

**Operating Budget
For Fiscal Year 2026**

**Submitted to the
Governor's Office of Budget, Planning and Policy
and the Legislative Budget Board**

by

Office Public Insurance Counsel

Revised January 14, 2026 LBB Only



CERTIFICATE

Agency Name Office of Public Insurance Counsel

This is to certify that the information contained in the agency operating budget filed with the Legislative Budget Board (LBB) and the Office of the Governor, Budget and Policy Division, is accurate to the best of my knowledge and that the electronic submission to the LBB via the Automated Budget and Evaluation System of Texas (ABEST) and the PDF file submitted via the LBB Document Submission application are identical.

Additionally, should it become likely at any time that unexpended balances will accrue for any account, the LBB and the Office of the Governor will be notified in writing in accordance with Senate Bill 1, Article IX, Section 7.01, Eighty-ninth Legislature, Regular Session, 2025.

Chief Executive Office or Presiding Judge

David Bolduc

Signature

David Bolduc

Printed Name

Public Counsel

Title

November 20, 2025

Date

Board or Commission Chair

N/A

Signature

N/A

Printed Name

Title

Date

Chief Financial Officer

Michael Lozano

Signature

MICHAEL LOZANO

Printed Name

BUDGET AND FINANCE OFFICER

Title

11/21/2025

Date

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Budget Overview
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel

	GENERAL REVENUE FUNDS						OTHER FUNDS		ALL FUNDS	
	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
Goal: 1. Represent TX Consumers in Rate/Rule/Judicial/Legislative Hearings										
1.1.1. Participate In Rates/Rules/Forms	1,218,493	1,458,713					100,000		1,318,493	1,458,713
Total, Goal	1,218,493	1,458,713					100,000		1,318,493	1,458,713
Goal: 2. Increase Consumer Choice-Educate Texas Insurance Consumers										
2.1.1. Insurance Information	61,542	260,965					190,357	191,670	251,899	452,635
Total, Goal	61,542	260,965					190,357	191,670	251,899	452,635
Goal: 3. Administer the Certificate of Public Advantage Program										
3.1.1. Copa Program		400,000								400,000
Total, Goal		400,000								400,000
Total, Agency	1,280,035	2,119,678					290,357	191,670	1,570,392	2,311,348
Total FTEs									12.7	19.0

2.A. Summary of Budget By Strategy

DATE : 11/19/2025

TIME : 9:45:44AM

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

Agency code: 359 Agency name: Office of Public Insurance Counsel

Goal/Objective/STRATEGY	EXP 2024	EXP 2025	BUD 2026
1 Represent TX Consumers in Rate/Rule/Judicial/Legislative Hearings			
1 <i>Ensure Fair Rates/Adequate Rules to Protect TX Insurance Consumers</i>			
1 PARTICIPATE IN RATES/RULES/FORMS	\$1,094,510	\$1,318,493	\$1,458,713
TOTAL, GOAL 1	\$1,094,510	\$1,318,493	\$1,458,713
2 Increase Consumer Choice-Educate Texas Insurance Consumers			
1 <i>Contact Insurance Consumers Regarding Insurance Coverage/Markets</i>			
1 INSURANCE INFORMATION	\$220,293	\$251,899	\$452,635
TOTAL, GOAL 2	\$220,293	\$251,899	\$452,635
3 Administer the Certificate of Public Advantage Program			
1 <i>Administer the Certificate of Public Advantage Program</i>			
1 COPA PROGRAM	\$0	\$0	\$400,000
TOTAL, GOAL 3	\$0	\$0	\$400,000

2.A. Summary of Budget By Strategy

DATE : 11/19/2025

TIME : 9:45:44AM

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

Agency code: 359 Agency name: Office of Public Insurance Counsel

Goal/Objective/STRATEGY	EXP 2024	EXP 2025	BUD 2026
General Revenue Funds:			
1 General Revenue Fund	\$1,120,520	\$1,280,035	\$2,119,678
	\$1,120,520	\$1,280,035	\$2,119,678
Other Funds:			
777 Interagency Contracts	\$194,283	\$290,357	\$191,670
	\$194,283	\$290,357	\$191,670
TOTAL, METHOD OF FINANCING	\$1,314,803	\$1,570,392	\$2,311,348
FULL TIME EQUIVALENT POSITIONS	11.3	12.7	19.0

2.B. Summary of Budget By Method of Finance
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

DATE: **1/14/2026**
TIME: **1:27:13PM**

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

METHOD OF FINANCING		Exp 2024	Exp 2025	Bud 2026
<u>GENERAL REVENUE</u>				
<u>1</u>	General Revenue Fund			
	<i>REGULAR APPROPRIATIONS</i>			
	Regular Appropriations from MOF Table (2024-25 GAA)	\$1,462,135	\$1,496,838	\$0
	Regular Appropriations from MOF Table (2026-27 GAA)	\$0	\$0	\$2,119,678
	<i>LAPSED APPROPRIATIONS</i>			
	Regular Appropriations from MOF Table (2024-25 GAA)	\$(341,615)	\$(218,116)	\$0
	Comments: FY 24 includes \$45,782.42 still to be lapsed in 13001 and FY 24 has \$6,746.82 in 13003			
TOTAL,	General Revenue Fund	\$1,120,520	\$1,278,722	\$2,119,678
TOTAL, ALL	GENERAL REVENUE	\$1,120,520	\$1,278,722	\$2,119,678
<u>OTHER FUNDS</u>				
<u>777</u>	Interagency Contracts			
	<i>REGULAR APPROPRIATIONS</i>			
	Regular Appropriations from MOF Table (2024-25 GAA)	\$191,670	\$191,670	\$0
	Regular Appropriations from MOF Table (2026-27 GAA)	\$0	\$0	\$191,670
	<i>RIDER APPROPRIATION</i>			
	Art IX, Sec 8.02, Reimbursements and Payments (2024-25 GAA)	\$2,613	\$100,000	\$0
TOTAL,	Interagency Contracts	\$194,283	\$291,670	\$191,670

2.B. Summary of Budget By Method of Finance
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 1/14/2026
TIME: 1:27:13PM

Agency code: 359

Agency name: Office of Public Insurance Counsel

METHOD OF FINANCING		Exp 2024	Exp 2025	Bud 2026
TOTAL, ALL OTHER FUNDS		\$194,283	\$291,670	\$191,670
GRAND TOTAL		\$1,314,803	\$1,570,392	\$2,311,348

FULL-TIME-EQUIVALENT POSITIONS

REGULAR APPROPRIATIONS

Regular Appropriations from MOF Table (2024-25 GAA)	16.0	16.0	0.0
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Regular Appropriations from MOF Table (2026-27 GAA)	0.0	0.0	19.0
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UNAUTHORIZED NUMBER OVER (BELOW) CAP

Regular Appropriations from MOF Table (2024-25 GAA)	(4.7)	(3.3)	0.0
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TOTAL, ADJUSTED FTES	11.3	12.7	19.0
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NUMBER OF 100% FEDERALLY FUNDED FTEs

2.C. Summary of Budget By Object of Expense
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 11/19/2025
TIME: 9:46:21AM

Agency code: 359

Agency name: Office of Public Insurance Counsel

OBJECT OF EXPENSE		EXP 2024	EXP 2025	BUD 2026
1001	SALARIES AND WAGES	\$1,033,619	\$1,219,691	\$1,773,664
1002	OTHER PERSONNEL COSTS	\$14,080	\$47,218	\$52,750
2001	PROFESSIONAL FEES AND SERVICES	\$62,445	\$109,965	\$133,550
2003	CONSUMABLE SUPPLIES	\$170	\$6,820	\$1,750
2004	UTILITIES	\$765	\$3,650	\$2,700
2005	TRAVEL	\$278	\$1,673	\$1,350
2006	RENT - BUILDING	\$150	\$120	\$0
2007	RENT - MACHINE AND OTHER	\$2,850	\$4,242	\$5,750
2009	OTHER OPERATING EXPENSE	\$200,446	\$177,013	\$339,834
Agency Total		\$1,314,803	\$1,570,392	\$2,311,348

2.D. Summary of Budget By Objective Outcomes
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation system of Texas (ABEST)

Date : 11/19/2025
Time: 9:46:39AM

Agency code: 359 Agency name: Office of Public Insurance Counsel

Goal/ Objective / OUTCOME		Exp 2024	Exp 2025	Bud2026
1	Represent TX Consumers in Rate/Rule/Judicial/Legislative Hearings			
	<i>1 Ensure Fair Rates/Adequate Rules to Protect TX Insurance Consumers</i>			
KEY	2 % Rates/Rules/Policy Forms Changed As a Result of OPIC Participation	57.98 %	56.51 %	85.00 %
KEY	3 % Policy Form Changes As a Result of OPIC Participation	0.00 %	0.00 %	85.00 %
2	Increase Consumer Choice-Educate Texas Insurance Consumers			
	<i>1 Contact Insurance Consumers Regarding Insurance Coverage/Markets</i>			
KEY	1 Percent of Texas Insurance Consumers Reached by OPIC Outreach Efforts	42.86 %	45.03 %	55.00 %

3.A. Strategy Level Detail

DATE: 11/19/2025

TIME: 11:42:25AM

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

GOAL: 1 Represent TX Consumers in Rate/Rule/Judicial/Legislative Hearings

OBJECTIVE: 1 Ensure Fair Rates/Adequate Rules to Protect TX Insurance Consumers

STRATEGY: 1 Participate in Rate/Rule/Form/Judicial/Legislative Proceedings

Service Categories:

Service: 01 Income: A.2 Age: B.3

CODE	DESCRIPTION	EXP 2024	EXP 2025	BUD 2026
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Output Measures:

	1 Number of Policy Form Filings Reviewed to Determine Need for Analysis	0.00	0.00	88.00
KEY	2 Number of Policy Form Filings Analyzed to Determine Need for Revision	97.00	121.00	0.00
KEY	3 Number of Policy Form Changes Requested for Revision	0.00	0.00	35.00
	4 Number of Rule Filings Reviewed to Determine Need for Analysis	16.00	10.00	0.00
KEY	5 Number of Rule Filings Analyzed to Determine Need for Revision	0.00	0.00	25.00
KEY	6 Number of Rule Proposals Changes Requested for Revision	135.00	220.00	10.00
	7 Number of Rate Filings Reviewed to Determine Need for Analysis	23.00	188.00	0.00
KEY	8 Number of Rate Filings Analyzed to Determine Need for Revision	0.00	0.00	150.00
KEY	9 Number of Rate Filings with Changes Requested for Revision	0.00	0.00	50.00
KEY	10 # Responses to Leg or Exec Office Requests for Research or Information	0.00	0.00	10.00

Efficiency Measures:

KEY	1 Dollar Amount Saved P&C Ins TX Policy	0.00	0.00	3,200,000.00
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Objects of Expense:

1001	SALARIES AND WAGES	\$846,397	\$1,031,053	\$1,235,720
1002	OTHER PERSONNEL COSTS	\$14,020	\$45,454	\$52,750
2001	PROFESSIONAL FEES AND SERVICES	\$55,245	\$93,893	\$38,599
2003	CONSUMABLE SUPPLIES	\$170	\$14	\$1,650
2004	UTILITIES	\$765	\$50	\$2,700
2005	TRAVEL	\$278	\$733	\$1,350
2006	RENT - BUILDING	\$150	\$30	\$0
2007	RENT - MACHINE AND OTHER	\$738	\$0	\$3,250
2009	OTHER OPERATING EXPENSE	\$176,747	\$147,266	\$122,694
TOTAL, OBJECT OF EXPENSE		\$1,094,510	\$1,318,493	\$1,458,713

Method of Financing:

3.A. Strategy Level Detail

DATE: 11/19/2025

TIME: 11:42:25AM

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

GOAL: 1 Represent TX Consumers in Rate/Rule/Judicial/Legislative Hearings

OBJECTIVE: 1 Ensure Fair Rates/Adequate Rules to Protect TX Insurance Consumers

STRATEGY: 1 Participate in Rate/Rule/Form/Judicial/Legislative Proceedings

Service Categories:

Service: 01 Income: A.2 Age: B.3

CODE	DESCRIPTION	EXP 2024	EXP 2025	BUD 2026
1	General Revenue Fund	\$1,093,142	\$1,218,493	\$1,458,713
SUBTOTAL, MOF (GENERAL REVENUE FUNDS)		\$1,093,142	\$1,218,493	\$1,458,713
Method of Financing:				
777	Interagency Contracts	\$1,368	\$100,000	\$0
SUBTOTAL, MOF (OTHER FUNDS)		\$1,368	\$100,000	\$0
TOTAL, METHOD OF FINANCE :		\$1,094,510	\$1,318,493	\$1,458,713
FULL TIME EQUIVALENT POSITIONS:		9.3	10.0	14.0

3.A. Strategy Level Detail

DATE: 11/19/2025

TIME: 11:42:25AM

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

GOAL: 2 Increase Consumer Choice-Educate Texas Insurance Consumers

OBJECTIVE: 1 Contact Insurance Consumers Regarding Insurance Coverage/Markets

STRATEGY: 1 Provide Consumers with Information to Make Informed Choices

Service Categories:

Service: 21 Income: A.2 Age: B.3

CODE	DESCRIPTION	EXP 2024	EXP 2025	BUD 2026
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Output Measures:

KEY 2	Number of Report Cards and Publications Produced & Distributed	5,029,122.00	5,094,116.00	3,000,000.00
KEY 3	Number of Public Presentations or Communications	2,201.00	1,639.00	2,000.00

Objects of Expense:

1001	SALARIES AND WAGES	\$187,222	\$188,638	\$327,237
1002	OTHER PERSONNEL COSTS	\$60	\$1,764	\$0
2001	PROFESSIONAL FEES AND SERVICES	\$7,200	\$16,072	\$94,951
2003	CONSUMABLE SUPPLIES	\$0	\$6,806	\$100
2004	UTILITIES	\$0	\$3,600	\$0
2005	TRAVEL	\$0	\$940	\$0
2006	RENT - BUILDING	\$0	\$90	\$0
2007	RENT - MACHINE AND OTHER	\$2,112	\$4,242	\$2,500
2009	OTHER OPERATING EXPENSE	\$23,699	\$29,747	\$27,847
TOTAL, OBJECT OF EXPENSE		\$220,293	\$251,899	\$452,635

Method of Financing:

1	General Revenue Fund	\$27,378	\$60,229	\$260,965
SUBTOTAL, MOF (GENERAL REVENUE FUNDS)		\$27,378	\$60,229	\$260,965

Method of Financing:

777	Interagency Contracts	\$192,915	\$191,670	\$191,670
SUBTOTAL, MOF (OTHER FUNDS)		\$192,915	\$191,670	\$191,670

TOTAL, METHOD OF FINANCE :		\$220,293	\$251,899	\$452,635
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FULL TIME EQUIVALENT POSITIONS:		2.0	2.7	4.0
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3.A. Strategy Level Detail

DATE: 11/19/2025

TIME: 11:42:25AM

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

Agency code: 359 Agency name: Office of Public Insurance Counsel

GOAL: 3 Administer the Certificate of Public Advantage Program

OBJECTIVE: 1 Administer the Certificate of Public Advantage Program

STRATEGY: 1 Administer The Certificate Of Public Advantage Program

Service Categories:

Service: 22 Income: A.2 Age: B.3

CODE	DESCRIPTION	EXP 2024	EXP 2025	BUD 2026
Objects of Expense:				
1001	SALARIES AND WAGES	\$0	\$0	\$210,707
1002	OTHER PERSONNEL COSTS	\$0	\$0	\$0
2001	PROFESSIONAL FEES AND SERVICES	\$0	\$0	\$0
2003	CONSUMABLE SUPPLIES	\$0	\$0	\$0
2004	UTILITIES	\$0	\$0	\$0
2005	TRAVEL	\$0	\$0	\$0
2006	RENT - BUILDING	\$0	\$0	\$0
2009	OTHER OPERATING EXPENSE	\$0	\$0	\$189,293
TOTAL, OBJECT OF EXPENSE		\$0	\$0	\$400,000
Method of Financing:				
1	General Revenue Fund	\$0	\$0	\$400,000
SUBTOTAL, MOF (GENERAL REVENUE FUNDS)		\$0	\$0	\$400,000
TOTAL, METHOD OF FINANCE :		\$0	\$0	\$400,000
FULL TIME EQUIVALENT POSITIONS:		0.0	0.0	1.0

3.A. Strategy Level Detail

89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 11/19/2025
TIME: 11:42:25AM

SUMMARY TOTALS:

OBJECTS OF EXPENSE:	\$1,314,803	\$1,570,392	\$2,311,348
METHODS OF FINANCE :	\$1,314,803	\$1,570,392	\$2,311,348
FULL TIME EQUIVALENT POSITIONS:	11.3	12.7	19.0

4.D. Estimated Revenue Collections Supporting Schedule
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 11/20/2025
TIME: 9:07:25AM

Agency Code: 359

Agency name: Office of Public Insurance Counsel

FUND/ACCOUNT		Exp 2024	Est 2025	Est 2026
<u>1</u>	General Revenue Fund			
	Beginning Balance (Unencumbered):	\$0	\$0	\$0
	Estimated Revenue:			
	3205 Prop & Cas/Title/Other Assessment	3,584,770	3,529,624	3,654,000
	Subtotal: Estimated Revenue	3,584,770	3,529,624	3,654,000
	Total Available	\$3,584,770	\$3,529,624	\$3,654,000
DEDUCTIONS:				
	Expended/Estimated/Budgeted	(1,120,520)	(1,278,722)	(2,119,678)
	Transfer EE Benefits	(316,449)	(350,829)	(367,970)
	Other Costs	(103,663)	(113,000)	(414,242)
	Total, Deductions	\$(1,540,632)	\$(1,742,551)	\$(2,901,890)
Ending Fund/Account Balance		\$2,044,138	\$1,787,073	\$752,110

REVENUE ASSUMPTIONS:

CONTACT PERSON:

Diane Fulmer

4.D. Estimated Revenue Collections Supporting Schedule
89th Regular Session, Fiscal Year 2026 Operating Budget
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 11/20/2025
TIME: 9:07:25AM

Agency Code: 359

Agency name: Office of Public Insurance Counsel

FUND/ACCOUNT		Exp 2024	Est 2025	Est 2026
<u>777</u>	Interagency Contracts			
	Beginning Balance (Unencumbered):	\$0	\$0	\$0
	Estimated Revenue:			
	3765 Supplies/Equipment/Services	194,283	291,670	191,670
	Subtotal: Estimated Revenue	194,283	291,670	191,670
	Total Available	\$194,283	\$291,670	\$191,670
DEDUCTIONS:				
	Expended/Estimated/Budgeted	(194,283)	(291,670)	(191,670)
	Total, Deductions	\$(194,283)	\$(291,670)	\$(191,670)
Ending Fund/Account Balance		\$0	\$0	\$0

REVENUE ASSUMPTIONS:

CONTACT PERSON:

Diane Fulmer