# Schedule F: Agency Workforce Plan

## Section 1: Agency Overview

### *Agency Mission*

The Office of Public Insurance Counsel (OPIC) represents the interests of Texas consumers in insurance matters. OPIC empowers and educates consumers and works on their behalf to create and maintain a balanced marketplace.

### *Goals*

Goal 1: Represent the interest of Texas insurance consumers effectively in rate and policy form filings, rule proposals, as well as any judicial and legislative proceedings, and other public forums involving insurance matters.

Goal 2: Increase effective consumer choice by educating Texas insurance consumers about their rights and responsibilities and about the operation of Texas insurance markets, and to obtain market information which results in rule or legislative proposals benefiting Texas insurance consumers.

Goal 3: Administer the Certificate of Public Advantage (COPA) Program.

### *Objectives*

To participate in all rate hearings, rate and policy form filings, rule proposals, and in any judicial proceedings, including appeals subsequent to administrative proceedings and amicus briefs, which may have a significant impact on Texas insurance consumers; to ensure that insurance rates in Texas are fair and that policy forms and rules are adequate to protect Texas insurance consumers; and to act as a resource in legislative proceedings addressing issues affecting Texas insurance consumers.

To provide Texas insurance consumers with information about their rights, responsibilities, potential insurance coverage needs, and insights into Texas insurance markets; also, to participate in public forums to obtain information to formulate positions advantageous to insurance consumers.

To administer the COPA program.

### *Core Business Functions*

Representing the interests of Texas insurance consumers by participating in rate hearings, rate and policy form filings, and rule proposals, as well as in any judicial proceedings, including appeals subsequent to administrative proceedings and amicus briefs, using expert witnesses, providing staff and consumer testimony, and relying on staff research and staff attorneys; and providing information and research to the Legislature and the executive branch.

Providing consumers with information needed to make informed choices by conducting issue research, producing informational materials, making public presentations, and formulating and revising consumer bills of rights.

Administering the COPA program.

### *Anticipated Changes*

OPIC has not experienced notable changes in the nature of its duties or the volume of its work due to legislative activity since Senate Bill 14, 78th Legislature, Regular Session (2003) which changed insurance rate and policy form regulation in Texas in ways that increased the agency's workload while compressing the timeframes for the completion of those duties. OPIC does not foresee any legislation arising in the next five years which might similarly affect the agency's workload.

OPIC therefore expects to be able to continue to meet its mission, goals, and strategies involving the review and analysis of rate and form filings, and those connected with reviewing and commenting on rule proposals, which may include participating in regulatory hearings, by addressing any workforce-related concerns in ways that will be noted below in this schedule.

OPIC serves as a resource to the Texas Legislature. Since the 86th Legislature, Regular Session (2019), OPIC has recommended ways that the Legislature can strengthen protections for Texas insurance consumers. OPIC expects to experience no changes in the agency's ability to offer such legislative recommendations in the future.

Most recently, for the 89th Legislative Session, OPIC recommended preserving the consumer's right to appraisal (Senate Bill 458) and adding a new requirement to re-rate policies based on updated credit information (Senate Bill 1644). Both were enacted into law.

OPIC will continue to seek out and use the most efficient ways of reaching the public with information about their rights, responsibilities, potential insurance coverage needs, and insights into Texas insurance markets, while participating in public forums to obtain information to formulate positions advantageous to insurance consumers.

OPIC has redesigned its website for plain language and better accessibility and has expanded its social media outreach through platforms like X and Facebook to reach more consumers. OPIC is looking at further developing these roles by adding another FTE whose focus would be on producing content for social media and the agency's online presence. OPIC also produces annual HMO report cards for consumers to use when shopping for insurance. Similarly, OPIC produces a Consumer Bill of Rights for residential property and personal automobile policies to educate consumers about the protections provided for them in Texas law.

OPIC currently operates with 12 FTEs. The 89th Legislative Session (2025) led to OPIC's authorized FTE count increasing from 16 to 19 FTEs. OPIC is working on filling additional positions as appropriate and will likely return funds if agency needs do not call for 19 FTEs.

OPIC expects to be able to cover its personnel needs within the current FTE authorization. However, as more experienced staff leave the agency for retirement or other opportunities, it may be necessary to split some jobs between less experienced employees, or to examine compensation rates to ensure hiring and retention efforts are competitive. Additional staff and funding may also be needed if OPIC's statutory duties are expanded by the Texas Legislature.

## Section 2: Workforce Analysis Current Workforce Profile

### *Critical Workforce Skills*

OPIC retains a dedicated, well-qualified staff capable of performing the following functions that are critical to daily operations:

- Insurance rate analysis
- Legal and insurance policy analysis
- Legal and insurance related research
- Consumer education and outreach, including website and social media applications
- Administering the COPA program
- Administration (budgeting, accounting, purchasing, payroll, human resources)

### *Workforce Demographics*

Tables 1-4 below profile OPIC's workforce as of June 1, 2026. The Texas Legislature authorized 19 positions for the agency, consisting of attorneys, actuaries, analysts, and support staff.

The agency has had no significant change in the race/ethnic breakdown of its workforce in the past two years. At present, 33% of the agency's employees are minorities. Tenure remains high with 58% of the agency workforce having over ten years of state service, three having 20 years or more and four having less than five years of service. None are military veterans.

Table 1: Percent of Agency Workforce that are Males or Female

| Sex | Male | Female |
|---|---|---|
| **Percent** | 25% | 75% |

Table 2: Number and Percent of Agency Workforce in Various Age Groups

| Age | Under 30 | 30-39 | 40-49 | 50-59 | 60+ |
|---|---|---|---|---|---|
| **Percent** | 1 (8%) | 1 (8%) | 4 (33%) | 4 (33%) | 2 (17%) |

Table 3: Percent of Agency Workforce in Various Race or Ethnicity Groups

| Race/Ethnicity | Hispanic | Other Minority | Non-Minority |
|---|---|---|---|
| **Percent** | 8% | 25% | 67% |

Table 4: Number and Percent of Agency Workforce in Various Years-of-Service Groups

| Years of Service | Under 2 Years | 2-4 Years | 5-9 Years | 10+ Years |
|---|---|---|---|---|
| **Percent** | 0 (0%) | 4 (33%) | 1 (8%) | 7 (58%) |

*Employee Turnover*

Historically, OPIC experiences less than one employee resignation or retirement per year. The turnover rate for fiscal year FY 2025 was 8.2% based on a single departure. As of June 1, 2026, the headcount turnover rate has been 13.3% for FY 2026, based on two departures, one of whom was a part-time temporary intern. An additional increase in the percentage including part-time temporary interns to 20% between now and the end of FY 2026 is expected, based on the departure of another part-time temporary intern. The FTE turnover rate has been 10.7% for FY 2026, based on 1.5 FTEs departing, including the part-time temporary intern, and it is expected that the rate will increase to 14.3% based on the departure of the other intern. The headcount and FTE turnover rates ignoring interns has been 7.7% for FY 2026 with no additional departures expected. Future attrition is likely to remain in the range of zero to one person per year as employees eligible to retire do so. The low turnover rate is reflective of OPIC's careful efforts to find and hire employees who are both qualified to perform the work necessary to fulfill the agency's mission and strongly attracted to the agency's positive work environment, and overall flexibility.

Despite OPIC's low turnover rate, OPIC has experienced difficulty finding qualified candidates in recent job searches, as matching compensation with the required skill sets is a challenge. For this reason, though flexibility and a good work environment have been beneficial, the agency anticipates difficulties in retention and recruiting in the future.

*Retirement Eligibility*

At this time, the agency considers retirement eligibility to be a significant issue. Though the agency currently has only one employee eligible to retire immediately (along with one return-to-work retiree), and despite the fact that, in recent years, experienced OPIC staff members have successfully absorbed duties that were previously performed by staff members who left employment, OPIC's very small headcount and dependence on developed skills and expertise leaves the agency vulnerable to considerable reductions in the overall professional capabilities needed to meet agency goals whenever turnover occurs.

*Future Workforce Profile*

Anticipating changes to the state insurance regulatory environment requires that the agency continually reevaluates the skill sets of its workforce.

### Critical Functions

- Improved capability for quantitative statistical insurance research and rate analysis
- Enhanced targeted research project functions
- Enhanced consumer outreach/social media skills to support consumer education role

### Expected Workforce Changes

- Improve use of technology to increase research productivity and outreach opportunities
- Increase level of cross-training to maximize productivity and flexibility of existing staff
- Continue seeking employees with strong quantitative skill set
- Continue expansion of remote work

### Anticipated Increase/Decrease in FTEs

- No increase to the agency's FTE count is anticipated. Depending on the success of contracting and automation efforts, a decrease is possible.

### Future Workforce Skills Needed

- Statistical software
- Strategic planning
- Insurance experience
- Bureaucratic experience
- Research skills
- Actuarial skills
- Skill at the use of AI tools
- Marketing and consumer outreach skills
- Effective verbal and written communication skills
- Team building skills
- Database design
- Mathematical background
- Legal analysis
- Project management skills

### *Gap Analysis*

Experienced staff with a broad range of knowledge produce better analysis and a more inclusive, consistent work product. A single skilled and experienced employee can make connections and spot issues that even multiple staff members with less experience will not be able to duplicate. It often takes years of dedicated training and work to cultivate the necessary skills and experience. The recruitment and retention of these types of employees is invaluable to a small agency like OPIC as the agency's size presents potential challenges for cross-training and succession planning.

OPIC currently has sufficient personnel with the appropriate skills to continue transitioning to a more technical quantitative environment, although hiring personnel with property and casualty and particularly health insurance experience continues to be a challenge because of difficulty in matching or even coming close to industry salaries. There remains the potential for a gap in the event of even slight turnover in key positions.

For example, at the onset of FY 2025 OPIC's Chief of Operations (COO) retired after absorbing a broad array of duties from various employees who had departed from the agency over the COO's lengthy tenure. The gaps created by the retirement of the COO were covered by several remaining and subsequently hired employees, but that reconfiguration was and remains challenging.

OPIC is acutely aware of being vulnerable to gaps created by staffing and skill shortages even as the agency, while seeking to find new talent to perform critical duties, must guard against excesses that might drain resources. Staffing and skill levels are continually monitored and refined as OPIC trains, cross-trains, educates, and mentors staff as much as is practicable in preparation for those instances requiring a shift to higher duty roles so that there will be as little as possible loss of institutional skills or knowledge as more experienced staff leave the agency through standard attrition. Also, see further discussion in Section 3, below.

## Section 3: Workforce Strategies to Address Changing Workforce Needs

Small agencies are vulnerable to problematic succession when there is turnover at key positions. OPIC's FTE limitations mean the agency cannot simply rely on a surplus of employees who can easily take up excess workload created by the departure of a senior-level subject matter or legal expert. Expanding agency responsibilities contributes to a tendency toward task and subject matter specialization. The nature and complexity of insurance issues exacerbate this situation in OPIC's case. It is important for the agency to create an environment where key employees mentor, train, and work with potential successors to ensure tasks can continue to be performed in the event of departure or extended absence. Career development works to ensure skill levels and expertise are strengthened throughout the agency and further supports retention.

OPIC has instituted a peer review program that will further build out the resilience of the agency's readiness to respond to staffing losses involving senior-level experience and knowledge. Additionally, strong hiring outcomes and retention have been supported by OPIC's telework policy, a privilege which, while first and foremost considering the needs of the agency, also provides flexibility for employees that promotes quality of life that benefits employee morale.

The agency's goal is to further develop practices and procedures to maintain employee development, training, and retention for future succession and skill enhancement. Strategies include:

- Continue project management strategies that ensure pairing experienced employees with newer, less experienced employees.
- Routinely survey employees to determine which skills they feel require more development.
- Examine alternatives for employee training that maximizes resources. Examples of avenues for research include internal training, internet training, cross-agency training, and external training.
- Maintain and further develop internal cross-training procedures to allow for greater breadth of responsibility and knowledge.

- Continue to include personnel turnover as an area for review in the internal audit risk assessment.
- When possible, allow employees who are in line to absorb some or all of a soon-to-depart employee duties to 'shadow' that employee.
- Continue to create a Critical Duties Desk Aid resource for all positions.
- Engage the Legislature to address managing and staffing issues.

### *Responsible Personnel*

It is the responsibility of management to implement this strategy and develop and review action plans as necessary, with executive support and employee input where appropriate.