### Lieutenant Governor

**12-01-01**

**Mission**
To fulfill the constitutional duties of the office by effectively presiding over the State Senate, fairly and equitably chairing the Board of Pardons, assisting the Governor when asked and providing complete and efficient services to constituents.

**Background and Accomplishments**
The constitutional duties of the Lieutenant Governor are President of the Senate and President of the Board of Pardons.

**Funding**

<table>
<thead>
<tr>
<th></th>
<th>FY 2015</th>
<th>FY 2016</th>
<th>FY 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>GF</td>
<td>303.9</td>
<td>-</td>
<td>304.8</td>
</tr>
<tr>
<td>ASF</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>Total</td>
<td>303.9</td>
<td>-</td>
<td>304.8</td>
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</tbody>
</table>

**Positions**

<table>
<thead>
<tr>
<th></th>
<th>FY 2015</th>
<th>FY 2016</th>
<th>FY 2017</th>
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</thead>
<tbody>
<tr>
<td>GF</td>
<td>6.0</td>
<td>6.0</td>
<td>6.0</td>
</tr>
<tr>
<td>ASF</td>
<td>-</td>
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<tr>
<td>NSF</td>
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<tr>
<td>Total</td>
<td>6.0</td>
<td>6.0</td>
<td>6.0</td>
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</tbody>
</table>

**Activities**
The duties and activities of the Lieutenant Governor and staff include the following:

- President, Delaware State Senate;
- President, Board of Pardons;
- Chair, Early Teacher Hiring Task Force;
- Chair, Interagency Council on Adult Literacy; and
- Chair, Individualized Education Plans Task Force.
AUDITOR OF ACCOUNTS
12-02-01

MISSION

As the independent auditors, the Office of Auditor of Accounts (AOA) is responsible for various audits of state and federal funds that include the State’s annual financial and federal single audits. AOA also helps to assure accountability of taxpayer dollars by ensuring high quality audits, investigations and inspections. In addition to identifying fraud, waste and abuse, AOA reviews government operations and programs for economy, efficiency and effectiveness.

KEY OBJECTIVES

- Issue timely reports that enhance public accountability and the stewardship of state and federal programs.
- Identify and reduce fraud, waste and abuse in organizations receiving state and federal funds.
- Ensure quality non-partisan audits and investigations that comport to professional standards.
- Ensure appropriate levels of audit coverage throughout the State, including the State’s Comprehensive Annual Financial Report and the U.S. Office of Management and Budget A-133 Single Audit.
- Facilitate ongoing discussions and dialog regarding audit recommendations and risk mitigation relative to internal control weaknesses identified throughout state government.

BACKGROUND AND ACCOMPLISHMENTS

During Fiscal Year 2015, AOA initiated rapid response auditing by implementing the U.S. Office of Inspector General’s Inspection Standards.

POSITIONS

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<tbody>
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<td>GF</td>
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<td>20.0</td>
<td>20.0</td>
</tr>
<tr>
<td>ASF</td>
<td>7.0</td>
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<td>NSF</td>
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<tr>
<td>TOTAL</td>
<td>27.0</td>
<td>27.0</td>
<td>27.0</td>
</tr>
</tbody>
</table>

ACTIVITIES

AOA, as an independent state audit office, has the highest credential to staff ratio in the nation. AOA professional staff hold the following positions or are members of the following:

- National Association of State Auditors, Comptrollers and Treasurers;
- National State Auditors Association (NSAA);
- NSAA Auditor Training, Human Resource and Peer Review Committees;
- Association of Government Accountants;
- Dover Chapter of Association of Government Accountants;
- Association of Certified Fraud Examiners;
- Information Systems Audit Control Association;
- National Audit Forum Strategic Planning Committee;
- Executive Director, Vice Chair and Program Committee Chair of the Mid-Atlantic Intergovernmental Audit Forum;
- American Institute of Certified Public Accountants;
- Institute for Internal Control;
- Institute of Internal Auditors;
- Delaware League of Local Governments;
- Disaster Recovery Institute International;
- Government Finance Officers Association; and
- Association of Local Government Auditors.

PERFORMANCE MEASURES

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<tr>
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<tbody>
<tr>
<td>% of AOA audit and non-criminal investigation reports issued within 45 business days of report date</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>% of certified professional education compliance</td>
<td>100</td>
<td>100</td>
</tr>
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</table>
INSURANCE COMMISSIONER
12-03-00

MISSION

In accordance with 18 Del. C., the Insurance Commissioner of the State of Delaware will:

- Investigate consumer complaints and inquiries and mediate on behalf of Delaware policyholders;
- Ensure Delaware companies are in good financial health;
- Communicate timely and relevant insurance-related information to Delawareans;
- Conduct year-round consumer outreach in all three counties;
- Prosecute insurance fraud;
- License agents and brokers;
- Fund volunteer fire departments and other first responders;
- Police the conduct of carriers, agents and brokers doing business in Delaware;
- Save money for small businesses, while increasing safety at work sites;
- Foster economic development in Delaware as more companies domicile here; and
- Provide counseling, assistance and information to Delaware’s nearly 175,000 Medicare beneficiaries through the Delaware Medicare Assistance Bureau (DMAB).

KEY OBJECTIVES

- Respond to consumer inquiries and mediate consumer complaints with carriers and agents.
- Increase the information given to consumers on insurance topics.
- Meet the needs of the next generation of insurance consumers by establishing an enhanced online presence with quarterly newsletters on the department’s website and Facebook.
- Introduce legislation designed to protect the health and welfare of Delawareans, ensure the solvency of Delaware companies and maintain Delaware’s advantage as a preferred domicile for insurance companies.
- Assist Delaware Consumers with issues related to the Affordable Care Act (ACA).

BACKGROUND AND ACCOMPLISHMENTS

With a continued focus on consumers, the department achieved the following during Fiscal Year 2015:

- Enhanced the partnership with Delaware Health and Social Services (DHSS), as it relates to ACA;
- Restructured the Consumer Services Unit into two separate units (Property and Casualty/Life and Health), streamlining operations and providing quicker responses to consumer concerns;
- Introduced legislation regarding fingerprinting of producer licensees;
- Secured a federal grant to analyze the ACA rate filing process;
- Upgraded the department’s web page for more transparency and consumer convenience;
- Participated as an integral member in Delaware’s Workers’ Compensation Oversight Panel;
- Maintained status as the third largest domestic captive insurance domicile, while growing from the 10th to the sixth global captive insurance domicile; and
- Licensed 1,000 captive insurance entities.

FUNDING

<table>
<thead>
<tr>
<th></th>
<th>FY 2015 ACTUAL</th>
<th>FY 2016 BUDGET</th>
<th>FY 2017 GOV. REC.</th>
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</thead>
<tbody>
<tr>
<td>GF</td>
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</tr>
<tr>
<td>ASF</td>
<td>20,685.0</td>
<td>24,477.3</td>
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<tr>
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<td>20,685.0</td>
<td>24,477.3</td>
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POSITIONS

<table>
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<tr>
<th></th>
<th>FY 2015 ACTUAL</th>
<th>FY 2016 BUDGET</th>
<th>FY 2017 GOV. REC.</th>
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</thead>
<tbody>
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<td>GF</td>
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<tr>
<td>ASF</td>
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<td>NSF</td>
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<tr>
<td>TOTAL</td>
<td>85.0</td>
<td>89.0</td>
<td>90.0</td>
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</table>

ACTIVITIES

- Member, Delaware Health Care Commission.
- Member, State Employee Benefits and Insurance Coverage committees.
- Member, National Association of Insurance Commissioners (NAIC).
REGULATORY ACTIVITIES
12-03-01

Activities

Fraud Prevention Bureau

In Fiscal Year 2015, the Fraud Prevention Bureau investigated 437 cases of alleged insurance fraud. Approximately 82 percent of the cases were resolved by consent agreements or arrest, deemed to be unfounded or had dispositions that were suspended. Approximately $26,629 in civil penalties were assessed in substantiated fraud cases during Fiscal Year 2015, with a collection rate of approximately 82 percent.

The Fraud Prevention Bureau continues to work with entities such as the U.S. Department of Justice, the Delaware Department of Justice, the National Insurance Crime Bureau (NICB) and NAIC in a combined effort to reduce insurance fraud, particularly within the healthcare industry.

Several current members of the Fraud Prevention Bureau hold certifications in professional associations such as the Association of Certified Fraud Specialists and Association of Accredited Health Care Fraud Investigators.

Fraud investigators also maintain the following activities:

- Member, Delaware Valley Chapter of International Association of Special Investigative Units;
- Member, NAIC Anti-Fraud Task Force;
- Member, NICB;
- Member, International Association of Special Investigation Units;
- Member, National Health Care Anti-Fraud Association; and
- Special training on healthcare fraud detection and investigation and claims.

BUREAU OF EXAMINATION, REHABILITATION AND GUARANTY
12-03-02

Activities

Examinations/Financial Analysis

This section provides financial solvency oversight for the approximately 150 Delaware domesticated companies through quarterly financial analysis and the performance of financial examinations, as required by statute or as deemed necessary for the protection of Delaware policyholders. The department received re-accreditation from the NAIC in 2014 for five years and participates on numerous financial committees at the NAIC level.

The staff is also responsible for the ongoing licensing, registration and regulation of numerous insurance operating entities, which include admitted insurers such as: property/casualty insurers, life/health insurers, domestic surplus lines companies, fraternal, health maintenance organizations, Medicare prescription drug plans, title insurers and insurance-related entities such as: accredited reinsurers, premium finance companies, risk retention groups, reinsurance intermediaries and third party administrators.

Market Conduct

This section is comprised of company market conduct, agency market conduct and market analysis, rates and forms, producer licensing and continuing education. This section conducts examinations of companies to ensure they are in compliance with the Delaware Insurance Code and Regulations with respect to rating, underwriting and claim handling practices. Exams are scheduled based on complaint activity, special requests or on a regular schedule.

This section exceeded goals set by the NAIC in respect to market analysis by completing 151 Market Analysis Level 1 reviews, 13 Market Analysis Level 2 reviews and nine interrogatories during the fiscal year.

The Company Market Conduct unit is responsible for the oversight of Company Market Regulation activities.

Staff in the Market Conduct Oversight unit participate in committees and work groups of NAIC and represent the Commissioner on the Governor’s Health Reform Steering Committee.

Staff also maintain the following activities:

- Member, Interagency Coordinating Council;
- Fellow, Life Management Institute from the Life Office Management Association; and
- Designee, Market Conduct Management.

Agency Market Conduct

This section receives referrals from the public, as well as from the Consumer Services and Fraud Prevention Bureau sections, regarding alleged misconduct of insurance agents and agencies. It conducts examinations of agents and agencies to ensure they are in compliance with the Delaware Insurance Code and Regulations. The Agency Market Conduct section also reviews producer/adjuster applications regarding prior criminal or civil actions. Some of these have resulted in fines being assessed.
Agency market conduct has investigated several bail industry complaints, which has resulted in new legislation being implemented to increase regulatory authority over the bail industry. Several denials, fines and revocations have been issued as a result.

This section implemented the State Based Systems (SBS) to provide efficient and accurate processing of enforcement cases through a fully integrated system that is linked to the Company and Producer Licensing systems.

Agency Market Conduct staff investigated 701 cases. Approximately 66 cases were resolved by consent and approximately $21,500 was collected in civil penalties and restitution.

Agency Market Conduct employees maintain membership and participate in the following activities:
- Member, NAIC;
- Member, SBS;
- Member, Inter-Agency Coordinating Council; and
- Member, Insurance Regulatory Examiners Society.

**Producer Licensing**

This section is responsible for the licensing and administration of the following license types: Producer, Adjuster, Appraiser, Public Adjuster, Fraternal Producer, Apprentice Adjuster, Apprentice Appraiser, Surplus Lines Broker, Limited Lines Producer and Business Entities. The section is also responsible for insurance company appointments, continuing education, investigations and insurer licensing market conduct issues.

Staff provided presentations to consumer advocate groups; the public; professional insurance organizations, including agent associations and business entities; industry trade groups; and insurance companies on current insurance industry trends and regulatory changes, enforcement issues and ethics.

This section continues to work with the National Insurance Producer Registry (NIPR) to enhance the electronic processes for licensing. NIPR’s Personalized Information Capture System was updated to allow staff to retrieve, view and process regulatory actions more efficiently. The NAIC Regulatory Information Retrieval System continues to provide the department with up-to-date regulatory notices in regards to administrative actions, fines and revocations.

Delaware has worked closely with SBS to improve the efficiency and accuracy of capturing information. The SBS Continuing Education module has been updated to require email approvals/rejections. The SBS Producer module has been enhanced to include a Designated Homes State field for non-resident adjuster licenses. This provides licensees the ability to electronically apply and renew a license. This has increased the productivity of the unit in regards to processing applications/renewals.

**Rates and Forms**

This section enhances the tracking and monitoring of rate and form filings with System for Electronic Rate and Form Filing (SERFF), which is designed to enable companies to send and receive, comment on and approve or reject insurance industry rate and form filings electronically. SERFF continues to implement changes to comply with ACA for reporting. Nearly 100 percent of all filings are received electronically.

SERFF was modified to accommodate the Quality Health Plan application and filings for the Marketplace/Exchange.

The Rates and Forms section maintains the following activities:
- Participates in committees and work groups of the NAIC;
- Participates in E-Reg;
- Participates in SERFF working groups; and
- Performs plan management functions related to the federal/state partnership exchange and provides reports to DHSS and the Centers for Medicare and Medicaid Services.

**Consumer Services**

The Consumer Services staff investigates and attempts to mediate complaints by Delaware consumers against insurance companies and agents and acts as the frontline in the department’s interaction with, and service to, Delaware insurance consumers. The Consumer Services’ staff is comprised of eight investigators, half of whom are responsible for life and health and half of whom are responsible for property and casualty. They investigate complaints lodged by Delaware policyholders against carriers, brokers and agents who are subject to regulation under Title 18.

The Consumer Services’ staff perform additional functions. Even in cases where the department lacks jurisdiction, the investigators will locate the appropriate contact in another state or agency and put the consumer in direct contact with them. Consumer Services’ investigators participate in outreach in all three counties, providing information and real-time guidance to those who are either unaware of the department’s services or are unable to contact the department during business hours.
In Fiscal Year 2015, the Consumer Services division received 4,480 consumer complaints and inquiries. As in prior years, the most frequent issues regard what perils are covered under a policy, disputes about claims payment and increases in premiums.

**Workplace Safety Program**

This program, available to employers doing business in Delaware, offers participants the opportunity to earn up to a 19 percent discount on workers’ compensation premiums. Employers who have been in operation three years or more and whose annual workers’ compensation premium is $3,161 or more are eligible to participate. The program works with the Delaware Compensation Rating Bureau, qualified inspectors, insurance industry and employers to ensure the accuracy of information and expeditious processing of each employer’s safety credit. Since its inception in 1988, the program has yielded a savings of approximately $127 million for Delaware employers. In Fiscal Year 2015, 1,481 employers participated receiving total premium credits in excess of $9 million.

**Delaware Medicare Assistance Bureau**

DMAB is the State Health Insurance Program for Delaware’s Medicare population of approximately 175,000. The program is a public service of the Insurance Commissioner’s office and is funded through a grant from the Administration for Community Living. The program is designed to assist, educate and empower people with Medicare and their caregivers with complex and often confusing matters of the Medicare Prescription Drug Improvement and Modernization Act of 2003, Medigap and other supplemental insurance, medical bills, enrollment issues, non-renewals, Medicare Advantage options, guaranteed issue rights, financial assistance with prescriptions, Medicare Savings

**Bureau of Captive and Financial Insurance Products**

The Bureau of Captive and Financial Insurance Products was formed in 2009 to provide increased flexibility to businesses needing customized insurance, foster the growth of Delaware as a domicile for captive insurance entities and create additional revenue-generating insurance products and services. Today, Delaware has licensed over 402 captive insurers, 14 protected cells, and 762 series business units under the Delaware limited liability companies. In total, these 1,178 risk-bearing captive entities make Delaware the third largest captive domicile in the U.S. and the world’s sixth largest captive domicile.
**MISSION**

The mission of the Office of the State Treasurer (OST) is to provide the State of Delaware with a high level of transaction, cash and plan management services, while ensuring sound fiscal stewardship over the State’s financial assets.

**FUNDING**

<table>
<thead>
<tr>
<th></th>
<th>FY 2015 ACTUAL</th>
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<th>FY 2017 GOV. REC.</th>
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<tbody>
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<td>266,131.4</td>
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**POSITIONS**

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<th>FY 2017 GOV. REC.</th>
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</thead>
<tbody>
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<td>NSF</td>
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<tr>
<td>TOTAL</td>
<td>23.0</td>
<td>23.0</td>
<td>23.0</td>
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</table>

**ADMINISTRATION 12-05-01**

OST Administration is divided into four divisions: Reconciliations and Transaction Management, Investments and Cash Management, Contributions and Plan Management and Policy and Office Management.

**KEY OBJECTIVES**

**Reconciliations and Transaction Management**
- Process accurate and timely payments and collections on behalf of state agencies.
- Anticipate and provide for the transactional needs of the State.
- Provide a seamless transactional experience to state personnel, vendors and other payees/payors.

**Investments and Cash Management**
- Preserve the value of state funds on deposit, while maximizing investment income.
- Ensure adequate liquidity of funds and banking services to meet the State’s operating needs.
- Promote responsible borrowing and sound use of the State’s balance sheet.

**Contributions and Plan Management**
- Ensure the safety of contributions, distributions and investments to the plans.
- Minimize overall costs of plan administration and investment fees.
- Construct portfolios of investment options to meet the range of participant needs.

**Policy and Office Management**
- Articulate and apply measures to foster fiscal accountability.
- Design and implement systems to generate financial certainty.
- Promote and institute mechanisms to enhance operational transparency.

**BACKGROUND AND ACCOMPLISHMENTS**

**Reconciliations and Transaction Management**

The Division of Reconciliations and Transaction Management is responsible for the prompt processing, recording and reconciliation of all state receipts and disbursements and is comprised of two units: Collections and Disbursements.

During Fiscal Year 2015, the division reconciled in excess of $17,323,519,110 consisting of 1,294,441 distinct transactions.

**Investments and Cash Management**

The Division of Investments and Cash Management is responsible for the oversight and administration of the State’s investment portfolio, banking services and debt management.

The division manages the State’s investment portfolio, banking accounts and debt service activities in accordance with the guidelines and directives of the Cash Management Policy Board. The division is made up of three units: Investments, Banking Services and Debt and Special Payments.

**Contributions and Plan Management**

The Division of Contributions and Plan Management oversees the design and administration of the State’s deferred compensation plans and Achieving a Better Life Experience (ABLE) plan. The division is made up of two units: Deferred Compensation and ABLE.

**Policy and Office Management**

The Division of Policy and Office Management is responsible for determining OST’s overall priorities, policies and procedures and for ensuring that the office is
adequately resourced. The division is comprised of two units: Policy and Administration.

**ACTIVITIES**

**Reconciliations and Transaction Management**
- Improve productivity by designing training and promotion pathways;
- Complete the implementation of new software series and other information technology solutions to improve electronic collections and automate file transmittals and payments;
- Evaluate and deliver customer self-service platforms that improve the level of service to state agencies and organizations;
- Procure data management services;
- Process collections and payments; and
- Manage reconciliations and transactional support of state agencies and their customers.

**Investments and Cash Management**
- Engage a financial advisor for the Cash Management Policy Board and for the revision of investment guidelines to enhance portfolio performance;
- Form an inter-agency task force and engage a consultant to assess and improve the performance and risk tolerances of the State’s banking architecture; and
- Award a contract for the State’s investment portfolio custodian.

**Contributions and Plan Management**
- Redesign the State’s deferred compensation plans and consolidate the plans’ vendor network to promote employee retirement readiness; and
- Design, launch and implement the State’s 529(a) ABLE plan to support tax-advantaged savings for persons with disabilities.

**Policy and Office Management**
- Support longer term, larger scale fiscal initiatives within and outside of OST;
- Implement formal semi-annual personnel reviews and performance benchmarking to increase productivity and provide growth opportunities; and
- Study and document all office policies and procedures, as well as systematic reviews of all archival physical and electronic records to ensure compliance with applicable law.

**PERFORMANCE MEASURES**

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<tr>
<th></th>
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<tbody>
<tr>
<td># of 457(b) Deferred Compensation accounts</td>
<td>16,700</td>
<td>17,200</td>
<td>17,700</td>
</tr>
<tr>
<td># of 403(b) Deferred Compensation accounts</td>
<td>7,500</td>
<td>7,700</td>
<td>7,950</td>
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<tr>
<td># of days to reconcile major accounts</td>
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<td>5</td>
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<tr>
<td>$ Automated Clearing House vendor payments (billions)</td>
<td>4.4</td>
<td>4.6</td>
<td>4.8</td>
</tr>
</tbody>
</table>

**DEBT MANAGEMENT**

**12-05-03**

**KEY OBJECTIVES**
- Benchmarking of absolute and relative levels of long-term debt capacity to promote sustainable and sound use of the State’s balance sheet.
- Stronger collaboration with the Division of Revenue to strengthen linkage between capital budgeting and debt management and improve fiscal discipline.
- Development and/or procurement of technologies to provide more advanced tracking of debt service to ensure accurate and timely payment to creditors.

**BACKGROUND AND ACCOMPLISHMENTS**

The Debt Management section is responsible for the administration of all general obligation debt of the State, including the processing of debt service payments, redemption and retirement of debt securities and tracking and reporting of individual and aggregate general obligation debt issuance.

**ACTIVITIES**
- Maintain records required for bond projects, as authorized by the annual Capital Improvements Act.
- Provide the Office of Management and Budget, other state agencies and school districts with the principal and interest payments due by fund and fiscal year.
- Provide bond counsel with data relating to bond projects, including project identification, description, volume and chapter required to obtain a legal opinion for the bond issue.
- Establish and monitor the special fund interest table in First State Financials to calculate and pay interest on special funds on deposit with OST.
Advise and provide assistance to local school districts in acquiring an Attorney General’s opinion in securing a Bond Anticipation Note or permanent bond financing of the local share.

**Performance Measure**

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<tr>
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<tbody>
<tr>
<td>% of accounting automation for debt issuances</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

**Refunds and Grants**

**12-05-04**

**Key Objectives**

- Implement technology to automate disbursements to improve personnel productivity.
- Adopt best practices developed by each unit to ensure both consistency and accuracy in the handling of all types of payments.

**Background and Accomplishments**

Refund and grant payments are managed by OST’s Disbursements unit and Debt and Special Payments unit. These units work closely with the outside agencies and/or organizations receiving and supplying the underlying funds in order to streamline and validate such payments, including personal income tax, abandoned property, corporate income tax, franchise tax, withholding tax and others.

Grants-in-Aid disbursement requests are verified against relevant statutes before their execution to validate and avoid errors.

**Activity**

Disburse municipal street aid and fire and ambulance organizations and police pensions.