



## Department of Regulatory Agencies FY2015 Annual Performance Evaluation (October 2015)

### Strategic Policy Initiatives

The Department of Regulatory Agencies has identified five Strategic Policy Initiatives (SPI's) for FY 2014-15 and beyond. For this performance evaluation, the Department has updated progress on the selected initiatives used in the November 3, 2014 Annual Performance Report that best capture some of the Department's strategic and operational priorities, and reflect the overall direction as identified by Department leadership. The updates reflect data as of June 30, 2015. Additional detail for the SPI's is available in the Department's Performance Plan, accessed [here](#).

**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 acting in the public interest in and for Colorado.**

***SPI Outcome: Streamlined processes and services resulting from automated systems, and electronic or on-line platforms, including a new, customer-centric web presence.*** Goals include engaged stakeholders; transparent regulatory and legislative agendas; fees that are the minimum necessary and understandable; a customer centric, easily navigable web-site; and savings and efficiencies that are recognized by a positive impact on customers.

**Public Protection is Enforced – DORA brings value to the marketplace, and regulatory program processes are streamlined, standardized, consistently improve, and leverage technology. SPI Outcome: More timely and efficient licensing/renewal, examination, investigation, and complaint resolution processes, including expanded use of mediation/ADR.** Goals include reduced complaint response and resolution times; more efficient investigation, inspection and institutional examination processes; broadened use of enterprise solutions; and expanded use of internal, expedited settlement processes.

**Regulatory Activities and Economic Development are Connected – The Department builds professional partnerships, and conducts outreach to create relationships that enable government to positively influence the Colorado economy. SPI Outcome: DORA's licensed professionals are viewed as much as "customers" as the consuming public, including formal opportunities for providing customer or stakeholder input.** Goals demonstrate clear, institutionalized mechanisms for rules reviews and utilization of customer feedback and stakeholder involvement. A common sense regulatory model exists, resulting in reliable and reasonable rates, fees, and fines, and recognizing reductions and savings when possible.

**Government is Accessible and Responsive – DORA enhances professional development for a high quality, customer centric workforce by creating a robust workforce development and engagement foundation to maximize employee success, department efficiencies and access, and ultimately, the customer experience. SPI Outcome: DORA's workforce understands its contribution to and role in the mission of "consumer protection" and customer service, resulting in expanded points-of-access for customers to expect a platinum level of service.** DORA consistently utilizes Lean and customer feedback; and defines, establishes and sustains a "platinum level" customer experience, ensuring employees have the resources to establish a culture of service.

**Consumer Rights are Protected – DORA provides comprehensive, unified, mission driven outreach to the citizens of Colorado; working with public and appropriate private organizations in educating citizens to be informed of their rights, and to know where to go with issues, concerns or complaints. SPI Outcome: DORA's communications and outreach strategies are expanded and include and target timely, high priority and high risk consumer protection regulatory issues.** DORA recognizes and leverages the value of preventative measures and partners with federal and local agencies and community based, non-profit organizations, using a variety of compliance assistance tools and pro-active communications campaigns.



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### Operational Measures

**Major Program Area – Economic Regulation:** The Department analyzes the rates, terms and conditions of service offerings to grant or change existing authorities or certifications, and to determine compliance with state regulations.

**Process – The Department receives requests to analyze and/or change rates, staff analyzes the rate filings, and presents analyses for decision.**

Measure	FY12 Actual	FY13 Actual	FY14 Actual	06/30/2015	FY15 Actual	1-Year Goal	3-Year Goal
Insurance – Rate cases finalized within 90 days	7,043	7,948	9,420	4406 (75%)	4406 (75%)	10,000	10,000
Public Utilities Commission – Rate cases finalized within 14 or 30 days (tariff filings allowed to become effective without a hearing)	539	578	463	304 (98.5%)	304 (98.5%)	400	350

Colorado citizens must have just, reasonable, and fair rates for adequate, reliable, responsive, safe and timely utilities such as electricity, gas, water, common carrier transportation services, and insurance options that are not excessive, inadequate or unfairly discriminatory. Consumers save money, and are further assured that providers comply with applicable laws, rules and regulations, and meet standards of safety, competence and quality of service.

**Major Program Area – Institutional Examinations:** 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 regulated financial industries.

**Process – The Department establishes institutional examination schedules and reviews records, documentation, systems and processes; conducts interviews; communicates results and completes the examination.**

Measure	FY12 Actual	FY13 Actual	FY14 Actual	06/30/2015	FY15 Actual	1-Year Goal	3-Year Goal
Banking – % of examinations completed within 12 or 18 months	100%	100%	100%	100%	100%	100%	100%
Securities – % of examinations completed within 270 days	100%	100%	100%	100%	100%	100%	100%

These are two examples of several measures, illustrative of DORA’s commitment to assuring the financial viability of Colorado’s state chartered financial institutions. Through these examinations, DORA verifies compliance with state and federal laws, rules and regulations, and sound operating practices across a wide variety of fiduciary services. Statutes dictate the completion time for examinations, depending on the financial institution and industry. Institutional examinations, completed within the statutorily mandated timeframes, contribute to greater trust and protection from making uninformed decisions, wrong-doing, scams and fraud.



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**Major Program Area – Licensing/Permitting:** The Department processes applications for licensure for more than 50 professions, including individuals and businesses/companies.

**Process – Divisions receive an application, conduct a quality and substance review, in some cases provide industry notice and responses, and issue the permit/license.**

Measure	FY12 Actual	FY13 Actual	FY14 Actual	06/30/2015	FY15 Actual	1-Year Goal	3-Year Goal
Professions and Occupations–Number of licenses issued w/in 14 days	33,004	27,614	30,691	35,571- 100%	35,571-100%	35,249	46,494
Real Estate – Number of licenses issued w/in 3 days	4,076	5,647	6,600	8,217-93%	8,217 – 93%	5,820	5,820
Securities – Number of licenses issued w/in 30 days	38,103	35,950	36,023	22,266-99%	22,266-99%	36,750	36,750

DORA’s licensing function touches over 740,000 licensees including individuals, businesses and institutions. These measures are a mere sample, and include newly issued licenses only, not renewals. The selected Divisions are those that either are or will soon be using e-License, an enterprise solution that provides more expedient and readily accessible, on-line licensing transactions, and greater direct access to our licensed population. In further support of this measure, DORA has established a more stable license fee structure and increased consumer awareness about the importance of checking the status of licensed professionals.

**Major Program Area – Outreach, Education, and Training:** The Department engages in efforts to proactively inform consumers of their rights regarding regulated occupations and professions in order to serve a more informed consumer base, decreasing regulatory violations and ensuring public awareness.

**Process – The Department identifies the issues/topics to communicate, the audience, and message; responds to specific requests for information or training; delivers the message through a maximized method and then evaluates the process outcome.**

Measure	FY12 Actual	FY13 Actual	FY14 Actual	06/30/2015	FY15 Actual	1-Year Goal	3-Year Goal
DORA-# of DORA staff participating in DORA’s formal training courses	464	414	468	85%	85%	475	475
DORA - % outreach scheduled/delivered w/in 3 days of request	100%	100%	100%	100%	100%	100%	100%

DORA’s invests in its workforce, to ensure employees are knowledgeable, engaged, and resourced to elevate each customer experience to a platinum level of service. This outreach measure is one example, representing partnering across programs, divisions, departments, jurisdictions and states on a variety of issues. DORA continues to maximize use of the Consumer Outreach Fund to ensure consumers are aware of and reminded of their rights.

**Major Program Area – Regulatory Program Administration:** The Department resolves complaints/charges received and conducts proactive enforcement/compliance oriented investigations and other resolution processes that do not necessitate an investigation.

**Process – Divisions gather information on complaints/allegations, determine jurisdiction, open a case file, conduct the investigation, make a determination and issue a formal decision.**



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Measure	FY12 Actual	FY13 Actual	FY14 Actual	06/30/2015	FY15 Actual	1-Year Goal	3-Year Goal
Real Estate – Investigations dismissed because of pre-analysis	192	282	476	330 - 43%	330 - 43%	500	500
Professions and Occupations- % of cases resolved internally from total caseload	91.4%	91.5%	93.6%	91%	91%	95.0%	95.0%
Civil Rights – % of cases resolved internally from total caseload	84.0%	84.0%	83.0%	85%	85%	90.0%	100%
Insurance – # of complaints or inquiries processed w/in 90 days	2,730	2,714	2,490	90%	90%	3,000	3,100

DORA’s commitment to continuous improvement and customer service includes multiple Lean initiatives, focused on investigations and complaint processing, and a major cross-division project to develop a collaborative “best practices” investigatory model. These measures are examples of investigations and formal complaint resolution processes that are resolved not only well within the prescribed statutory timeframes, but quicker, by conducting an expedited or early, pre-analysis of the case.

**Major Program Area – Consumer Representation with Utility Rate Approvals: Through the Office of Consumer Counsel (OCC), the Department intervenes in rate increase requests submitted by the utilities and participates in administrative hearings which lead to approval of rates charged to consumers.**

**Process – The Department receives and reviews rate request**

Measure	FY12 Actual	FY13 Actual	FY14 Actual	06/30/2105	FY15 Actual	1-Year Goal	3-Year Goal
Office of Consumer Counsel – % of rate increases avoided due to OCC involvement	60.0%	60.0%	60.0%	52%	52%	30.0%	30.0%

When requests for rate increases are submitted by the utilities and evaluated by the PUC, the OCC helps consumers by providing representing residential, small business and agricultural consumers, to lower or eliminate utility rate increases; and to the ensure that utility rates, regulations and policies are more equitable for represented entities.

### FY2016 Performance Plan

**FY 2016 Strategic Policy Initiatives:** The Strategic Policy Initiatives (SPI’s) included in the department’s 2016 Performance Plan are similar to the SPI’s in the 2015 Plan, and align directly with DORA’s mission of “Consumer Protection.” Each SPI in the 2016 Plan has been modified from the 2015 Plan, and is established to be more discreet in scope, purpose and service. The 2016 SPI’s identify the department programs and functions that contribute to the progress toward attaining the SPI, the customers impacted and served, and one- and three-year targets and action steps comprising the strategies and operational measures of the plan.

**FY 2016 Strategies and Operational Measures:** The strategies and operational measures set forth in the department’s 2016 Performance Plan are consistent with the strategic direction and mission of DORA; and set forth unifying initiatives that cut across various functions of the Department to move collaboratively toward the broad vision of the future. Associated goals have been updated to specifically support the 2016 Strategic Policy Initiatives (SPI’s). The targets and action steps that comprise the operational component of the plan are outcome oriented, easily understandable, demonstrate connectivity across programs and functions, identify *external* customers, and provide measurement opportunities in order to assess progress on the associated SPI and goal.