

# FY 2018-2019 PERFORMANCE PLAN



**COLORADO**  
Department of  
Regulatory Agencies

# CONTENTS

<b>Letter from the Executive Director</b>	<b>2</b>
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<b>Who We Are</b>	<b>4</b>
-------------------	----------

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History  
Mission  
Vision  
Values

<b>Operations</b>	<b>6</b>
-------------------	----------

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Major Program Areas  
By the Numbers

<b>Strategy</b>	<b>9</b>
-----------------	----------

---

SPI 1 | Improving Public Protection Through Effective Enforcement &  
Regulatory Activities  
SPI 2 | Enhance Education & Outreach  
SPI 3 | Improve Processes to Better Engage with Regulated Entities

<b>Evaluation</b>	<b>16</b>
-------------------	-----------

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Internal Scoreboard  
Governor's Dashboard

<b>Appendix</b>	<b>17</b>
-----------------	-----------

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Organizational Chart



## Marguerite Salazar

Appointed by Governor John Hickenlooper in July 2017, Marguerite Salazar leads the state's regulatory department. Prior to her role as Executive Director, Salazar served as the Colorado Insurance Commissioner for four years, overseeing the regulation of the insurance industry in Colorado, working with the insurance industry to bring an inclusive, open, firm and fair-minded regulatory approach to all lines of insurance under her supervision.

Previously, President Barack Obama appointed Salazar as Regional Director for the U.S. Department of Health and Human Services, Region VIII. As Regional Director she played a vital role in the Department's effort to effectively implement the Affordable Care Act. Prior to this appointment, she served over 20 years as President/CEO of Valley-Wide Health Systems, a large, rural Community Health Center covering 22 counties in Southern Colorado and serving over 40,000 patients through 26 primary health care clinics.

Salazar is a Fellow in the National Hispana Leadership Institute, as well as a Livingston Fellow in the Bonfil Stanton Foundation. She was a trustee for the Temple Hoyne Buell Foundation, and was appointed by Governor Ritter to serve on the Board of Governors for Colorado State University. She served as Chair for the Colorado Humanities and also served on the Board of Trustees for the Nature Conservancy and the National Center for Farmworker Health. She has a Master's degree in Counseling Psychology.

# LETTER FROM THE EXECUTIVE DIRECTOR'S OFFICE

I am honored to present the Department of Regulatory Agencies' FY19 Performance Plan. DORA's Performance Plan is our annual strategic roadmap. It provides our customers, employees, and partners with a guide towards the future, linking the Governor's vision to our core mission, vision, values, strategies, and goals. Through a commitment to protecting consumers, dedication to process improvement, and drive for open dialogue with our stakeholders, DORA aims to be the most effective and efficient regulators for all of Colorado's customers.

Over the past several years, the Department has worked incredibly hard to strengthen its consumer protection mission while also reducing burden on businesses. DORA has eliminated regulatory inefficiencies and cutting unnecessary "red tape" including streamlining financial exams, resulting in the Division of Banking saving Money Transmitters \$36,937 in exam costs this year, and the Division of Financial Services saving credit unions over \$48,337 in exam costs over the last year. Additionally, the Department has expanded its consumer outreach and education programs to reach a broader and more diverse population of both consumers and licensees, which included distributing over 80 consumer alerts, and ensuring that divisions have enabled live-streaming of board and commission meetings, to make certain that those from remote locations are able to access the information they need.

All of these accomplishments have been a direct result of the Department's many committed and dedicated public servants and the important work they're engaged in each and every day. As we prepared this year's Performance Plan, we asked our employees to help us create the foundation of how we should pursue achieving the Department's important consumer protection goals, including dozens of representatives from every division and every level of the workforce in a number of strategic workshops. As a result, we believe our Performance Plan will truly enable the Department to reach new heights over the coming year, as we work to ensure Colorado has an effective regulatory landscape where consumers are protected and small businesses can thrive in a competitive and fair marketplace.





# WHO WE ARE

## History

The Colorado Department of Regulatory Agencies (DORA) was created in 1968, yet several of the Department's divisions have been protecting Colorado citizens since the late 1800s. In 1877, just a year after Colorado became a state, regulation of Colorado banks began. Six years later in 1883, insurance began being regulated through the State Auditor's Office; in 1913, the Colorado Department of Insurance was formed, now called the Division of Insurance. The same year, the Colorado Public Utilities Commission was created. Ten years later, in 1923, regulation of the offer and sale of securities to investors began through the Division of Securities. Soon after, in 1925, the real estate industry began being regulated by what is now known as the Division of Real Estate. In 1930, Colorado began chartering Credit Unions, now regulated by the Division of Financial Services. Colorado became the third state to establish a civil rights agency in 1950, now known as the Colorado Division of Civil Rights. In 1968, the Department of Regulatory Agencies was created and the aforementioned agencies were moved into one umbrella agency. That year also yielded the creation of the Division of Registrations, now called the Division of Professions and Occupations, and several existing boards moved under its purview. One-hundred years after Colorado's statehood, in 1976, Colorado passed the first Sunset Law in the United States, requiring periodic review of various agencies throughout state government, which are now conducted by the Colorado Office of Policy, Research and Regulatory Reform. In 1984, the Office of Consumer Counsel was created, originally housed within the Office of the Attorney General, and finally, in 2018, the Division of Conservation was created.

## Mission

**DORA is dedicated** to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.

Our job is to ensure that individuals and businesses who provide Colorado with professional services are doing so ethically and responsibly. Whether it's boards setting professional standards for licensing, making sure that utilities companies are charging their customers fair rates, or investigating reports of securities fraud, each and every one of the Department's employees contributes daily to ensuring that Coloradans are able to trust those who provide them with services.

## Vision

To be the most effective and efficient regulators for all of Colorado's customers.

At DORA, we believe in fostering a Colorado in which consumers and service providers partner, forging common successes. With a sharp focus on streamlining and modernizing processes and enhancing end-to-end customer experiences, we strive to advance an environment and regulatory framework where both businesses and consumers are treated fairly and the economy thrives. In the next year, DORA looks to deliver the fastest, easiest, and most enjoyable experience to our customers -- the businesses and individuals who interact with us to get the services they need.

Though the Department is diverse, our shared commitment is unwavering. Our nearly 600 employees are dedicated to preserving the integrity of the marketplace and promoting a fair and competitive business environment throughout Colorado.

## Values

Just as important as what we do is *how* we do it. DORA's values are our guiding principles -- our convictions that demonstrate what motivates us, how we make decisions, and how we treat each other. We look to live our values daily and visibly, and recognize that acting in accordance with strong values gives power to the work that we do.



### Quality Customer Service

We strive to ensure that our customers can clearly see our commitment to delivering accurate, helpful, and timely resources, and help troubleshoot complex problems.



### Balanced & Fair Regulation

We are committed to fairness, reasonable regulation, and procedural justice. We pride ourselves on our consistent, accurate, and equitable treatment of all customers, stakeholders, and employees.



### Integrity

We demonstrate honesty, fairness, openness and clear boundaries in all our interactions, behaviors and practices within the organization and with our guests, stakeholders and the wider community. We strive to demonstrate credibility and sincerity in our work, inspiring confidence in DORA through our personal conduct.



### Respect

We appreciate and acknowledge the role, diversity, and contributions of others. We conduct ourselves in a way that shows regard and thoughtfulness to others.

# OPERATIONS

DORA is responsible for 40 boards, commissions and advisory committees, which are charged with administering over 50 regulatory programs governing professions, occupations, and businesses comprised of more than 710,000 individual licensees and approximately 40,000 businesses and institutions. DORA is comprised of 312 voluntary board members and nearly 600 professional staff.

## Program Areas

### Licensing/Permitting

Individual and business licensure for more than 50 professions, occupations and business types.

*Divisions: Banking, Insurance, Professions and Occupations, Public Utilities Commission, Real Estate, Securities*

### Enforcement

Resolution of complaints/charges received and proactive enforcement/compliance oriented investigations ensuring adequate consumer protection.

*Divisions: Civil Rights, Conservation, Insurance, Professions and Occupations, Public Utilities Commission, Real Estate, Securities*

### Institutional Examinations

Examinations of all state-chartered financial institutions, insurance companies, and real estate brokers.

*Divisions: Banking, Financial Services, Insurance, Real Estate, Securities*

### Consumer Assistance and Contact/Complaint Resolution

Informal complaint resolution, including responses to general consumer inquiries.

*Divisions: All*

### Investigations

Criminal and compliance investigations, both in response to formal complaints, and as part of regular audits.

*Divisions: Civil Rights, Conservation, Insurance, Professions and Occupations, Public Utilities Commission, Real Estate, Securities*

### Rate Analysis and Approval

Analysis and/or review of requests to change the rates, terms and conditions of service offerings; and other factors in accordance with state regulations to assure rates are not excessive, inadequate or unfairly discriminatory.

*Divisions: Banking, Insurance, Professions and Occupations, Public Utilities Commission*

### Consumer Representation During Utility Rate Approvals

Present evidence in support of consumers when utilities request rate increases.

*Divisions: Office of Consumer Counsel*

### Inspections

Inspections for more than 10 regulatory professions and areas pursuant to statutory requirements.

*Divisions: Insurance, Professions and Occupations, Public Utilities Commission*

### Education, Outreach and Training

Proactive dissemination of information about consumer rights.

*Divisions: All*

# By the Numbers

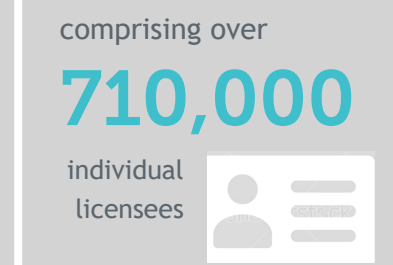


DORA is primarily **cash funded** by regulated entities through fees and assessments, which flow into cash funds. DORA is unique among state agencies with regard to the volume, complexity, and autonomy with which it sets industry fees based on appropriations made by the General Assembly.

Only two areas within the Department 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.

DORA strives to **keep fees minimal** and regulation limited to effectively balance safety, business needs, and the value of quality and services to consumers.

DORA is **40** responsible for boards, commissions and advisory committees including:



The Division of Professions and Occupations (DPO) is **DORA's largest licensing division**

DPO is responsible for more than half (440,000) of the licenses



administers **22** boards

**16** director model programs (of which four have advisory committees)

**1** commission & **1** task force





# Our Organization

## Executive Director's Office (EDO)

Marguerite Salazar, Executive Director  
The Executive Director's Office provides leadership and support to DORA's nine divisions. Functions include Accounting and Purchasing, Budget, Communications, Legislative Services, Human Resources, Operations, Process Improvement, and Broadband Deployment.

## Colorado Office of Policy, Research and Regulatory Reform (COPRRR)

Brian Tobias, Director  
The Colorado Office of Policy, Research and Regulatory Reform enhances consumer protection through reviews of regulation and policy throughout state government to ensure that regulation is necessary, effective, consistent, flexible and fair.

## Division of Banking (DOB)

Patty Salazar, Commissioner  
The Division of Banking protects the public interest and preserves public trust in the Colorado banking industry by regulating the business of state-chartered commercial banks and trust companies, state licensed money transmitters, and enforcing the Public Deposit Protection Act.

## Colorado Civil Rights Division (CCRD)

Aubrey Elenis, Director  
The Civil Rights Division works to eliminate discrimination in employment, housing and places of public accommodation under the Colorado Anti-Discrimination Act.

## Division of Conservation

Mark Weston, Director  
The Division of Conservation protects the public by insuring the soundness of the state income tax credits it issues to donors of conservation easements, by certifying donee organizations, determining the credibility of the landowners' appraisals, and the qualifications of the deeds of conservation easement.

## Division of Financial Services (DFS)

Patty Salazar, Commissioner  
The Division of Financial Services works to protect public interest and preserve public trust by regulating the business of state-chartered credit unions, savings and loan associations and the financial activities of life care institutions under its supervision.

## Division of Insurance (DOI)

Michael Conway, Interim Commissioner  
The Division of Insurance regulates the insurance industry and assists consumers and other stakeholders with insurance issues, to ensure that insurance companies, as well as their agents, to make sure everyone is following the law.

## Division of Professions and Occupations (DPO)

Ronne Hines, Director  
The Division of Professions and Occupations provides customer protection by licensing over 50 professions, occupations and businesses in Colorado.

## Division of Real Estate (DRE)

Marcia Waters, Director  
The Division of Real Estate protects real estate consumers by licensing and enforcing laws for real estate brokers, mortgage brokers and appraisers, and community association managers.

## Division of Securities (DOS)

Gerald Rome, Commissioner  
The Division of Securities protects investors and maintains public confidence in the securities markets while avoiding unreasonable burdens on participants in the capital markets.

## Office of Consumer Counsel (OCC)

Cindy Schonhaut, Director  
The Office of Consumer Counsel represents the interests of residential, small business and agricultural consumers before the Public Utilities Commission.

## Public Utilities Commission (PUC)

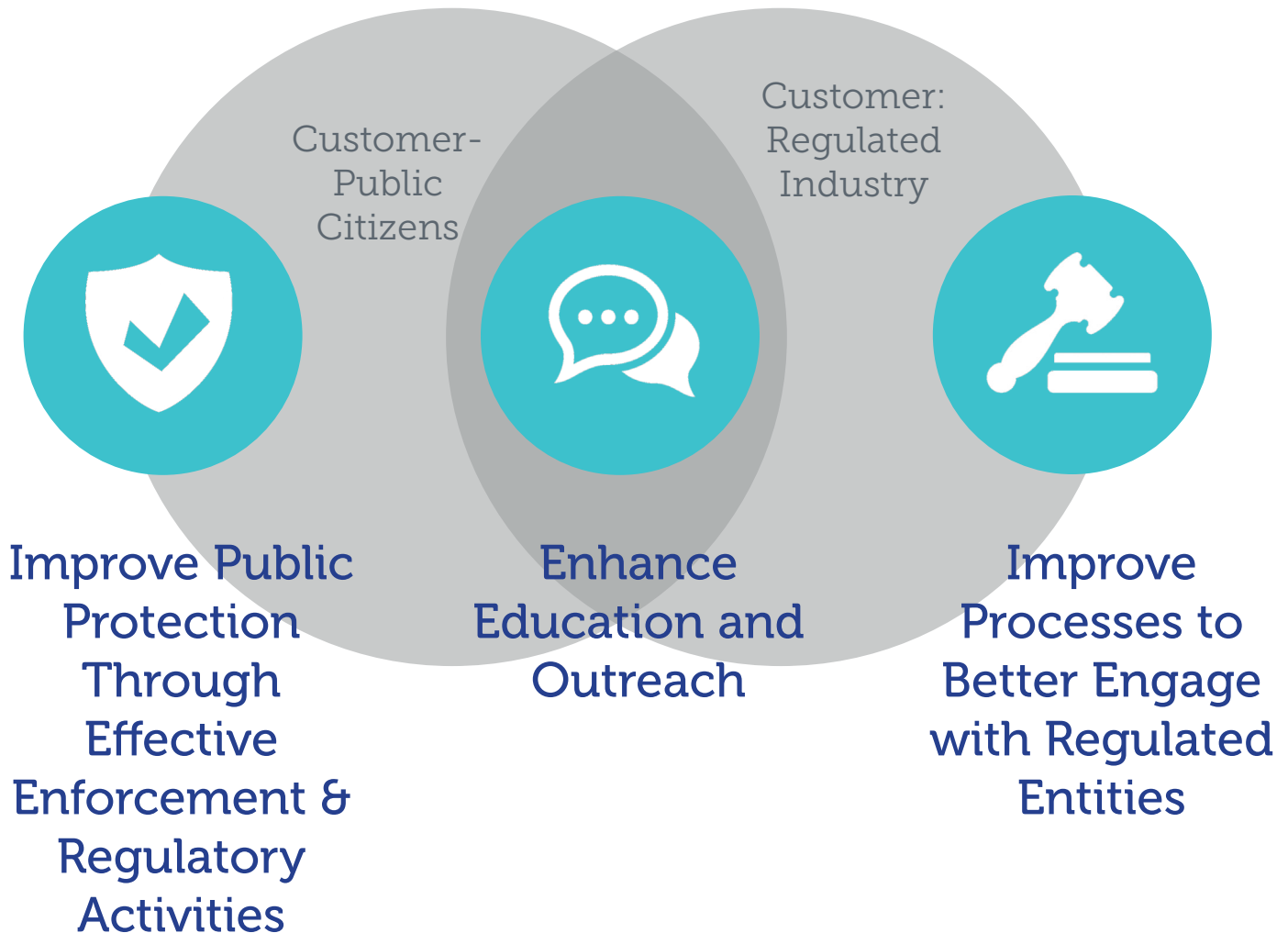
Doug Dean, Director  
The Public Utilities Commission serves the public interest by effectively regulating utilities and facilities so that the people of Colorado receive safe, reliable and reasonably-priced services consistent with the economic, environmental and social values of our state.



# STRATEGY

In connection with the Governor’s Office of State Planning and Budgeting, each principal Department is charged with identifying major department-wide goals, or “strategic policy initiatives” (SPIs), that drive our organization towards our mission and vision, as well as the high-impact strategies we must employ to achieve our priorities and goals. This focus on performance allows us to determine what is working and what needs improvement, and we believe that planning, monitoring and reviewing data about our service delivery and work objectives yields more effective, efficient and elegant government service to the people of Colorado.

Through FY19, we continue to focus on three major SPIs, which incorporate all the strategic work we’re doing. The Venn Diagram below illustrates the overlapping target audiences for each of our SPIs.



# Improving Public Protection Through Effective Enforcement & Regulatory Activities



One of DORA's primary responsibilities is to protect the public from predatory practices, which is done through licensing those who are qualified to provide services in Colorado, taking complaints from individuals regarding standards of practice, investigating service providers that may be acting illegally, performing regular examinations and inspections of the institutions and businesses we regulate, reviewing and analyzing service rates, representing consumers when regulated utilities request to increase rates, and educating the public about their rights as consumers.

We are dedicated to ensuring that DORA provides the public with professional, accessible and reliable service. We strive to continually improve our operations, streamline processes and improve interfaces with the public that we serve.

## MAJOR FOCUS

### Deliver timely resolution of complaints and investigations

Every division within DORA receives complaints from consumers, guiding our ability to identify and carry out enforcement against individuals or businesses that are out of compliance with Colorado laws and regulations. Providing responses to those consumers who file complaints is not only good customer service; it also ensures that we are able to investigate and provide resolution on the matters, effectively removing those regulated entities from the marketplace. It's critical to note that there is major variation in the complexity of researching complaints across divisions, leading to significant variation in the timelines associated with complaint resolutions.

In order to reduce resolution times for complaints, divisions are updating case management systems, developing new team lead measures to ensure individual accountability, improving training programs for new employees, and employing checklists to ensure consistency.

**80%** of Civil Rights cases resolved within 270 days by June 30, 2019 (CCRD)

**95%** of real estate complaints resolved within 60 days, sustained through June 30, 2021 (DRE)

**99%** of public utilities complaints and inquiries resolved within 15 days, sustained through June 30, 2021 (PUC)

**85%** of investigations of real estate professional applicants with criminal history completed within 60 business days, sustained through June 30, 2021 (DRE)

## Uphold effective pathways for alternative dispute resolution

Alternative dispute resolution is usually less formal, less expensive, and less time-consuming than a trial, and includes mediation and conciliation. DORA looks to utilize alternative dispute resolution where appropriate to decrease the time to resolve a case, reduce legal expenditures and achieve more expedient resolutions.

In order to provide customers with improved alternative dispute resolution, divisions are running lean projects to improve handoffs and update processes, as well as explore ways to maximize mediation spaces to make certain that customers get services as quickly as possible.

**90%** of real estate cases resolved through Expedited Settlement Program, sustained through June 30, 2020 (DRE)

**190** civil rights cases resolved through alternative dispute resolution by June 30, 2019, maintained through June 30, 2020 (CCRD)

## Protection of Consumers through Effective Enforcement

As part of DORA's charge to protect consumers, many divisions are responsible for ensuring that regulated entities are compliant with Colorado Laws. We protect the public from predatory practices, protect at-risk communities and victims, and hold perpetrators of fraud accountable. In the coming year, we aim to carry out effective enforcement by expanding partnerships with law enforcement, and engaging in broader outreach.

**100%** of unlicensed case referrals to law enforcement within 14 days of case closure, sustained through June 30, 2021 (DPO)

Establish a baseline for Safety & Compliance Reviews, by collecting a year of data through by June 30, 2019. (PUC)

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# Enhance Education and Outreach

The logo consists of a teal circle containing two overlapping speech bubbles. The text 'SPI 2' is written in white, bold, sans-serif font across the center of the speech bubbles.

SPI 2

In order to achieve our mission of protecting consumers, it's critical that DORA not only make Coloradans aware of those regulations that protect them, but also to collaborate with local communities to share how those regulations affect them. In addition, DORA understands it's responsibility to foster open dialogue with small businesses and service providers.

## MAJOR FOCUS

### Increase accessibility for our customers by developing a plan for redesigning DORA's external website (architecture and front-end)

On an average day, there are 9,000 visits to DORA's website. Our website is in many ways the front-end of our organization, and the most effective way for us to reach our rural and out-of-state customers. For these reasons, it's critical that we ensure that the information DORA provides to the public is easy to navigate. The architecture of DORA's full site has never been strategically built with the customer experience in mind, so in FY19 we seek to develop a plan to rebuild the site from the ground up, collecting input from users and working with professional resources to ensure that it's as easy as possible for our customers to get what they need quickly.

The plan we will develop this year will outline customer requirements, as well as DORA's resource requirements to execute the plan successfully in FY20/FY21.



## Strengthen statewide and online opportunities for Coloradans to interact with DORA

For DORA to best reach Colorado communities, it's critical to engage directly, to better communicate our message and better understand their changing needs.

**55** consumer alerts or advisories disseminated Department-wide by June 30, 2019, sustained annually through June 30 2021 (All)

**89%** of Divisions to live-stream boards and commissions meetings, sustained through June 30, 2020 (All)

**6** HOA forums completed annually, including 2 outreach events to monolingual Spanish consumers by June 30, 2019 (DRE)

**75** in-person civil rights outreach events by June 30, 2019 (CCRD)

## Increased accessibility of DORA's consumer information

In the last few years, DORA has instituted new programs which allow for more dynamic ways for our customers to interact with us. Now that these programs are operational, we look to strengthen the use of these channels.

**15%** increase in utilization of the Healthcare Professions Profile Program (HPPP), a database that helps consumers find health-care providers that meet their needs and expectations via the CO Health Professional Check website by June 30, 2018, followed by an additional 10% increase by June 30, 2020

Establish an audit mechanism to validate licensee compliance with entries into the healthcare professions profile.

# Improve Processes to Better Engage with Regulated Entities



Though our primary responsibility is to protect the public, we also have a duty to treat the industries we regulate fairly and in a way that doesn't create unnecessary administrative burdens or "red-tape." We strive to set clear expectations and act as effective regulators, and recognize that we must collaborate with regulated entities so that regulatory processes don't cause unnecessary delays in their ability to do business.

## MAJOR FOCUS

### Provide simple and fast licensing to Colorado professionals

As new professionals enter our state economy, getting qualified professionals licensed quickly and easily means Colorado is a better place for them to do business. DORA has taken critical steps in the past few years to accelerate the licensing process, and we seek continual improvement of those processes to support economic development and a balanced regulatory framework.

DORA is improving licensing times by redeveloping all DPO occupational license application checklists, overhauling our Customer Care team to triage calls and emails from customers to allow licensing teams to focus on processing applications, replacing our largest licensing system, and making it easier for customers to pay licensing fees electronically.

**100%** of occupational license applications processed within an average of 30 days, sustained through June 30, 2020 (DPO)



Reduce the processing time for Addiction Counselor applications from 52 days to 30 days by June 30, 2019

Reduce the processing time for Electrical & Plumbing applications from 43 days to 14 days by June 30, 2019

Reduce the processing time for Nursing Home Administrators applications from 84 days to 30 days by June 30, 2019

Reduce the processing time for Barber and Cosmetology applications from 75 days to 30 days by June 30, 2019

**95%** of real estate license applications processed within 5 business days, sustained through June 30, 2020 (DRE)

**99%** of securities license applications processed within 15 days, sustained through June 30, 2020 (DOS)

**100%** of businesses and reinstatement applications available online by the end of FY19 (DPO)

## Streamline occupational licensing for veterans

To assist active duty military, reserves, National Guard, military spouses and veterans in understanding how they may apply the skills they acquired while in service toward professional licensure or certification, DORA has implemented several initiatives to streamline and enhance licensure processes based on military experience. Assistance for military spouses who may currently hold a professional license in another state is also available. More information can be found at [colorado.gov/dora-military](http://colorado.gov/dora-military).

**\$50,000** savings to veterans, military personnel, and their spouses applying for licensure.

**2,000** hours saved to military personnel and veterans applying for nursing licensure associated with educational requirements.

### *Military Personnel and veterans entering a nursing profession in Colorado*

Nursing is by far DPO's biggest professional licensing area, and DPO has modified its policies to allow for veterans to use their nursing experience in the military toward educational requirements in pursuit of licensure.

### *Spouses of veterans seeking Colorado licensure for DPO's professional licenses*

Under new policies, a spouse of a veteran can practice their trade for a year under their current state license before applying for a Colorado license. This allows military families to experience a smoother transition and less earning potential when they move to our state.

## Maintain efficient regulatory examinations

Regular examinations are performed by a number of our divisions to ensure compliance with laws and regulations. Maintaining timely examinations saves both DORA and the regulated institution under examination time and money.

**100%** financial institution exams completed within 12-18 months, sustained through June 30, 2020 (DOB & DFS)

**100%** of securities examinations completed within an average of 90 days, sustained through June 30, 2020 (DOS)

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# EVALUATION

## Internal Scoreboard

In 2017, DORA began utilizing an enterprise Scorecard that provides an executive summary of DORA's strategic and operational progress. It includes all the performance metrics from the Performance Plan, and is collectively reviewed by division leadership on a regular basis. DORA employees can access the Scorecard data on our intranet site.

Over the last year, DORA saw dramatic improvements across all three of our Strategic Policy Initiatives. We improved public protection (SPI #1) by increasing the Division of Real Estate's complaints resolved within 60 days by 5% and increasing investigations of real estate professionals applications with criminal histories completed within 60 days by 74%. Additionally, the Division of Civil Rights was able to increase civil rights cases pursued to be resolved through alternative dispute resolution by 13% and the Public Utilities Commission saw an 11% increase in public utilities inquiries and complaints resolved within 60 days.

DORA has made significant strides in enhancing education and outreach (SPI #2) in the past year. A few of our accomplishments include a 300% increase in dissemination of consumer alerts or advisories and a 140% increase in dissemination of common practice violations to regulated entities to ensure they're well educated about how to stay compliant with Colorado regulations. We were able to increase board and commission meetings held outside of the metro area, to reach stakeholders in all corners of the state, and to increase public participation in the regulatory reform process, we were able to solicit a 360% increase in cost-benefit analysis requests and a 100% increase in online public comments.

To better engage with regulated entities (SPI #3), DPO moved 100% of reinstatement license applications online. Our financial divisions enacted lean projects which resulted in saving money transmitters undergoing exams \$36,937, and credit unions \$48,337. Those divisions also reduced the average time it takes to complete financial institution exams by an average of 50%, reducing banking exams by 14 days and credit union exams by 32 days.

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## Governor's Dashboard

In an effort to provide the public with transparent results, Governor Hickenlooper launched the Governor's Dashboard, where the public can access a snapshot of the performance of the executive branch on major goals and actions being taken to deliver results. It provides a summary of how we are doing across our three priorities that fulfill the vision of a truly Healthy Colorado across our people, our economy, our communities and our environment: economic and infrastructure development, environment and energy, health, quality government services, and workforce development and education. Metrics that DORA is contributing to the Governor's Dashboard in FY19 include:

- Early stakeholder engagement in rulemaking
- Utilization of the Prescription Drug Monitoring Program
- Timeliness of professional and occupational licensing

The Governor's Dashboard can be found at [colorado.gov/governor/dashboard](http://colorado.gov/governor/dashboard).



# ORGANIZATIONAL STRUCTURE

574.7 FTE; \$99.6 million

## Colorado Civil Rights Division

Aubrey Elenis, Director | 27.2 FTE | \$3.0M

## Public Utilities Commission

Doug Dean, Director  
91.3 FTE | \$26.5M

## Division of Real Estate

Marcia Waters, Director  
52.9 FTE | \$7.5M

## Division of Banking

Patty Salazar, Commissioner  
40 FTE | \$5.9M

## Office of Consumer Counsel

Cindy Schonhaut, Director  
7 FTE | \$1.9M

## Executive Director's Office

Marguerite Salazar, Executive Director  
29.5 FTE | \$6.6M

## Division of Securities

Gerald Rome, Commissioner  
24 FTE | \$5.4M

## Division of Insurance

Michael Conway, Interim Commissioner  
85.3 FTE | \$11.6M

## Division of Conservation

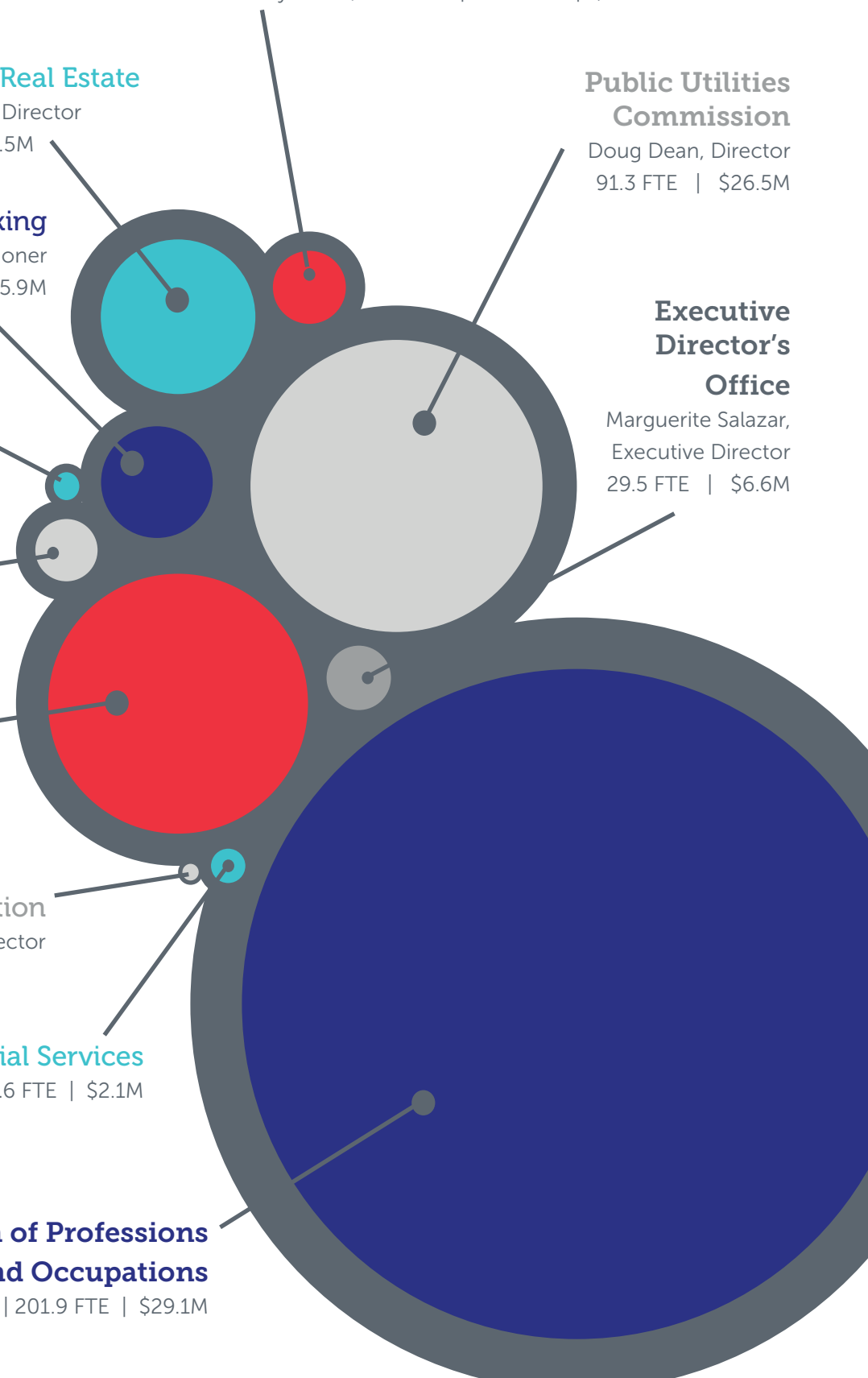
Mark Weston, Director

## Division of Financial Services

Patty Salazar, Commissioner | 15.6 FTE | \$2.1M

## Division of Professions and Occupations

Ronne Hines, Director | 201.9 FTE | \$29.1M



# FY 2018-2019

## PERFORMANCE PLAN



[facebook.com/DORAColorado](https://www.facebook.com/DORAColorado)



[@DORAColorado](https://twitter.com/DORAColorado)



[Colorado Department of Regulatory Agencies](https://www.linkedin.com/company/colorado-department-of-regulatory-agencies)



Colorado Department of Regulatory Agencies

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