

# Department of Regulatory Agencies



**Dora**  
Department of Regulatory Agencies

Department Performance Plan  
November 1, 2013

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## Department Mission

The Department of Regulatory Agencies (DORA) is dedicated to preserving the integrity of the marketplace and promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.

## Department Vision

With an unwavering commitment to Colorado consumers, the Department of Regulatory Agencies creates and sustains an effective, efficient and elegant regulatory framework within which the Colorado economy can thrive. With a constant eye on streamlining and improving processes, and reducing “red-tape” and regulatory burdens, the framework fosters trust, confidence and access, while maintaining fair and rigorous standards for professions and businesses.

Principled by our core values of Dedication, Openness, Respect, and Accountability, DORA is the foundation and premier resource for the value state government places on a safe and competitive business environment in Colorado.

<p><b>D</b> DEDICATION</p>	<p>Committed to the mission - understanding and supporting customers’ expectations and needs by continuously improving services and processes, and ultimately, every customer/stakeholder experience.</p> <p><b>RESPONSIVE • RESPONSIBLE • STEADFAST</b></p>
<p><b>O</b> OPENNESS</p>	<p>Visionary - boldly inquisitive and receptive to new ideas by maintaining transparency to establish a reputation of fairness and integrity that consumers can trust.</p> <p><b>HONEST • COMPETENT • TRUSTWORTHY</b></p>
<p><b>R</b> RESPECT</p>	<p>An expressed appreciation for teamwork and diversity - sensitivity to different views and interests, and the value of clear and effective communication.</p> <p><b>CONSCIENTIOUS • CONSISTENT • SINCERE</b></p>
<p><b>A</b> ACCOUNTABILITY</p>	<p>Mission and results driven - a collective and unified commitment to be responsible and dependable, and demonstrate leadership.</p> <p><b>ACCESSIBLE • PROFESSIONAL • RELIABLE</b></p>

## Guiding Principles:

**Influencing the Customer Experience:** We are focused on delivering consumer outreach, professional outreach, and complaint resolution - with a timely and consistent, platinum level of customer service, thereby enhancing each customer "experience" to measurable success.

**Leveraging of Value and Partnerships:** DORA prides itself on the development, sustainment and strengthening of internal and external partnerships to improve and increase the true value we provide, including our fair, responsible and collaborative consumer protection presence in the Colorado economy. We are dedicated to increasing, expanding and capitalizing on professional relationships, both within and outside of departmental walls.

**Commitment to Culture:** DORA recognizes its employees are its greatest asset, and the foundation for success. DORA values each individual employee. We are committed to recruiting and retaining, and investing in our workforce, and the work environment and culture. DORA creates and provides opportunities for engagement, growth, education, training, and individual and professional development, capitalizing on employees' strengths in order to foster a culture of teamwork, to achieve our collective mission and enhance every customer experience in offering high quality services.

### Department Description

The Department of Regulatory Agencies (DORA) was officially created as a department in 1968, however many of our divisions and programs have been protecting Colorado consumers since 1877. The Department includes 10 divisions having 41 boards, commissions and advisory committees, charged with administering over 50 regulatory programs governing professions, occupations and businesses comprising over 700,000 individual licensees and approximately 40,000 businesses and institutions. This includes 295 board members and 573 professional regulatory staff including program directors and managers; professional examiners, inspectors, and investigators; financial analysts, and technical, front-line professional, technical and administrative staff.





With one face, and a unified mission and vision, DORA carries out regulatory programs that license, permit and charter; establish standards; approve rates; investigate complaints; and conduct enforcement across numerous professions, occupations, and institutions. The Department is located in downtown Denver. DORA’s programs are organized in the general appropriations act (‘Long Bill’) as follows:

<p><b>Executive Director’s Office</b></p> <p><b>Division of Banking</b></p> <p><b>Division of Civil Rights</b></p> <p><b>Office of Consumer Counsel</b></p> <p><b>Division of Financial Services</b></p>	<p><b>Division of Insurance</b></p> <p><b>Public Utilities Commission</b></p> <p><b>Division of Real Estate</b></p> <p><b>Division of Professions and Occupations</b></p> <p><b>Division of Securities</b></p>
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*For a more detailed review of divisions, please see the organizational chart on page 19.*

The Department is primarily cash funded by regulated entities through fees and assessments, which flow into cash funds. DORA is relatively unique among state agencies with regard to the volume, complexity, and autonomy with which it sets industry fees based on appropriations made by the General Assembly. DORA is ever mindful of keeping actual fees to a minimum and a regulatory scheme that reflects only necessary regulation. DORA strives for a reputation of effectively balancing safety, business needs, and the value of quality and service. Only two key areas involve the state General Fund: the Division of Civil Rights, which is partially funded by the General Fund, and the Division of Insurance, which is supported by a combination of license fees and insurance premium tax revenues.



## Major Program Areas

The following table illustrates the fundamental functions and programs that are administered by the Department of Regulatory Agencies (DORA). The table specifies the divisions that oversee specific functions, as well as a high level description of the primary processes and activities performed to deliver the services to customers and/or to accomplish the function. While the department’s organizational chart provides an accurate visual representation of how the Department is organized and who we are, the following table sets-forth how DORA actively serves the Colorado consumer and business environment, fostering a more unified view of our role in the Colorado marketplace and state government.

PROGRAM FUNCTION	DIVISIONS	PROGRAM
<b>Licensing/ Permitting</b>	<ul style="list-style-type: none"> <li>• Banking</li> <li>• Insurance</li> <li>• Professions and Occupations</li> <li>• Public Utilities Commission</li> <li>• Real Estate</li> <li>• Securities</li> </ul>	<p>The Department processes applications for licensure for more than 50 professions, including individuals and businesses/companies. The process to issue an original license or permit includes some or all of the following: application receipt, verification and review for completeness and timeliness, review of examination results, background checks, evaluation of compliance with statutory and board requirements/parameters (e.g., education, experience, etc.), final issuance of the license/certificate/permit of authority to operate or do business in the state (or denial).</p>
<b>Regulatory Program Administration</b>  <i>Investigations</i>	<ul style="list-style-type: none"> <li>• Civil Rights</li> <li>• Insurance</li> <li>• Real Estate</li> <li>• Professions and Occupations</li> <li>• Public Utilities Commission</li> <li>• Securities</li> </ul>	<p>Every DORA Board and program “regulates” for compliance in accordance with respective statutes. As such, the Department is responsible for conducting criminal and/or compliance investigations in response to formal complaints (including charges alleging discrimination). This also includes regular and more proactive compliance audits or audit-oriented investigations that may not be prompted by a specific formal complaint. Investigation of potentially illegal, harmful, impaired, or incompetent activities is the mechanism used to provide the boards with information that will allow them to decide if there has been a violation of professional regulatory statutes, practice acts or the Colorado Civil Rights Act. The process includes formal complaint/charge receipt and review, which may include further intake/filing steps such as drafting charges; assignment to an investigator; information gathering; report writing; and presentation to the appropriate staff, authority or Board for potential decision making, including administrative discipline or enforcement action.</p>
<i>Administrative Discipline</i>	<ul style="list-style-type: none"> <li>• Civil Rights</li> <li>• Insurance</li> <li>• Real Estate</li> <li>• Professions and Occupations</li> <li>• Public Utilities Commission</li> <li>• Securities</li> </ul>	<p>The Department resolves complaints/charges received and conducts proactive enforcement/compliance oriented investigations, to ensure that consumers are adequately protected and licensees correct identified practice deficiencies. The process includes reviewing investigative findings and making determinations as to administrative discipline or remediation, including license revocations, suspensions, cease and desist orders, practice stipulations, letters of admonition, dismissals, and dismissals with letters of concern. Additionally, the administrative discipline process includes mediations and/or efforts to realize settlements, including expedited settlements. This includes settlement offers, drafting stipulations, negotiating alternative resolutions, and tracking compliance with the stipulation terms.</p>

PROGRAM FUNCTION	DIVISIONS	PROGRAM
<i>Consumer Assistance and Contact Resolution</i>	<ul style="list-style-type: none"> <li>• All Divisions</li> </ul>	<p>The Department performs informal “complaint” resolution processes that do not necessitate an investigation. Examples include responding to general consumer inquiries and contacts about what is required or appropriate in working with licensees (both business organizations and individuals); inquiring about dollar amounts of savings to consumers that were assisted by the department; contacting respective program areas to determine if certain actions of individuals/companies are in compliance with regulations and laws; attempting to resolve issues with utility services, billing/rate matters, provision of insurance benefits/reimbursements, etc. The process includes receipt and review of the contact (phone call, e-mail correspondence, appearances at local community events, etc.), researching the matter and/or appropriately directing the contact; and providing appropriate guidance, information and/or resolution.</p>
<i>Inspections</i>	<ul style="list-style-type: none"> <li>• Insurance</li> <li>• Professions and Occupations</li> <li>• Public Utilities Commission</li> </ul>	<p>The Department conducts inspections for more than 10 regulatory professions and areas pursuant to statutory requirements. This includes passenger carriers, household goods movers and towing carriers that operate “for-hire;” electrical and plumbing inspections in areas where the State is the local inspector; vehicle, gas pipeline and tramway safety inspections; and facility/office inspections for other regulated professions including, but not limited to, pharmacies, barber shops, cosmetology salons and regional, corporate home offices. The process involves conducting on-site inspections, and reviewing required records to ensure compliance with State law and safety rules.</p>
<b>Economic Regulation</b>  <i>Rate Analysis and Approvals</i>	<ul style="list-style-type: none"> <li>• Insurance</li> <li>• Public Utilities Commission</li> </ul>	<p>The Department receives requests to analyze and/or change the rates, terms and conditions of service offerings; to change existing certifications or authorities; to grant new certifications or authorities; to determine compliance with state regulations and to assure rates are not excessive, inadequate or unfairly discriminatory. Multiple program areas conduct an analysis of each of these requests and ultimately approves or denies such requests. The approval process includes receipt of the request, analysis by Division/Commission staff, and decision by the Commission. The process may also include testimony by staff and external parties; evidentiary hearings by the Commission or an Administrative Law Judge (ALJ); legal work by Commission and Staff/Attorney General (AG) attorneys; various rulings on matters, including requests for intervention; preparation and issuance of a final decision by the Division/Commission. If appealed, the process includes legal work to prepare for and respond to appellate cases filed with the appropriate judicial body. This includes requests from utilities or regarding insurance rates charged to Colorado consumers by automobile, homeowners, life, health, workers’ compensation, and other insurers.</p>

PROGRAM FUNCTION	DIVISIONS	PROGRAM
<p><b>Consumer Representation with Utility Rate Approvals</b></p>	<ul style="list-style-type: none"> <li>• Office of Consumer Counsel</li> </ul>	<p>Through the Office of the Consumer Counsel (OCC), the Department intervenes in rate increase requests (“rate cases”) submitted by the utilities and participates in administrative hearings which ultimately lead to approval of rates charged to consumers. The rate approval process includes receipt of the rate request; evidentiary hearings by the Public Utilities Commission or an ALJ; staff review, research, and testimony in support of the hearing process; legal work by attorneys throughout the administrative law process; various rulings on matters including right of intervention and the need for public testimony; preparation and issuance of a final decision by the Commission; legal work to prepare for and respond in appellate cases filed with the appropriate judicial body.</p>
<p><i>Institutional Examinations</i></p>	<ul style="list-style-type: none"> <li>• Banking</li> <li>• Financial Services</li> <li>• Insurance</li> <li>• Real Estate</li> <li>• Securities</li> </ul>	<p>The Department protects consumers by conducting examinations of all state-chartered financial institutions and insurance companies under its supervision to preserve public trust in the financial industries regulated in Colorado including Banks, Money Transmitters, Trust Companies, Credit Unions, Savings and Loans, Securities Broker-Dealers, Investment Advisory Firms, Insurance Companies, Brokerage Firms and Subdivision Developers. In order to fulfill this duty, the Department (by separate statutes and divisions) performs regular on-site examinations of the records of these institutions in coordination with applicable federal counterparts including the Federal Deposit Insurance Corporation, the Federal Reserve Bank, and the National Credit Union Administration; engages in letters of understanding; issues consent/cease and desist orders; and when necessary, assumes operational control of institutions to protect consumers’ deposits. Examinations also are conducted to confirm compliance with requirements of the Public Deposit Protection Act (at applicable institutions). Insurance companies are examined to determine compliance with insurance law and regulations.</p>
<p><b>Outreach, Education and Training</b></p>	<ul style="list-style-type: none"> <li>• All Divisions</li> </ul>	<p>The Department engages in widespread efforts to pro-actively inform consumers of their rights regarding regulated occupations and professions with hopes of serving a more informed consumer base, decreasing regulatory violations and ensuring public awareness of consumer protection information available from DORA. The overarching goal is to foster smart consumers, which in turn, strengthens consumer confidence and positively impacts the Colorado business environment. Outreach, education and training processes include the development and dissemination of brochures, newsletters, correspondence, etc., radio and television public service announcements, formal and informal training, town hall meetings throughout the state, expanded visibility through technological communications, advertising and marketing materials, establishment of crisis-help centers and call-centers, public speaking engagements and interviews, etc.</p>

DORA's customer base is broad and deep, as the Department interacts with consumers, professionals, businesses, financial institutions, government officials, and the general public. DORA's belief is that Colorado's economy will thrive through a regulatory framework that protects Colorado's consumers, while fostering fair and rigorous standards for professionals and businesses.

"Consumer Protection" is such a broad term, carrying with it so many different meanings, to different audiences. From DORA's perspective, consumer protection is the composite of all the functions noted above, from establishing the professional and occupational practice standards, to oversight and enforcement of those standards, to education and outreach to facilitate an understanding of the standards. Working toward this end demonstrates the value Colorado places on a safe and competitive business environment. Adhering to the consumer protection mission also requires that DORA promote fair, and not overly burdensome standards across the professions.

We are proud to be recognized as the State's consumer protection agency.

## Strategic Policy Initiatives

By design, Strategic Policy Initiatives are intended to form the overarching framework for the policy goals of the Department, driving the direction the Department intends to go in the future. Crafted by Executive Leadership, these Initiatives are intentionally broad, representing general outcome goals/measures for department-wide efforts (as opposed to day-to-day activities or operational measures). Strategic Policy Initiatives are influenced by the department's actions, but are not necessarily in the full control of the department or its employees. Strategic Policy Initiatives are often influenced by environmental factors that departments cannot shape or control. As such, the goals set forth in support of the Strategic Policy Initiatives of this component of the Performance Plan may not represent the day-to-day operations and/or associated incremental measures of the Department's activities and progress. Rather, the stated goals articulate the intended, ultimate outcomes/goals of DORA's five Strategic Policy Initiatives, within which the Department can then build the program-level operational planning components, focusing on the discrete program areas and processes to measure progress and define operational outputs.

The five Strategic Policy Initiatives comprehensively span the Department's efforts and direction across all of its major program areas, and represent real value and meaning to our customers; yet are few and manageable enough to enable the development of unifying objectives, goals and measures of success for the entirety of the workforce to contribute to the Department's mission.





**Public Trust and Confidence is Increased. DORA provides reasonable and conscientious regulation. The Department is a recognized leader in the creation and sustainment of a fair, competitive and business friendly regulatory environment, including education, outreach and communication in and for Colorado.**

**Description and Objectives:** Public trust and confidence is vital in order for DORA to assure consumer protection. DORA assumes a leadership position in the State's efforts to demonstrate the ability to make decisions, develop systemic action plans, act in the public interest, and follow-through. Strategies incorporate and depend upon trend analyses, responsible and transparent stewardship of money and resources, data driven decision making, communication and continuous improvement.

## July 1, 2014 Goals:

- 1.** Regulatory burdens and "red-tape" of State government are reduced.
  - o An increasingly progressive and model regulatory framework
  - o Rules and regulations are fair, easy to understand and conscientious.
  - o Decisions are supported by actions that are attentive to the impact of regulation on businesses and professions.
  - o Professionals and businesses we regulate are recognized as much as consumers and customers, as other members of the general public.
- 2.** Increasingly responsible and transparent stewardship of money and resources.
  - o Program management fees and fines are easy to understand and navigate.
  - o Fees and fines represent the minimum necessary to support profession and stakeholder operations while providing a sustainable foundation for department funding.
  - o Savings and resource efficiencies recognized by Lean or continuous improvement measures are quantifiable, and reinvested/redeployed for tangible improvements.
- 3.** Regulatory and legislative agendas are increasingly transparent and understandable.
  - o Developed with a variety of broadened formalized processes for engaging and collecting input from stakeholders
  - o Attention is given to public interest throughout item and agenda development, not just when or after published or noticed.
- 4.** The Department's web-site is improved.
  - o A focused analysis of content, on-going usefulness, management, access and functionality is conducted.
  - o User feedback is solicited and utilized.
  - o Frequent and regular user surveying tools are implemented.
- 5.** DORA increases efforts to help active military personnel, veterans and their families transition into civilian life.
  - o Identify and develop baseline data regarding the participation of active military personnel, veterans and their families in the programs DORA administers.
  - o Identify and help eliminate obstacles to and for the licensing and credentialing of Colorado veterans.

## July 1, 2016 Goals:

- 1.** The long-term, and systemic cycle for reviewing rules, regulations, bulletins and policies is sustained, assuring they are relevant and required, easy to understand, not unreasonably burdensome and demonstrate stakeholder involvement and consensus building.
- 2.** Fees are set as low as possible, and provide reasonable recovery costs that sustain a responsible funding mechanism for DORA without unduly burdening professions/businesses.
- 3.** Stakeholders' expectations are met or exceeded when engaging with DORA; input is easy to provide, heard, considered, and DORA exercises proper follow-up and follow-through. Legislative and regulatory agendas represent minimal regulatory burden and adequately represent the department's ability to act in the public interest.
- 4.** The DORA web-site is customer centric; upgraded to reflect best practices and design; easy to understand and navigate; a result of how the "user" sees and wants to access and interact with information; and results in increased usage by consumers, businesses and professions.
- 5.** DORA is recognized as one of the most military friendly licensing and credentialing state agencies in Colorado government, and has engaged other State agencies to ease the burden on transitioning military personnel and veterans.



**Public Protection is Enforced. The Department brings value to the marketplace, and the quality and “capital” of regulatory program administration and enforcement processes are consistent, streamlined, standardized, consistently improved, and leverage technology.**

**Description and Objectives:** To support a thriving economy, it is key to strive to shift cultures and mind-sets from a “discipline and enforcement” orientation, to encouraging, recognizing and promoting the value of compliance and understanding. Proper branding and messaging, providing compliance assistance and promoting compliance incentives enhance the department’s ability to create a balanced regulatory framework. Effective internal and external partnerships enhance our collective ability to capitalize on shared resources and achieve mission-focused consumer protection goals. Public protection is also enforced through DORA’s proactive and effective management of public safety; the safety of equipment/vehicles, professional services, facilities and transportation, (e.g., gas pipelines, ski lifts, tramways, etc.,) is essential to minimizing risk, particularly in emergency or disaster situations. Improving processes, and identifying opportunities to expand and/or share common resources beyond division and department boundaries enables DORA to make measurable, resourceful and innovative changes to more effectively and efficiently motivate and encourage compliance without compromising enforcement processes.

## July 1, 2014 Goals:

- 1.** DORA Regulations are applied with increasing consistency, efficiency and common sense across all divisions and subject areas.
  - o Cross-division, common issues and trends, systemic challenges, and benchmark practices are identified, to establish a joint or “core” set of simplified best-practices, matrices, guides, tools, resource materials, procedures, competencies, etc., for same functions.
  - o Engagement and collaboration with stakeholders is increased, to ensure professional standards match the professional standards expected by the public.
- 2.** Enforcement and compliance programs are strengthened.
  - o Increased deliberate consultation with partners in both business and other jurisdictions
  - o The use of innovative strategies that combine compliance assistance, compliance incentives, earlier or self monitoring and new enforcement “tools” for regulated entities.
- 3.** High profile expectations, such as mandates of the Affordable Care Act (ACA) and Health Insurance Reform, are fulfilled with increasing ease and confidence.
  - o Support and resources for health care reform are provided, and expanded.
  - o DORA provides efficient and operationally effective regulatory oversight of the benefit plans and rates offered on Connect for Health Colorado.
- 4.** DORA investigations, inspections and audit functions are improved as a result of Lean or similar continuous improvement tools and strategies.
  - o Responses and processes are more timely and prompt.
  - o Complaint to resolution timeframes demonstrate efficiencies and streamlining, elimination of waste and duplication.
  - o Use of technology and enterprise solutions provide greater effectiveness and consistency.

- 5.** DORA's licensing, renewals and registration functions are improved as a result of Lean or similar continuous improvement tools and strategies.
  - o All of the department's licensing, renewals and registration functions can be completed and status tracked on line.
  - o Users have 24/7 access to information.
- 6.** Increase and expand opportunities for and use of the Expedited Settlement Process (ESP) model, including Alternative Dispute Resolution, Mediation, and/or Conciliation for case settlement/resolution.
  - o Decreased time for resolving substantiated complaints
  - o Reduce legal expenditures
  - o More expedient and less formal resolutions are achieved

## July 1, 2016 Goals:

- 1.** Benchmark regulatory enforcement and compliance practices are utilized with consistency, efficiency and common sense across all divisions and subject areas. Resources that "help our customers help themselves" are accessible, to better educate and inform all customers regarding our processes and expectations. Core competencies and common practices are more portable and applicable across division boundaries for the investigation, inspection and audit functions.
- 2.** New compliance/enforcement tools and incentives are created, implemented, and effective; enabling improved self-auditing through earlier identification and correction of issues.
- 3.** Full implementation, compliance and effective management of high profile changes, in particular the Affordable Care Act (ACA) and Health Insurance Reform, including effective regulatory oversight of benefits plans, reasonable rates and use of processes that are as user-friendly and easy to understand and navigate as possible.
- 4.** Enterprise applications further improve processing, response times, and consistency in delivery of services.
- 5.** One licensing platform, enabling a singular "portal" into the department, for licensees, including the ability to track the status and renew, on line.
- 6.** The use of expedited settlements, mediations, alternative dispute resolution, conciliation is expanded throughout the entire department, resulting in reduced internal duplication of efforts and external confusion for those we serve; as well as quicker, less formal and less costly settlement of cases.
- 7.** A comprehensive review of business workflow processes across the department conducted, to create an enterprise case and content management solution, enabling workflow efficiencies, minimizing redundancy across and within DORA Divisions and to external stakeholders (including reducing "hand-off" times within and between DORA and the Office of the Attorney General).
- 8.** Opportunities for paperless and less costly interaction with DORA are created, increased and expanded including electronic complaint and intake processes.

**Regulatory Activities and Economic Development are Connected. The Department builds and maintains professional partnerships, and conducts outreach initiatives to create relationships that enable government to more positively influence the Colorado economy.**

**Description and Objectives:** The process for stakeholders such as businesses, professionals, licensees, other jurisdiction/government counterparts, Boards and Commissions, constituents, etc., to contribute to the policy, rules, and decision making processes and discussions should be clear and easy. Qualified individuals must be timely licensed; and the department must continue to develop and strengthen internal and external partnerships to improve economic development, foster and sustain a competitive marketplace, and protect consumers. Interested parties must have a reliable and prompt avenue to easily access and communicate with the necessary departments to acquire a license or open a small business. Effective partnerships offer agency recognition, information sharing, partnering of divisions and jurisdictions, and the application of mutual resources. External collaboration is critical when addressing the complexities of regulatory and public protection issues and trends.

**July 1, 2014 Goals:**

- 1.** The Pits and Peeves initiative continues to thrive.
  - o Conversations and collaborative efforts are expanded, statewide.
  - o Continuous follow-through and follow-up provide opportunities for feedback, engagement, and telling the “stories”
  - o The strength of relationships between state government and business and stakeholders is increased, creating a platform of mutual interests.
- 2.** DORA becomes strategic partner with the Governor’s Office of Economic Development and International Trade (OEDIT).
  - o The regulatory framework supports the continuing implementation of the Colorado Blueprint
  - o DORA facilitates the potential of establishing a “one-stop-shop,” singular point of access, and/or unified/consolidated guidance materials for identifying ALL regulatory requirements, across multiple agencies and jurisdictions, that impact small businesses and professionals seeking licensure, etc., to ease the burden on and for new and/or start-up businesses in Colorado.
- 3.** DORA initiates Lean or similar continuous improvement methodologies across departments/agencies to create simplified and streamlined processes for customers interfacing with different agencies with same or similar regulatory authority (e.g. licensing, permitting, operating and inspections, etc.,).
- 4.** DORA’s relationship of partnering with other organizations who already reach and have ready access to the broad consumer base DORA serves (e.g. trade associations, better business bureaus, interest groups, etc.,) is enhanced.
- 5.** The amount of savings through regulation, settlements and rate reviews reflects our belief that DORA has a responsibility to provide tangible, economic benefits to the marketplace, in relation to the investment made to support the regulatory programs management by the department.

## July 1, 2016 Goals:

1. The Pits and Peeves goals are further entrenched, and demonstrated by a continued “culture” and systemic approaches statewide to reduce governmental red-tape and continue conversations with Colorado businesses and professionals.
2. Enhanced relationships with Boards, trade associations, federal agencies, special interest groups, community partners and others, to address information, share resources, enable DORA to provide greater and broader information to the public through entities who already have access to the consumer groups (as opposed to the public needing to come to DORA).



**Government is Accessible and Responsive. DORA enhances professional development and provides training for a high quality, customer centric workforce. DORA defines and creates an overarching and internally consistent employee engagement and workforce development foundation and framework to maximize employee success, department efficiencies and access, and ultimately, the customer experience.**

**Description and Objectives:** DORA recognizes the importance of investing in personnel by providing training, education, personal enrichment and professional development opportunities that enable employees to utilize their individual and team strengths to achieve DORA's mission of providing consumer protection with a platinum level of customer service. We must ensure employees have the resources to improve their careers and professional lives, which will increase department accessibility and responsiveness, establish a culture of service, increase employee engagement and accountability, equating to and resulting in high performance.

## **July 1, 2014 Goals:**

- 1.** A core Lean leadership team is established to foster a customer centric, continuous improvement culture.
  - o The Lean and process improvement talent pool throughout DORA is expanded.
  - o A specific group and process is created for identifying and prioritizing projects.
  - o The reporting of tangible and measurable results is simplified.
- 2.** Utilizing Lean or similar continuous improvement tools, DORA defines a "platinum level" customer experience.
  - o DORA customers are provided an opportunity to provide input on an on-going basis.
  - o Data points for consistent tracking and monitoring are identified.
- 3.** DORA's communication mechanisms and strategies are assessed.
  - o The Department's web presence and functionality are improved.
  - o Simpler, technology supported, processes for improved complaint/charge filing for consumers
  - o Expanded use of social media.
  - o 24/7 mechanisms for the public to access, and provide feedback information.
- 4.** The leadership and engaged culture of the DORA workforce is expanded.
  - o A DORA Leadership Academy is developed to provided training and mentoring to increase skills and competencies.
  - o The training program caters to specific needs, and focuses on areas that align with the department's Performance Plan, priorities and functions.
  - o Employee engagement survey data is utilized determine progress, and areas of improvement.
  - o Mechanisms for employee empowerment are enhanced.
- 5.** Recruitment, retention and succession planning programs and strategies are improved.
  - o A wholesale review of policies and procedures is conducted.
  - o Implementation of flexibilities and latitude, to build and sustain a highly talented, engaged workforce and culture
  - o Collaboration, professional development and employee innovation are promoted in order to create improved, customer centric services and interactions.

## July 1, 2016 Goals:

- 1.** At least twelve DORA-wide functions (across more than one division/program area) have resulted in measurable improvements to the customer, as a result of Lean or a similar process improvement strategy.
- 2.** DORA has institutionalized systems and processes for obtaining continuous feedback and input from both internal and external customers.
- 3.** DORA's mere existence is expanded, including a web presence that is accessible, intuitive, easy to navigate and user-friendly, as evaluated by consumers and customers; and innovative (social media) mechanisms are reaching a broader audience in a more timely manner.
- 4.** DORA has one of the most competitive recruitment, training, retention, succession planning and compensation packages in state government, enabling the department to attract and retain a highly talented and engaged workforce.





**Consumer Rights are Protected. DORA provides comprehensive and unified outreach, and broad and specific education to the citizens of Colorado, and works closely with public and appropriate private organizations in conducting educational programs so citizens are not only informed of their rights, but know where to go with issues, concerns or complaints.**

**Description and Objectives:** DORA recognizes and leverages the value of preventative measures by providing training, education and information to individuals and groups regarding current laws. DORA works in close cooperation with federal and local agencies and community based, non-profit organizations, whose missions are parallel. Formal work sharing agreements are considered and entered into to avoid duplication of effort on those matters where joint jurisdiction exists.

## **July 1, 2014 Goals:**

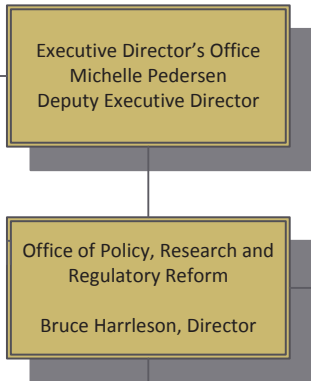
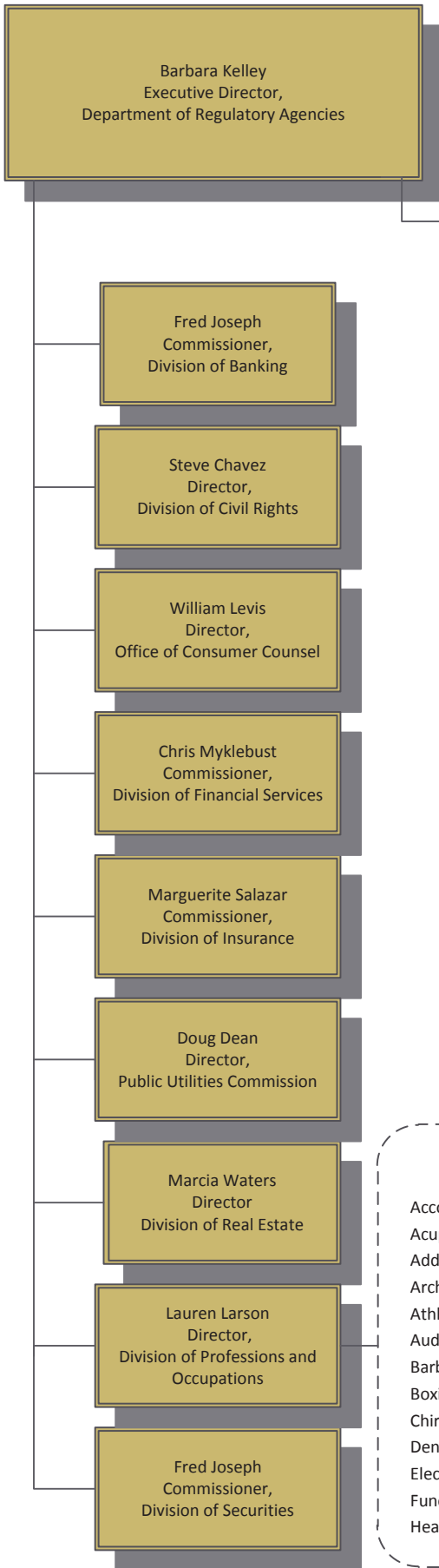
- 1.** DORA's Communications and outreach strategies are enhanced and expanded.
  - o Content of communications strive to mirror the Department's performance plan, highlighting the brand, core purpose, mission and breadth of resources we provide as one department, tailored to be customer centric.
- 2.** Vigorous efforts, including additional outreach information, tangible compliance assistance tools, and opportunities for training and face-to-face interaction are expanded, to educate the regulatory communities to help business and industries comply with regulatory requirements.
  - o A more comprehensive needs assessment and/or broader identification of entities who would benefit from targeted education/training is conducted.
  - o A focus on common practice deficiencies or business practices; trends in disciplinary action imposed for non-compliance with practice acts; and patterns in documentation/recordkeeping errors or omissions are identified.
  - o A pro-active and educational theme is established, focusing on minimizing risk and likelihood of complaints.
  - o Critical, "high risk" or "high priority" consumer and consumer protection regulatory issues are identified, to focus DORA in addressing and providing timely resources to expand our impact
- 3.** A broader consumer base is reached, and provided awareness and education materials on timely matters including consumer choices, how to avoid scams, fraud, and wrongdoing.
- 4.** Opportunities to represent the department as a unified face (versus division-by-division) in education, awareness and outreach programs and materials are identified, created and leveraged including awareness campaigns, electronic publications, enhanced use of technology and social media, public information events and media coverage.

## July 1, 2016 Goals:

- 1.** DORA is recognized as the authoritative source by those pursuing information about regulation and consumer protection in Colorado.
- 2.** Training is offered to regulated entities, by DORA, targeted at pro-active education purposes to minimize risk and reduce likelihood of complaints and reduce the need for investigations and administrative discipline.
- 3.** Training/education programs are offered to regulated entities, businesses and consumers by DORA, to address common practice deficiencies, trends in disciplinary action imposed for non-compliance with practice acts, patterns in documentation/recordkeeping errors or omissions.
- 4.** Communications/Training campaigns are established to provide pro-active education to high priority or high risk consumer protection issues, utilizing a variety of outlets, mechanisms and tools.



# Department of Regulatory Agencies Organizational Chart



Division	FTE	Personal Service Allocation
Executive Director's Office	29.5	\$27,680,160
Division of Banking	40.0	\$4,396,128
Division of Civil Rights	27.0	\$1,755,833
Office of Consumer Counsel	7.0	\$901,856
Division of Financial Services	13.0	\$1,394,679
Division of Insurance	85.0	\$7,374,287
Public Utilities Commission	95.0	\$13,232,744
Division of Real Estate	52.4	\$4,493,978
Division of Professions and Occupations	199.8	\$16,674,882
Division of Securities	24.0	\$3,280,135
	572.7	\$81,184,682

