



COLORADO

Department of
Regulatory Agencies

DEPARTMENT OF REGULATORY AGENCIES

**PERFORMANCE
PLAN**

FISCAL YEAR 2021 - 2022

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Executive Director**Patty Salazar**

Patty Salazar was appointed by Colorado Governor Jared Polis as Executive Director for the Department of Regulatory Agencies (DORA). As DORA's Executive Director, she leads a Department of roughly 600 employees with a \$120 million budget, and provides support to DORA's 10 distinct divisions, as well as the Colorado Office of Policy, Research and Regulatory Reform (COPRRR), and the communications, legislative and operational services located within the Executive Director's Office.

In 2018, Executive Director Salazar was appointed as the State Bank and Financial Services Commissioner and oversaw two separate financial divisions at DORA – the Division of Banking and the Division of Financial Services. The Division of Banking is responsible for the regulation of state chartered commercial banks, trust companies, and state licensed money transmitters as well as the enforcement of the Public Deposit Protection Act. The Division of Financial Services, where Patty previously served as the Commissioner in 2015, regulates state chartered credit unions and savings and loan associations, and certain financial activities of state life care institutions.

In 2016, she served as DORA's Deputy Executive Director, where she directly supervised the agency's collective legislative efforts, performance and strategic planning, and external affairs for the Executive Director's Office as well as provided direction to its regulatory divisions. Additionally, she oversaw COPRRR which is responsible for providing legislative and administrative recommendations for least burdensome regulations while still ensuring consumer protection for regulatory programs across the state.

She came to DORA from the California Department of Business Oversight where she served as a deputy commissioner responsible for policy development, performance planning, statewide outreach and managing the department's consumer services office. Previously she served at a financial services trade association advocating for legislative and regulatory issues regarding financial services and consumer protection. Prior to joining the trade association, she served as a consultant to the organization as well as other clients on community relations and strategies related to local, state and federal legislation.

Letter from the Executive Director's Office

It is an honor to present the Department of Regulatory Agencies' FY22 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. This has been especially crucial during the unprecedented circumstances brought on by the COVID-19 pandemic. Continuing our operations for and services to the people of Colorado, while also maintaining the safety of our customers and our staff members, has been our highest priority during this last year; as such, we ensured the completion and/or implementation of several key resources, including but not limited to: the migration of the Department's website with an enhanced focus on the customer experience; the implementation of Case Connect, a new online Colorado Civil Rights Division case filing and management system, which has provided the ease of submitting intake inquiries electronically; and the development and implementation of remote video inspection methods in order to support safety and availability of services. The Department has also continued to take great care to ensure robust and ongoing stakeholder communication regarding the impact of COVID-19 on our licensed industries and Colorado consumers -- this has included distributing over 250 consumer alerts, and conducting focused outreach to stakeholders across the state.

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 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.

DEPARTMENT COVID-19 RESPONSE

The ongoing health crisis presented a host of obstacles and challenges, but Team DORA continued to rise to the challenge, creating emergency policies, pivoting outreach and engagement efforts to meet the moment, and providing support to both regulated entities and consumers during an unprecedented and uncertain time.

- DORA's approach to managing the COVID-19 response is a balance of ensuring the health and safety of staff while continuing to provide services to Coloradans -- this is in addition to taking the opportunity to innovate and transform state government for the better.
- We developed a comprehensive plan for continuity of operations to maximize workforce capability and avoid service disruption. 90 percent of staff transitioned to remote work within less than a two week period.
 - Ongoing operational strategies include enhanced telework tools, development of online portals, resources and training for staff.
- Other innovations included:
 - Creating remote alternatives for plumbing and electrical inspections and financial examinations which complied with executive and public health orders to support inspection services needed by the public, the construction industry and Colorado's economy.
 - Ensuring that our boards and commissions were able to meet virtually and have those meetings be publically accessible.
 - Removing restrictions on auto insurance for drivers for restaurant delivery.
- Issuing over 6,477 temporary licenses to healthcare professionals dealing with surging medical needs.

The Department has also taken great care to ensure robust and on-going stakeholder communication regarding the impact of COVID-19 on our licensed industries and Colorado consumers. We have employed multiple strategies to communicate efficiently and effectively. The diversity and complexity of our regulated entities and licensed individuals requires communications to be meaningful, accurate and impactful. Within this messaging we prioritized what services were most fundamental and basic for operation of the state.

Specifically, we are utilizing the following strategies:

- DORA_COVID_Inquiries@state.co.us: Developed an inbox to allow for streamlined, individualized and timely responses to questions about recently released Executive Orders and Public Health Orders.
- Stakeholder Engagement: Frequent and regular engagement allowed us to engage industries that struggled with providing guidance once Executive Orders and Public Health Orders had been released. This strategy allowed us to reconcile communications that required further clarification not initially anticipated from certain industries. Stakeholders needing significant and ongoing attention as determined by the high volume of responses feeding into the department include healthcare providers, massage therapists, dentists, chiropractors, barber/cosmetologists, acupuncturists and real estate brokers. This strategy focused on small groups led by DORA leadership and mass communications.
- Email Alerts: Licensee-specific Alerts are useful to communicate new and amended public health orders in a quick manner; responding to specific questions when meeting with stakeholders or responding to emails in the inbox.
- Social Media: Targeted updates through social media includes both our regulated industries as well as their consumers on COVID-related messaging. Topics include health insurance, civil rights, financial scams, and profession-specific guidance on public health orders.
- COVID-19 Webpage: DORA COVID-19 webpage for licensees and consumers is the department's landing page. It provides one stop access for comprehensive updates for all licensees and occupations. This page along with the Governor's Home page listing Executive Orders and the CDPHE webpage listing specifics about the virus and public health orders provide the most comprehensive strategy for communicating with the public.
- New DORA Website: The DORA website was migrated to a new platform and is undergoing a customer user analysis to ensure that our customers can find answers to their questions the first time they land on our website.

**DORA WORKED
QUICKLY**

**Partnering to
protect vulnerable
citizens**

**Issuing
over 6,477
temporary licenses
to healthcare
professionals dealing
with surging medical
needs.**

**Ongoing
operational strategies
include
enhanced telework tools,
i.e. development of online
portals,
resources and
training for staff.**

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 Civil Rights Division. 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. 100 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. Eventually, in 1984, the Office of Consumer Counsel was created, originally housed within the Attorney General's Office. In 2018, the Division of Conservation was created as DORA's tenth division.



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

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.

Though the services delivered by our Department programs are 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 roles, diversity, and contributions of others. We conduct ourselves in a way that shows regard and thoughtfulness to others.

REGULATORY PROGRAM AREAS & SERVICES

The Department is responsible for over 40 boards, commissions, and advisory committees, which are charged with administering over 50 regulatory programs governing professions, occupations, and businesses comprising over 886,000 individual licensees and approximately 65,000 businesses and institutions. DORA is comprised of more than 312 board members and nearly 600 professional regulatory staff.

OUR 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

Education, Outreach and Training

Proactive dissemination of information about consumer rights.

Divisions: All

Institutional Examinations

Examinations of all state chartered financial institutions and insurance companies.

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

Enforcement

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

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

Investigations

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

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

Rate Analysis & 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, Real Estate

Consumer Representation During Utility Rate

Approvals present evidence in support of consumers when utilities request rate increases.

Divisions: Office of the Utility Consumer Advocate

Inspections

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

Divisions: Insurance, Professions and Occupations, Public Utilities Commission

Consumer Assistance and Contact /Complaint Resolution

Informal complaint resolution, including responses to general consumer inquiries.

Divisions: All

DORA 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.

DORA strives to **keep fees minimal** and regulation limited to only what's necessary, effectively balancing safety, business needs, and the value of quality and service.

DORA is charged with administering over

50

regulatory programs which oversee professions, occupations and businesses

comparing over

886,000

individual licensees



and approximately

65,000

business and institutions



DORA is responsible for

40

boards, commissions and advisory committees including:

- Accountancy Board
- Board of Addiction Counselors
- Boxing Commission
- Chiropractic Board
- Civil Rights Commission
- Colorado Medical Board
- State Banking Board
- Registered Psychotherapist Board
- Plumbing Board
- Landscape Architect Board
- Dental Board
- Electrical Board
- Real Estate Commission
- Commission on Pharmacy
- Pharmacy Board
- Passenger Tramway Safety Board
- Social Workers Examiners Board
- Title Insurance Advisory Board

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

1
commission &
1

task force

16

director model programs (of which five have advisory committees)

administers

22

boards

DPO is responsible for more than half (450,000) of the licensees



OUR ORGANIZATION

Executive Director's Office (EDO)

Patty Salazar, Executive Director

The Executive Director's Office provides leadership and support to DORA's ten divisions. Functions include Accounting and Purchasing, Budget, Communications, Legislative Services, Human Resources, Operations, and the Colorado Office of Policy, Research, and Regulatory Reform (COPRRR).

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)

Ken Boldt, 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 (DCO)

Aaron Welch, Director

DORA's Division of Conservation was created in 2018 and protects the public by ensuring the soundness of state income tax credits for conservation easements, certifying organizations to hold conservation easements, determining the credibility of appraisals, and assessing the qualifications of deeds of conservation easements flexible and fair.

Division of Financial Services (DFS)

Mark Valente, 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, 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, are following the law.

Division of Professions and Occupations (DPO)

Ronne Hines, Director

The Division of Professions and Occupations provides consumer 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.

Division of Securities (DOS)

Tung Chan, 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 the Utility Consumer Advocate (UCA)

Cindy Schonhaut, Director

The Office of the Utility Consumer Advocate (UCA), formerly the Office of Consumer Counsel (OCC), represents the interests of residential, small business and agricultural consumers before the Public Utilities Commission.

Public Utilities Commission (PUC)

Doug Dean, Director

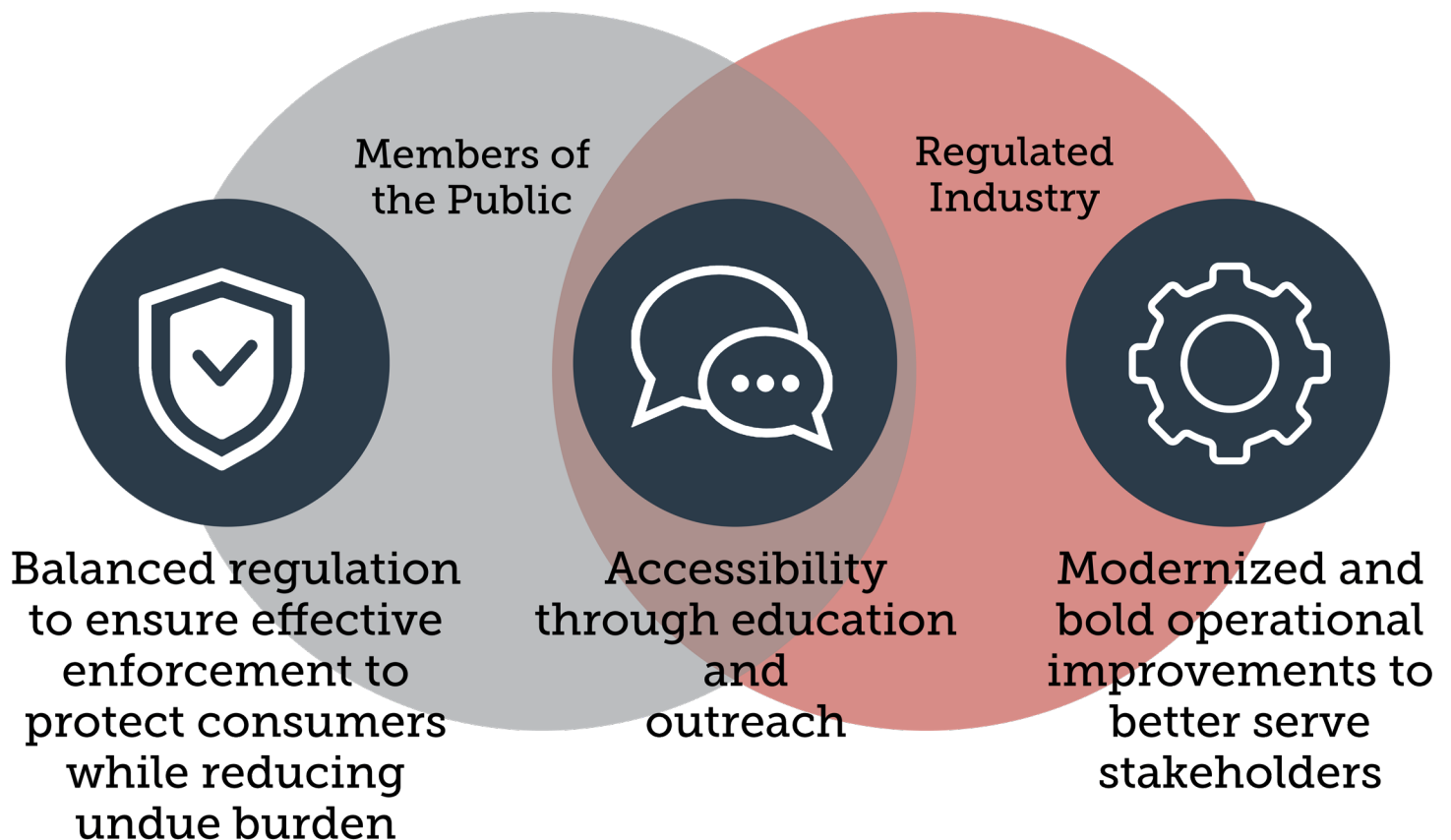
The Public Utilities Commission serves the public interest by effectively regulating utilities and facilities so that the people of Colorado receive safe, reliable and reasonably-priced services consistent with the economic, environmental and social values of our state.

STRATEGY

In connection with the Governor's Office of Operations, 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 the most effective government service to the people of Colorado.

Through FY22, we will 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.



Executive Director's WILDLY IMPORTANT GOALS

The State has gone through a comprehensive strategic planning process, relying on the framework of the “Four Disciplines of Execution (4DX)””; this approach emphasizes focusing on select wildly important goals or “WIGs” to effectively manage and achieve strategic priorities in the midst of extensive daily responsibilities. The Executive Director’s WIGs are intended to support the Governor’s “Bold Four” initiatives as well as other high-priority policy areas, while also integrating with the department-specific goals and objectives that are captured in the DORA performance plan.

Modernize the Administration and Governance of Boards and Commissions



Modernize the administration and governance of more than 40 boards and commissions within DORA by completing 100% of phase two of a three-phase plan by June 30, 2022, in order to ensure statutory compliance and improved collaboration with the department through consistent training, compliance with statutory mandates, and the priority of the public interest. DORA will complete full implementation of the three-phase plan by June 30, 2023. (All)

PUC Modernization Implementation - Continuous Improvement



Complete phase-two implementation of the PUC Operational Modernization Plan from 0 to 100% by June 30, 2022 in an effort to support the Governor’s goal of 100 percent renewable energy resources by 2040. The plan includes ongoing operational strategies related to public safety enhancements; Fixed Utilities process enhancements; and strengthened Commission support. DORA will complete full plan implementation, including technological system upgrades, by June 30, 2023. (PUC)

Economic Recovery for Businesses, Professionals, & Consumers



Implement the Department’s economic recovery plan from 0 to 100% by June 30, 2022, monitoring and maintaining progress through June 30, 2024. The plan includes support for rural economies and small businesses, and a reduction in regulatory barriers in occupational licensing for skilled non-citizens. (All)

DEPARTMENT-WIDE GOAL/PRIORITY:

BALANCED REGULATION TO ENSURE EFFECTIVE ENFORCEMENT TO PROTECT CONSUMERS WHILE REDUCING UNDUE BURDEN

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 utilities companies 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.

STRATEGIES & MEASURES

Strategy: 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 are major variations in the complexity of researching complaints across divisions, leading to significant variations 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.

Measure: **90% of real estate complaints resolved** within 60 days, sustained through June 30, 2022 (DRE)

Measure: **99% of public utilities complaints and inquiries resolved** within 15 days, sustained through June 30, 2023 (PUC)

Measure: **85% of investigations** of real estate professional applicants with criminal history completed within 60 business days by June 30, 2021, increased to 95% by June 30, 2023 (DRE)

Strategy: 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.

Measure: **90% of real estate cases resolved** through Expedited Settlement Program, sustained through June 30, 2022 (DRE)

Strategy: 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.

Measure: **Increase financial audits from** 5 to 10 per month by June 30, 2021, and increased to 15 per month by June 30, 2023 (DRE)

Measure: **Decrease percentage of backlog complaint investigations** from 28% to 10% by June 30, 2021, and sustained through June 30, 2023 (DRE)

Measure: **185 gas pipeline inspection days** per quarter sustained through June 30, 2022 (PUC)

Measure: **100% financial institutions examination completed** within 12-18 months, sustained through June 30, 2023 (DFS)

Measure: The Division of Securities will **Increase online filings for capital raises** from six to nine online filings by June 30, 2022 (DOS)

Measure: The Division of Conservation will go from an average tax credit processing time of 120 days to an **average processing time of 90 days** by June 30, 2022 (DCO)

Measure: The Division of Professions and Occupations will **increase remote inspections** by 10% by June 30, 2022 (DPO)

SPI 2

DEPARTMENT-WIDE GOAL/PRIORITY: ACCESSIBILITY THROUGH EDUCATION AND OUTREACH

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 its responsibility to foster open dialogue with small businesses and service providers.

STRATEGIES & MEASURES

Strategy: Division Stakeholder Outreach and Engagement Plans to Ensure Inclusive, Meaningful, and Focused Engagement

“Stakeholder engagement is about much more than simply reaching out for feedback and then taking our engagement no further. Instead, we need to be mindful that the way we approach these conversations needs to be meaningful, empathetic, and focused on finding the best solution possible after truly engaging those who will be impacted. Stakeholder engagement is a process of continual improvement, and we strive to better serve our customers each and every day.” -- Executive Director Patty Salazar

At DORA, we understand that the process of crafting meaningful regulation that helps achieve our mission cannot occur without the vital input and participation of our stakeholders. We believe that stakeholder outreach and engagement is a process of continual improvement, and we strive to better serve our customers each and every day.

In FY22, our Divisions will continue to develop and implement stakeholder engagement plans to ensure inclusive, meaningful, focused engagement with respective industry and community stakeholder groups.

Strategy: Strengthen statewide and online opportunities for Coloradans to interact with DORA

15

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

- Measure: **120 consumer alerts/industry advisories disseminated** Department-wide by June 30, 2021, increased by 10% annually through June 30, 2023 (All)
- Measure: **12 HOA forums completed** annually by June 30, 2021, sustained annually through June 30, 2023 (DRE)
- Measure: **75 in-person or online civil rights outreach events** by June 30, 2021 and increased to 85 by June 30, 2023 (CCRD)
- Measure: **Increase outreach related to vulnerable populations and race-related community concerns** to at least one per quarter/ 4 annually, by June 30, 2021, and increased to 6 annually by June 30, 2023 (CCRD)
- Measure: The UCA will **increase focus on low-income utility consumers** by establishing outreach and policy development activities by June 30, 2021, sustained through June 30, 2023. This includes:
- The dissemination of quarterly consumer alerts/advisories and social media posts.
 - Conducting quarterly consumer focused outreach activities, webinars, etc.
- Measure: **Increase Consumer Notice Advisories** on high profile cases, energy efficiency information and other consumer matters in English and Spanish from 4 to 8 by June 30, 2022 (UCA)
- Measure: **Target education and outreach** to professionals based upon complaint trends from 30 annually to 36 annually by June 30, 2023. (DPO)

Strategy: Increased accessibility of DORA's consumer information

DORA continues to institute new programs and to create resources which allow for more dynamic ways for our customers to interact with us. As programs and resources become operational, we will continue to strengthen the use of these channels.

- Measure: **100% of Divisions to live-stream boards and commissions meetings** and allow for remote public comment, sustained through June 30, 2023 (All)
- Measure: 4 annual **remedial education webinars/videos** to address common practice deficiencies identified in the Division's complaint investigations by June 30, 2021, **increased to 8** annual by June 30, 2023 (DRE)
- Measure: The Colorado Civil Rights Division will **create 2 new instructional videos** by June 30, 2022 and 1 additional resource video by March 2023, in order to support accessibility for vulnerable populations in navigating the complaint process and the case filing system (CCRD)
- Measure: By June 30, 2022, DORA's Financial Services and Banking divisions will **host, partner, or participate in a minimum of four outreach events** during fiscal year 2021/2022 in order to support, engage and/or inform state-chartered financial institutions regarding the State's economic recovery efforts of rural Colorado communities (DOB & DFS)
- Measure: By June 30, 2022 the Division of Real Estate will **create two educational information resources for consumers** about the different types of real estate transactions in which consumers may participate. The resources will be published in multiple languages (DRE)

SPI 3

DEPARTMENT-WIDE GOAL/PRIORITY: MODERNIZED AND BOLD OPERATIONAL IMPROVEMENTS TO BETTER SERVE STAKEHOLDERS

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.

STRATEGIES & MEASURES

Strategy: 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.

Measure: **95% of real estate license applications processed** within 5 business days, sustained through June 30, 2023 (DRE)

Measure: **99% of securities license applications processed** within 15 days, sustained through June 30, 2023 (DOS)

Measure: The Division of Professions and Occupations will **increase transparency and accessibility for foreign trained applicants** to identify clear pathways to licensure by analyzing 3 professions to identify barriers and to develop policy or rules to streamline licensure by June 30, 2022 (DPO)

Strategy: Streamlining Processes and Cutting Red Tape

Cutting red tape and cutting underlying health care costs by processing occupational licensing of healthcare professions from an average of 43 days to 30 days, sustained through June 30, 2023. Healthcare professions include Physicians, Physician Assistants, Certified Nurse Aides, Licensed Practical Nurses, and Registered Nurses.

Measure: **100%** of occupational license applications processed within an average of 30 days, sustained through June 30, 2023 (DPO)

Reduce the processing time for Addiction Counselor applications from 52 days to 30 days by June 30, 2022

Reduce the processing time for Electrical & Plumbing applications from 43 days to 14 days by June 30, 2022

Reduce the processing time for Barber and Cosmetology applications from 45 days to 30 days by June 30, 2022

Reduce the processing time for Nursing Home Administrators applications from 84 days to 30 days by June 30, 2022

Measure: The Division of Real Estate will **streamline licensing processes for mortgage loan originators** and reduce the amount of licensing databases they have to use from two to one by June 30, 2022 (DRE)

Strategy: 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 <https://dpo.colorado.gov/Military>.

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

Spouses of veterans seeking Colorado licensure for DPO's professional licenses: The Division strives to support the mobility and transportability of military spouses' professional licenses. Pursuant to Colorado House Bill 20-1326 Create Occupational Credential Portability Program, which Governor Polis signed on June 25, 2020, spouses of active-duty military personnel stationed in Colorado may **obtain temporary licenses for any profession or occupation under the purview of DPO**, if they hold a credential in good standing from another US state or territory and meet certain other requirements.

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.

Strategy: Banking and Financial Services for Cannabis-related Businesses

The Department of Regulatory Agencies (DORA) will increase the number of cannabis-related businesses that receive banking and financial services by 20 percent each year through June 30, 2023, in order to reduce concerns about public safety associated with commercial businesses operating in an all-cash environment (DOB and DFS)

Strategy: 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 time and money for both DORA and the regulated institution under examination.

Measure: **100% financial institution exams completed** within 12-18 months, sustained through June 30, 2023 (DOB & DFS)

Measure: **100% of securities examinations completed** within an average of 90 days, sustained through June 30, 2023 (DOS)

GOALS/PRIORITIES

DIVISION OF INSURANCE

STRATEGIES & MEASURES

Strategy: Improve premium tax systems by completing three initiatives: 1) modernizing the premium tax collection system, 2) instituting a Lean process improvement effort, and 3) developing recommendations for increasing premium tax collections by June 30, 2022, supporting a 5% increase in premium taxes and fees collected from insurance companies (over FY 2020-21) by June 30, 2023.

- Measure: **6 audits of Regional Home Office (RHO) designation of insurers** by June 30, 2022, to ensure that they meet the statutory definition of a Regional Home Office
- Measure: **Develop 4 recommendations** to increase premium tax revenue in Colorado by June 30, 2022
- Measure: **Conduct at least 6 meetings** with the agencies involved in premium tax/fee collecting or technical systems by June 30, 2022
- Measure: **Conduct a Lean process improvement** effort within the Financial Unit of the Division of Insurance, allowing for increased efficiency and use of resources, with a particular focus on the collection and review of premium taxes, by June 30, 2022
- Measure: **Continue and expand efforts** to identify and encourage uptake of underutilized consumer insurance lines with an additional 3 communication or outreach campaigns focused on uninsured or underinsured populations, to increase the premium tax base by June 30, 2022

Strategy: Implement the Colorado Option, as passed by HB 21-1232, by submitting a waiver for Federal CMS approval by June 30, 2022, and decreasing health insurance premiums by 10% by June 30, 2024.

- Measure: **Draft and finalize the standardized health insurance plan**, including incorporating a robust stakeholder process, by June 30, 2022.
- Measure: **Conduct 6 stakeholder meetings** to discuss the Division's implementation of the Colorado Option, its impact on the health insurance market, and potential policy solutions by June 30, 2022.
- Measure: **Conduct at least 6 meetings** with health insurance carriers and/or Connect for Health Colorado, Colorado's Health Insurance exchange, to ensure the necessary steps are taken to implement the Colorado Option in their systems, while addressing policy and technical concerns, by June 30, 2022.

Strategy: Increase health care coverage and lower costs for Coloradans by increasing filings from insurance carriers that cover Coloradans without proper documentation from 0 to 24 for the 2023 plan year.

- Measure: **Conduct at least 4 collaborative quarterly meetings** with advocate groups and community members to discuss potential health insurance questions or concerns of Coloradans without proper documentation by June 30, 2022
- Measure: **Conduct at least 12 monthly meetings** with Connect for Health Colorado or health insurance carriers to ensure necessary policies and proposed regulation(s) are in place to support increasing health insurance coverage for Coloradans without proper documentation by June 30, 2022
- Measure: **Develop the standardized plan**, as required by the Colorado Public Option, which will address enrolling undocumented Coloradans and develop the necessary guidance for insurance carriers by June 30, 2022

Internal Scoreboard

DORA utilizes an enterprise Scorecard that provides an executive summary of DORA's strategic and operational progress. It includes all the performance metrics from this document, and is collectively reviewed by division leadership on a regular basis.

Over the last several years, DORA saw dramatic improvements across all three of our Strategic Policy Initiatives. In our continuous effort to deliver timely resolution of complaints and investigations (SPI#1) the Colorado Civil Rights Division implemented a new online case filing and management system (CaseConnect) which not only provides an online method of submitting intake inquiries, but it saves time from the previous manual method of completing a paper form and submitting in-person at DORA's Civil Rights office. With the fully implemented system, complainants are also able to check the status of their submitted intake inquiry.

DORA has made significant strides in enhancing education and outreach (SPI #2). A few of our accomplishments include the launch of our updated website and division web pages, which provide members of the public the ease of navigating to the resources they need quickly and efficiently. We understand that in many ways our website is the virtual front-door of our organization, which is why we will continue to outline strategic requirements and build with the customer experience in mind. Additionally, the Division of Real Estate has developed and distributed 4 training videos for consumers on HOA related topics, which are available on the division's [Colorado HOA Information and Resource Center page](#).

To better engage with regulated entities (SPI #3), in December of 2020 the Division of Banking implemented the Nationwide Multistate Licensing System (NMLS). The implementation allows for Colorado licensed money transmitters to transition (report) its activities provided to Colorado residents in the National Multistate Licensing System (NMLS).

Governor's Dashboard

Governor Jared Polis is focused on bringing down the high cost of living in our state and creating a Colorado where everyone has an opportunity to succeed. By working to provide free full-day kindergarten for every Colorado student, reduce the cost of health care, and harness the economic and societal benefits of clean energy, we can ensure our economy works for everyone while preserving Colorado's unique way of life.

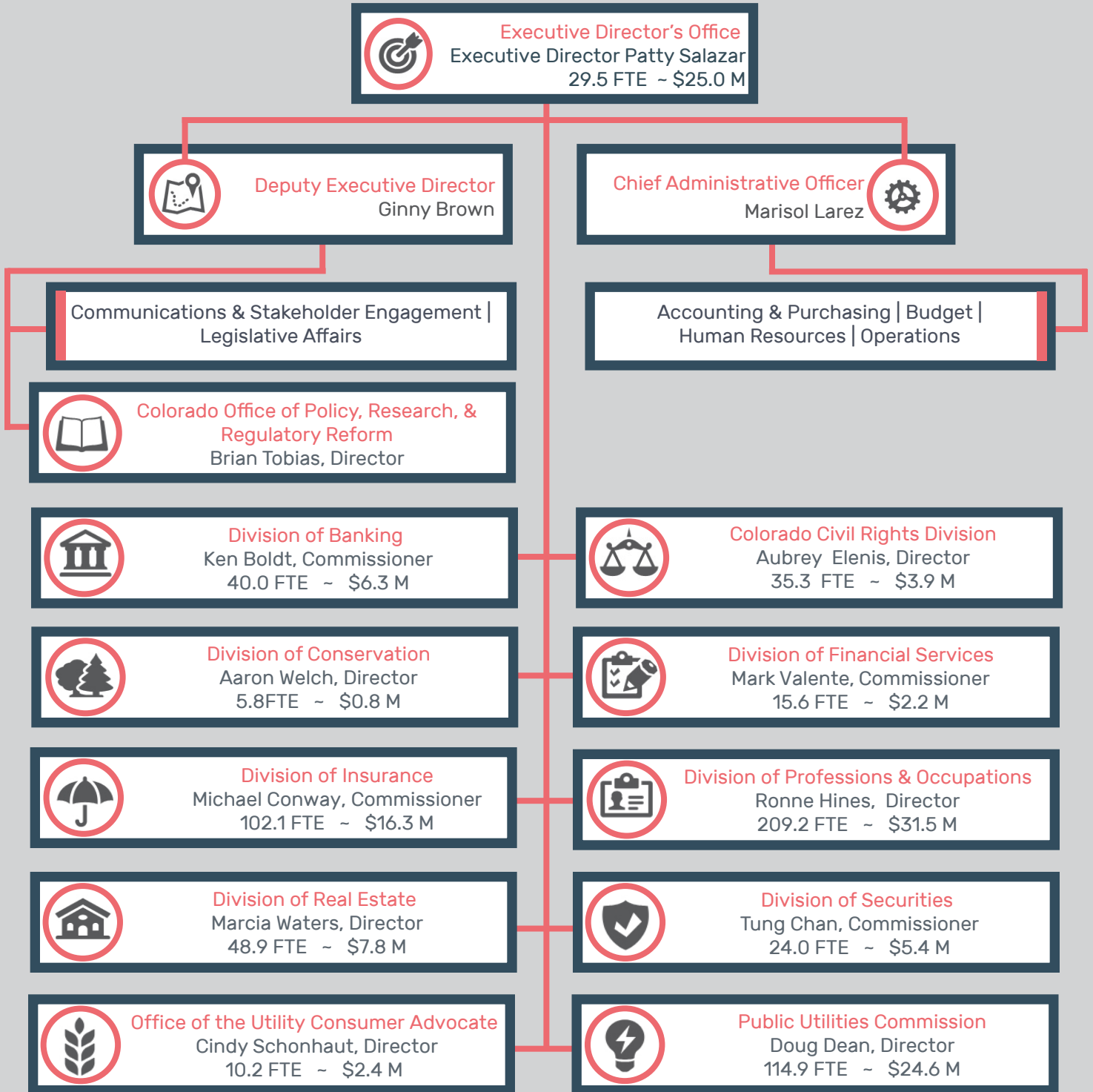
The Governor's Dashboard has been established in an effort to provide the public with a transparent view of the state's performance in the executive branch on major goals and initiatives. Metrics that DORA is contributing to the Governor's Dashboard include:

- Modernize the administration and governance of more than 40 boards and commissions within DORA by completing 100% of phase two of a three-phase plan by June 30, 2022, in order to ensure statutory compliance and improved collaboration with the department through consistent training, compliance with statutory mandates, and the priority of the public interest. DORA will complete full implementation of the three-phase plan by June 30, 2023. (All)
- Complete phase-two implementation of the PUC Operational Modernization Plan from 0 to 100% by June 30, 2022 in an effort to support the Governor's goal of 100 percent renewable energy resources by 2040. The plan includes ongoing operational strategies related to public safety enhancements; Fixed Utilities process enhancements; and strengthened Commission support. DORA will complete full plan implementation, including technological system upgrades, by June 30, 2023. (PUC)
- Implement the Department's economic recovery plan from 0 to 100% by June 30, 2022, monitoring and maintaining progress through June 30, 2024. The plan includes support for rural economies and small businesses, and a reduction in regulatory barriers in occupational licensing for skilled non-citizens. (All)

Department of Regulatory Agencies

ORGANIZATIONAL STRUCTURE

635.5 FTE | \$126.6 million





COLORADO

Department of
Regulatory Agencies

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Colorado Department of
Regulatory Agencies

