Total Project Cost (\$)	Needed State Funding for Project (\$)	Submitted to LRCPC? (Yes/No)
Priority 1 N/A	N/A	N/A	N/A

Does the agency has any costs associated with the Pathfinder retirement system and federal employees? If so, please describe the impact.
Yes, approximately \$12,720/year.
* Include the total number of federally funded FTE in the Pathfinder system.

How would the agency be affected by receiving the same appropriation for FY '27 as was received in FY '26? (Flat / 0% change)
N/A

How would the agency handle a 2% appropriation reduction in FY '27?
N/A

Is the agency seeking any fee increases for FY '27?		
Description of requested increase in order of priority	Fee Increase Request (\$)	Statutory change required? (Yes/No)
Increase 1 N/A	N/A	N/A

Federal Funds							
CFDA	Federal Program Name	Agency Dept. #	FY 26 budget (\$)	FY 25 actuals (\$)	FY 24 actuals (\$)	FY 23 actuals (\$)	FY 25 budgeted FTE (#)
93.324	Senior Health Insurance Counseling Program	20-01	764,119	784,403	905,658	684,627	2.75
93.048	Senior Medicare Patrol Program	20-02	504,241	462,309	423,089	412,144	1.75
93.071	Medicare Improvements for Patients & Providers	20-03	273,999	247,611	244,453	230,502	0.50

Federal Government Impact	
1.) How much federal money received by the agency is tied to a mandate by the Federal Government?	
None	

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2.) Are any of those funds inadequate to pay for the federal mandate?

N/A

3.) What would the consequences be of ending all of the federal funded programs for your agency?

Agency services to the senior population and other Medicare beneficiaries in the state would be suspended.

4.) How will your agency be affected by federal budget cuts in the coming fiscal year?

Agency services to the senior population and other Medicare beneficiaries in the state would be suspended.

5.) Has the agency requested any additional federal earmarks or increases?

No

FY 2026 Budgeted FTE

Division #	Division Name	Supervisors	Non-Supervisors	\$0 - \$35 K	\$35 K - \$70 K	\$70 K - \$100K	\$100K+
01	Administration	8	17.5	0.5	4	14	7
10	Regulatory	18	79.5	7.5	43	32	15
20	Medicare Assistance Program	1	4	0	4	0	1
20	Strengthen Oklahoma Homes Program	0	0	0	0	0	0
88	ISD Data Processing	0	0	0	0	0	0
Total		27	101	8	51	46	23

FTE History by Fiscal Year

Division #	Division Name	FY 2026 Budgeted	FY 2026 YTD	FY 2025	FY 2024	FY 2023	FY 2017
01	Administration	25.5	23.0	25.0	25.0	23.0	23.0
10	Regulatory	97.5	95.0	89.0	98.0	103.0	90.0
20	Medicare Assistance Program	5.0	5.0	5.0	5.0	5.0	6.0
20	Strengthen Oklahoma Homes Program	0.0	0.0	0.0	0.0	0.0	0.0
88	ISD Data Processing	0.0	0.0	0.0	0.0	0.0	3.0
Total		128.0	123.0	119.0	128.0	131.0	122.0

Performance Measure Review

	FY 2025	FY 2024	FY 2023	FY 2022	FY 2021
Financial Examinations Conducted					
Financial examinations adopted on domestic insurers, captives and funeral	59	42	56	45	76
Consumer premium dollars recovered					
Note: Consumer Assistance money recovered by calendar year	\$ 10,856,831	\$ 12,465,303	\$ 8,286,778	\$ 5,656,720	\$ 6,736,697
Number of Domestic Insurance Companies	88	91	87	86	83
Producer Licenses Issued					
Resident	34,564	34,776	34,686	34,417	30,187
Non-Resident	323,923	315,941	298,084	307,690	255,760
Total	358,487	350,717	332,770	273,273	225,573
Number of Client Contacts for the Medicare Assistance Program	29,490	28,086	19,242	20,785	19,753

Revolving Funds (200 Series Funds)

	FY'23-25 Avg. Revenues	FY'23-25 Avg. Expenditures	June 2025 Balance
200 - Commissioner's Revolving Fund			
Operating fund for the agency	\$28,427,007	\$15,218,048	\$22,286,747
225 - Real Estate Appraisal Board			
Operating fund for the Real Estate Appraisal Board	\$710,833	\$679,848	\$868,895
230 - Anti-Fraud Fund			
Funds used for anti-fraud related expenses by the agency's Anti-Fraud unit.	\$151,000	\$159,187	\$119,160

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240 - PBM Revolving Fund			
Insurance Department Pharmacy Benefits Manager Revolving Fund designated for the purpose of licensing, regulating and investigating abuse, negligence, criminal conduct, or other violations of insurance laws and regulations, and ensuring	\$431,970	\$159,371	\$1,034,993
245 - Strengthen Oklahoma Homes Program Fund			
The Strengthen Oklahoma Homes Act will establish a grant program aimed at assisting homeowners in reinforcing their roofs with impact-resistant materials that meet FORTIFIED standards set by the IBHS. These funds will enable consumers	\$0	\$122,025	\$9,892,175

FY 2026 Current Employee Telework Summary

<i>List each agency physical location (not division), then report the number of employees associated with that location in the teleworking categories indicated. Use "No specified location" to account for remote employees not associated with a site. Use actual current employees (headcount), not budgeted or actual FTE.</i>			Full-time and Part-time Employees (#)			
Agency Location / Address	City	County	Onsite (5 days onsite, rarely remote)	Hybrid (2-4 days onsite weekly)	Remote (1 day or less weekly onsite)	Total Employees
400 North East 50th St	Oklahoma City	Oklahoma	0	119	4	123
7645 E 63rd St	Tulsa	Tulsa	0	4	1	5
Total Agency Employees						128