

2017 IMPACT REPORT

Colorado Department of Regulatory Agencies



Dedicated to **preserving the integrity** of the marketplace and promoting a fair and competitive business environment in Colorado.



COLORADO
Department of
Regulatory Agencies

Letter From DORA's Executive Director



Marguerite Salazar

Executive Director

Colorado Department of Regulatory Agencies

When I was appointed by Governor John Hickenlooper as Executive Director of the Department of Regulatory Agencies in July 2017, I was excited to take helm of a state department with nearly 600 employees, all whom share a strong sense of purpose and are committed to the core values that guide us.

At the time of my first appointment by Governor Hickenlooper in 2013 as Colorado Insurance Commissioner and head of the Colorado Division of Insurance at DORA, I didn't realize just how dynamic, and complex, DORA is.

DORA is unique in that many of the state's regulatory and consumer advocacy entities are housed under a single umbrella. Nine distinct divisions – Banking, Civil Rights, Consumer Counsel,

Financial Services, Insurance, Professions and Occupations, the Public Utilities Commission, Real Estate and Securities – comprise DORA with a unified vision: *To ensure Colorado has an effective regulatory landscape where both consumers are protected and businesses can thrive in a competitive and fair marketplace.*

While each division serves in its own ways to fulfill this vision, we operate as one. In fact, we often call ourselves “Team DORA,” because no matter the division, at our core, consumer protection is our mission. Team DORA works every day to effectively serve the public and the more-than 700,000 professionals and entities licensed by DORA.

Despite the many regulatory and advocacy hats we wear, at the end of the day, our job is to keep Colorado's consumers interests at heart. Sometimes, this means streamlining rules and scaling back on regulations in order to allow our licensed professionals do what they do best – serve their customers. Other times, we must step in to ensure consumers are protected and that the playing field for other businesses is level so they too may thrive.

Colorado has been lauded for its balanced regulatory environment. We can only achieve that by consistently reviewing the rules. This is done, by and large, through the Colorado Office of Policy, Research & Regulatory Reform, which is housed within my office and the work we do

each year with the Colorado State Legislature. The impact of this commitment to consistent regulatory review has had meaningful effects on our state's economy, which has remained strong and thriving for many years.

Each year our divisions publish an annual fiscal year report that outlines some of their big achievements and what's ahead. For DORA's report, we wanted to provide you with a snapshot of this collective *impact*, particularly in regards to our three main strategic performance objectives: Cutting Red Tape, Reaching Our Communities, and Enforcement.

Looking forward, we continue to identify Colorado's biggest priorities and issues, including the continued fight against prescription drug abuse; modernizing professional licensing applications and exams; creative approaches to “cutting the burden” on businesses by updating methods of regulatory oversight; providing tools for consumers to get important information at their fingertips; and listening to our communities and stakeholders via our ongoing outreach and education efforts.

Please enjoy DORA's *2017 Impact Report*. You are welcome to email me with comments or feedback at dora_edo@state.co.us, as well as go online and view or download any of our Divisions annual reports at dora.colorado.gov.



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To review all division's Annual Reports, Go to:
colorado.gov/pacific/dora/dora-annual-reports



DORA'S CORE VALUES

► DEDICATION

We are dedicated to serving the people of Colorado. We know that with sensibility, patience, and a positive attitude, we can do great things. We are committed to making our strengths stronger, focusing on the added value we bring to state government.

► OPENNESS

We know that the best outcomes are built from including diverse perspectives in decision making. We seek and provide honest feedback, learning from mistakes and successes, and building trust by listening.

► RESPECT

We treat our team members, customers, and stakeholders with respect and sensitivity to different views and interests. We recognize people for their contributions, and approach every interaction with mindfulness and presence.

► ACCOUNTABILITY

We are committed to personal responsibility, demonstrating credibility and sincerity in our work. The strength of our Department is built upon the trust and confidence we inspire in our community, and we pledge to uphold that trust through our professional conduct.

Our Organization

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 Colorado Civil Rights Division (partial funding) 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 **limit regulation** to effectively balance the safety, business needs and the high quality of its services provided to consumers.

Department of Regulatory Agencies Leadership*

Back row from left

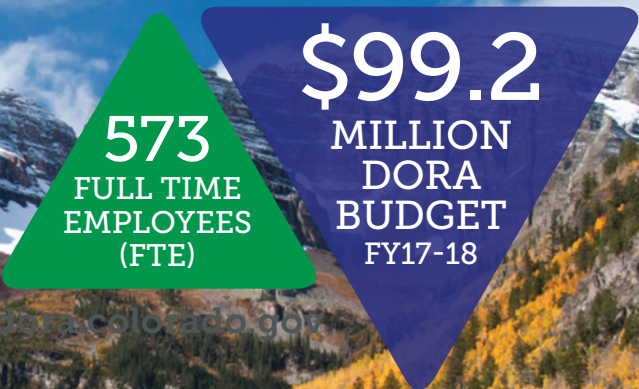
Doug Dean, Public Utilities Commission
Ronne Hines, Division of Professions and Occupations
Brian Tobias, Colorado Office of Policy,
Research & Regulatory Reform
Chris Myklebust, DORA Deputy Executive Director
Marguerite Salazar, DORA Executive Director
Gerald Rome, Division of Securities

Front row from left

Patty Salazar, Banking and Financial Services
Cindy Schonhaut, Office of Consumer Counsel
Aubrey Elenis, Colorado Civil Rights Division
Marcia Waters, Division of Real Estate
Marisol Larez, DORA Chief Administrative Officer

Not pictured: Michael Conway, Division of Insurance

**Report updated in June 2018 to reflect current leadership structure.*





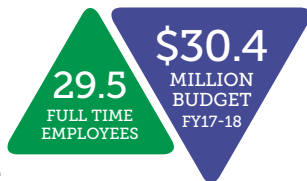
Executive Director's Office

Marguerite Salazar, Executive Director

303-894-7866
dora.colorado.gov/edo

The Executive Director's Office provides leadership and support to DORA's nine divisions. Functions include Accounting and Purchasing, Budgeting, Communications and Marketing, Legislative Services, Human Resources, and Information Technology. The Executive Director's Office also houses the Colorado Broadband Fund and the Colorado Office of Policy, Research & Regulatory Reform.

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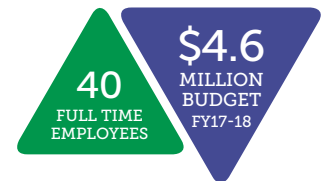
Division of Banking

Patricia Salazar, Commissioner

303-894-7575
dora.colorado.gov/dob

The Division of Banking protects the public interest and preserve the 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. Chris Myklebust served as Commissioner of Banking and Financial Services until November 2017.

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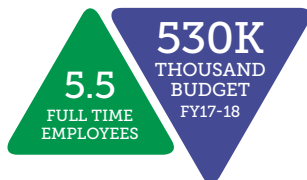


Colorado Office of Policy, Research & Regulatory Reform

Brian Tobias, Director

303-894-7855
dora.colorado.gov/opr

COPRRR enhances consumer protection through reviews of regulation and policy throughout state government to ensure that regulations are necessary, effective, consistent, flexible and fair. Bruce Harrelson retired as COPRRR director in 2017.



Colorado Civil Rights Division

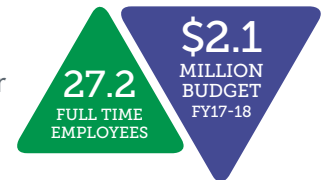
Aubrey Elenis, Director

303-894-2997
dora.colorado.gov/docr

(Budget: of which \$1.6 million is General Fund)

CCRD works to investigate and enforce cases of discrimination in the areas of employment, housing and public accommodations under the Colorado Anti-Discrimination Act.

...



Colorado Office of Consumer Counsel Cindy Schonhaut, Director

📞 303-894-2121
📶 dora.colorado.gov/occ

The OCC represents the interests of residential, small business and agricultural consumers before the Public Utilities Commission.

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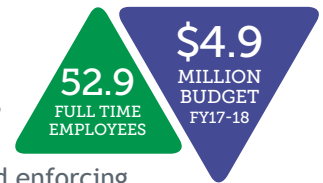


Division of Real Estate Marcia Waters, Director

📞 303-894-2166
📶 dora.colorado.gov/dre

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

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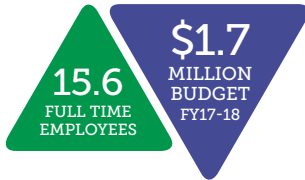


Division of Financial Services Patricia Salazar, Commissioner

📞 303-894-7855
📶 dora.colorado.gov/dfs

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

...



Division of Securities Gerald Rome, Commissioner

📞 303-894-2320
📶 dora.colorado.gov/dos

The Division of Securities protects investors and maintains public confidence in the securities markets while avoiding unreasonable burdens in the capital markets.

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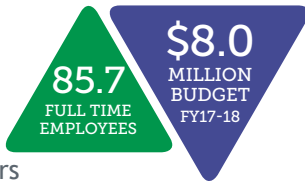
Division of Insurance

Michael Conway, Commissioner

📞 303-894-7499
📶 dora.colorado.gov/doi

The Division of Insurance regulates the insurance industry and assists consumers and other stake-holders with insurance issues to ensure that insurance companies, as well as their agents, are following the law. Marguerite Salazar served as Insurance Commissioner from 2013-2017.

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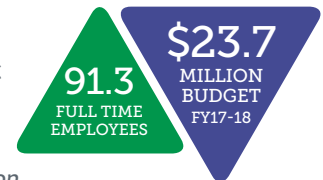
Public Utilities Commission

Doug Dean, Director

📞 303-894-2000
📶 dora.colorado.gov/puc

Budget: (of this figure, \$10 million is an informational Rural Broadband appropriation, leaving \$14.2 million toward PUC budget)

The PUC 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 Colorado's economic, environmental and social values.



Division of Professions and Occupations

Ronne Hines, Director

📞 303-894-7800
📶 dora.colorado.gov/dpo

DPO provides consumer protection by licensing over 50 types of professions, occupations and businesses in Colorado.



Our Focus

■ Licensing/Permitting

Individual and business licensure for more than 60 professions, occupations and business types, including management of Boards and Commissions.

■ Consumer Assistance and Contact/Complaint Resolution

Informal complaint resolution, including responses to general consumer inquiries.

■ Consumer Representation During Utility Rate Approvals

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

■ Education, Outreach and Training

Provide tools and learning opportunities to increase consumers competency and communicate with regulated communities and their stakeholders regarding their roles and responsibilities.

■ Rate Analysis and Approval

Analysis and/or review of request 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.

■ Rule and Policy Review

Consistent analysis and review of rules and policies that will either positively or negatively affect consumers, businesses and industry stakeholders.



■ Enforcement

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

■ Investigations

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

■ Inspections

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

■ Institutional Examinations

Examinations of all state-chartered financial institutions and insurance companies.

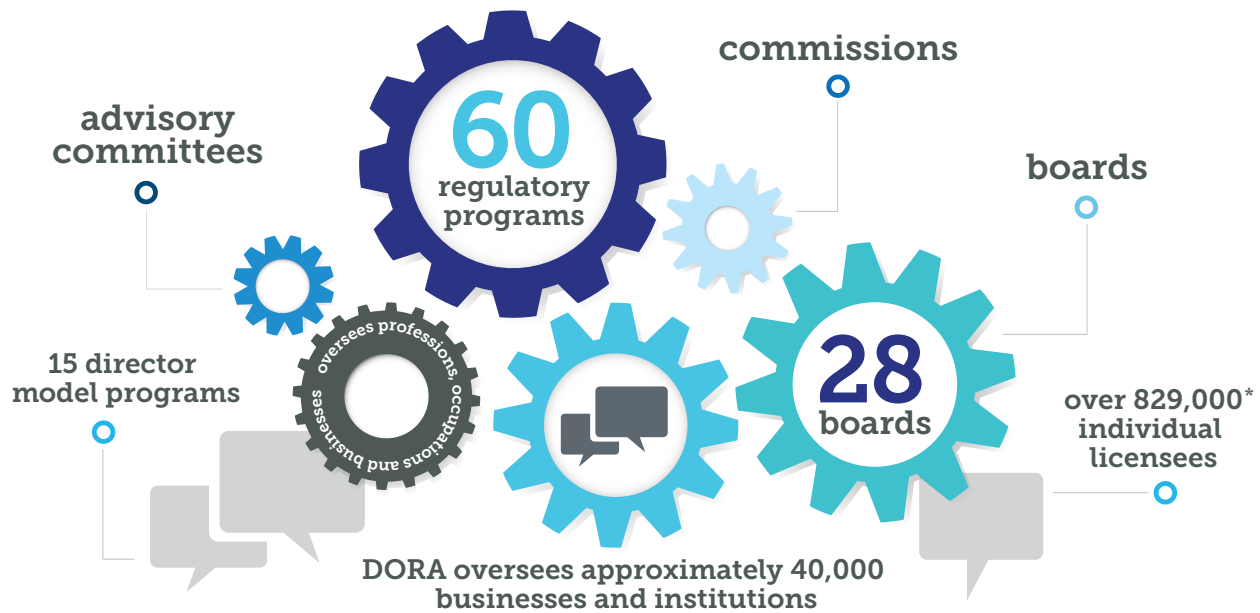


What We License and Regulate

DORA is responsible for 41 boards, commissions and advisory committees having more than 300 individual members.

It is charged with administering more than 60 regulatory programs, which oversee professions, occupations and businesses, comprising over 829,000* individual licensees and approximately 40,000 businesses and institutions.

The Division of Professions and Occupations is DORA's largest licensing division and administers 43 individual programs, including 28 boards and advisory committees, as well as 15 separate director model programs.



*License numbers are not static

CIVIL RIGHTS COMMISSION **SECURITIES BOARD** CHIROPRACTIC BOARD
 REAL ESTATE COMMISSION **COLORADO MEDICAL BOARD** PLUMBING BOARD
PASSENGER TRAMWAY SAFETY BOARD **PHARMACY BOARD** BOXING COMMISSION
STATE BANKING BOARD **LANDSCAPE ARCHITECT BOARD**
 REGISTERED PSYCHOTHERAPIST BOARD **ACCOUNTANCY BOARD**
DENTAL BOARD BOARD OF ADDICTION COUNSELORS
BOARD OF ADDICTION COUNSELORS **TITLE INSURANCE ADVISORY BOARD**
 SOCIAL WORKERS EXAMINERS BOARD **ELECTRICAL BOARD**

FINANCIAL SERVICES
Accounting Firms
Broker-Dealer Firms
Broker-Dealer Sales Representatives
Certified Public Accountants
Investment Adviser Firms
Investment Adviser Representatives
Money Transmitters
Mortgage Broker-Dealers
Mortgage Loan Originators
State-Chartered Savings & Loans
State-Chartered Banks
State-Chartered Credit Unions
INSURANCE
Insurance Agents/Brokers
Insurance Companies
HEALTHCARE AND WELLNESS
Acupuncturists
Addiction Counselors
Athletic Trainers
Audiologists
Chiropractors
Dental Hygienists
Dentists
Direct-entry Midwives
Hearing Aid Providers
Marriage and Family Therapists
Massage Therapists
Naturopathic Doctors
Nurses
Nurse Aides
Nursing Home Administrators
Occupational Therapists/ Occupational Therapy Assistants
Optometrists

Pharmacists
Pharmacies
Physical Therapy
Physicians (all types)
Physician Assistants
Podiatrists
Professional Counselors
Psychiatric Technicians
Psychologists
Registered Psychotherapists
Respiratory Therapists
Speech Language Pathologists
Social Workers
Surgical Assistants/Surgical Technologists
REAL ESTATE, BUILDINGS AND REPAIR
Appraisers
Architects
Community Association Managers
Electrical Contractors
Electricians
Engineers
Homeowners Associations (via HOA Information and Resource Center)
Land Surveyors
Landscape Architects
Plumbers
Plumbing Contractors
Real Estate Brokers
Sub-Division Developers
Title Insurance Agents/Agencies
TRANSPORTATION
Charter Buses
Children’s Activity Buses
Limousines

Off-road Charters
Moving Companies (household goods)
Non-consensual Towing
Passenger Tramways
Shuttles
Taxis
Transportation Network Companies
UTILITIES
Investor-owned electric, gas, water
Some telecommunications services
BEAUTY
Barbers
Barber/Cosmetology Shops and Salons
Cosmetologists
Estheticians
Hairstylists
Nail Technicians
OTHER
Bail Bonds/Bail Bonds Agents
Boxing
Conservation Easement Holders
Conservation Easement Tax Credits
Daily Fantasy Sports
Funeral Homes, Crematories, and sellers of pre-need funeral services
Medicare Assistance – home of State Health Insurance Assistance Program (SHIP)
Outfitters



Our Three Core Strategic Policy Initiatives

Through a commitment to protecting consumers, dedication to process improvement, and open dialog with our stakeholders, DORA aims to be effective and efficient regulators for all Coloradans. Everything we do at DORA centers back to protecting consumers while fostering a fair and balanced regulatory environment.

We work to ensure that individuals and businesses who provide licensed 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 our employees contributes daily to this mission, so that Coloradans may trust those who provide them services.

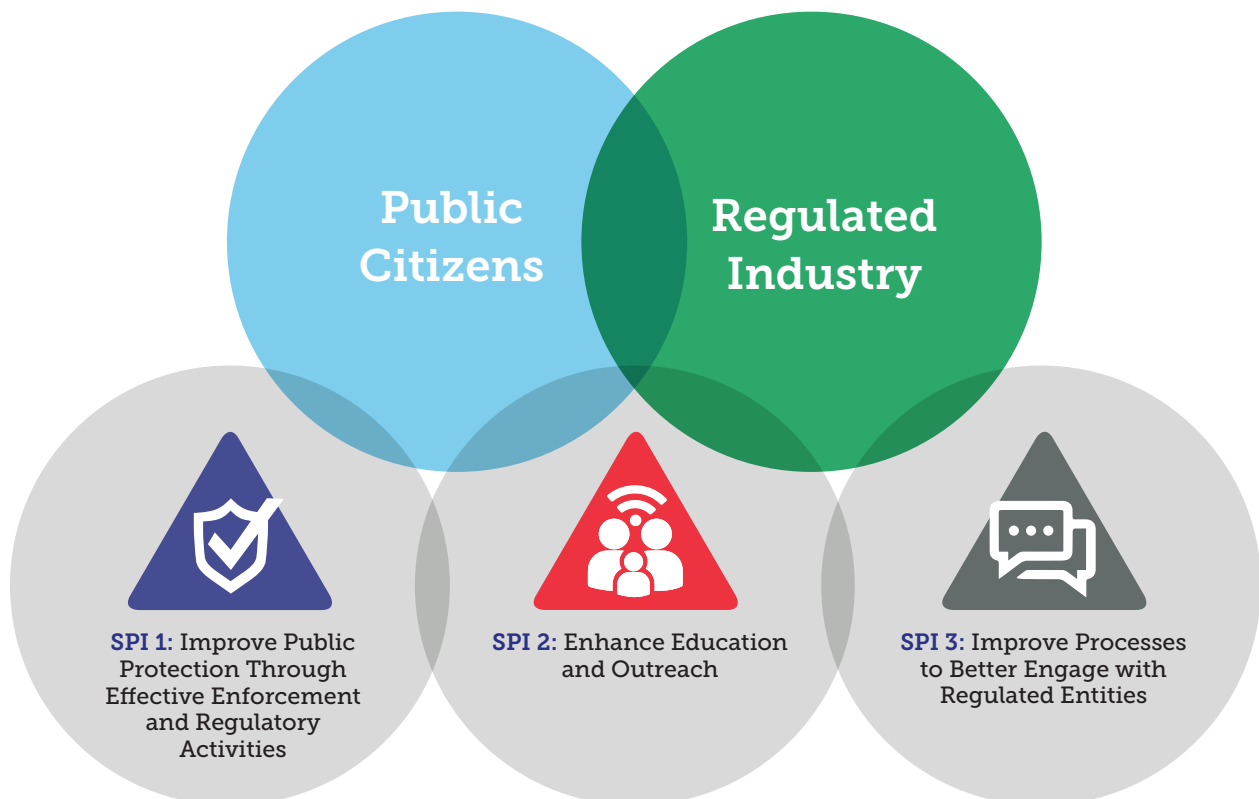
We have re-imagined our vision statement to connect our mission to our outlook for the future—one that explains our aspirations and demonstrates our focus.

To ensure Colorado has an effective regulatory landscape where both consumers are protected and businesses can thrive in a competitive and fair marketplace.

With this new vision statement, our divisions have a common purpose. Additionally, DORA's Strategic Policy Initiatives (SPIs) serves as the goals that guide our annual strategic roadmap as we continually strive to provide more effective, efficient and elegant government service to the people of Colorado. How each division impacts customers while fulfilling our mission, vision, values, strategies and goals all ties back to our SPIs.

This report highlights some key areas of *impact* as a result of our commitment to these objectives and the people of Colorado.

- **SPI 1: Improve Public Protection Through Effective Enforcement and Regulatory Activities**
- **SPI 2: Enhance Education and Outreach**
- **SPI 3: Improve Processes to Better Engage with Regulated Entities**





SPI 1: Improving Public Protection Through Effective Enforcement and Regulatory Activities

DORA works to protect the public from predatory practices. This is primarily accomplished through licensing those who are qualified to provide services in Colorado, taking complaints from individuals regarding standards of practice, investigating licensed and unlicensed 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.

DORA is dedicated to providing the public with information regarding licensed professionals and that licensed professionals meet each program's standards of practice.

NATIONAL ORGANIZATION RECOGNIZES DIVISION OF PROFESSIONS AND OCCUPATIONS FOR INVESTIGATIVE WORK



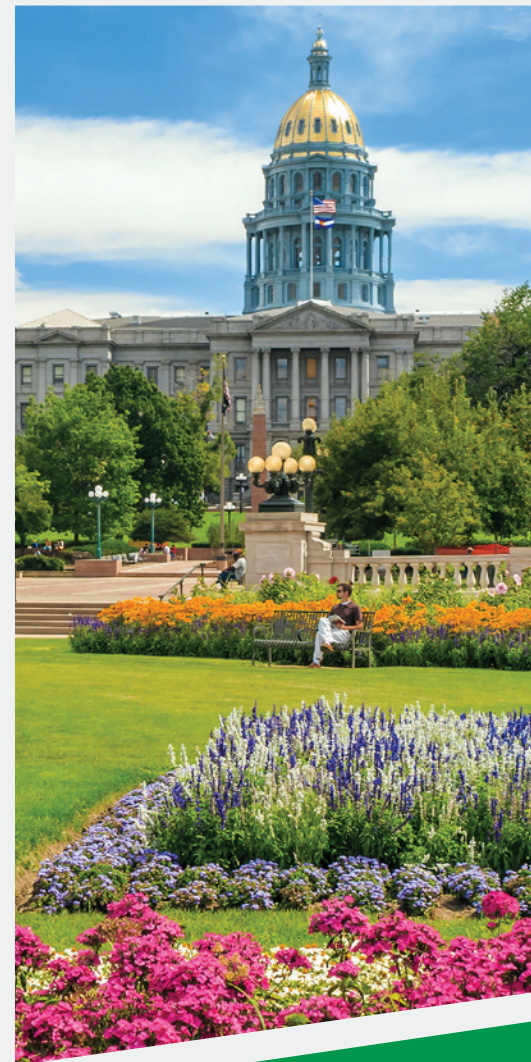
DORA garnered national recognition for its investigative work by the Council of Licensure, Enforcement and Regulation (CLEAR), an international regulatory association. The Division of Professions and Occupations received a Group Investigative Award for its “swift and coordinated effort” with the Denver District Attorney’s Office in the arrest and prosecution of an individual falsely representing himself as a physician.

CLEAR bestows its awards on teams that “demonstrated exceptional performance beyond what it expected or required, resulting in a direct and significant impact to the protection of the public or consumer interests.”

Additionally, former DORA Executive Director Joe Neguse was given the Consumer Protection Award.

“This is a shining example of the positive inroads that can be made towards protecting consumers when government and law enforcement work in lockstep, while using the public good as the driving force,”

Marguerite Salazar, DORA Executive Director



SPI 1: Highlights

OFFICE OF CONSUMER COUNSEL SAVES MONEY FOR UTILITY RATE PAYERS

Success By The Numbers

- 32% in rate increases avoided due to OCC involvement
- Annual Budget = \$1.68 million
- Sole Savings (savings established by OCC only) = \$15.96 million
- Shared Savings (savings established shared with PUC Staff) = \$81.75 million
- Return on Investment: The ratio of the amount the OCC saved consumers to every dollar spent
 - FY17 = 58 to 1
 - Four FY Rolling Average (FY14-FY17) = 58 to 1

32%
rate increases
AVOIDED
due to OCC
involvement

**FY17
ROI**
58 to 1 ratio
dollars spent

**\$81.75
Million**
SHARED SAVINGS
with the
PUC Staff

DOI RECOVERS MILLIONS FOR CONSUMERS

The Division of Insurance (DOI) regulates insurance in Colorado, as well as helps the state's insurance consumers. Last year, the DOI recovered \$9,964,060 for Coloradans.

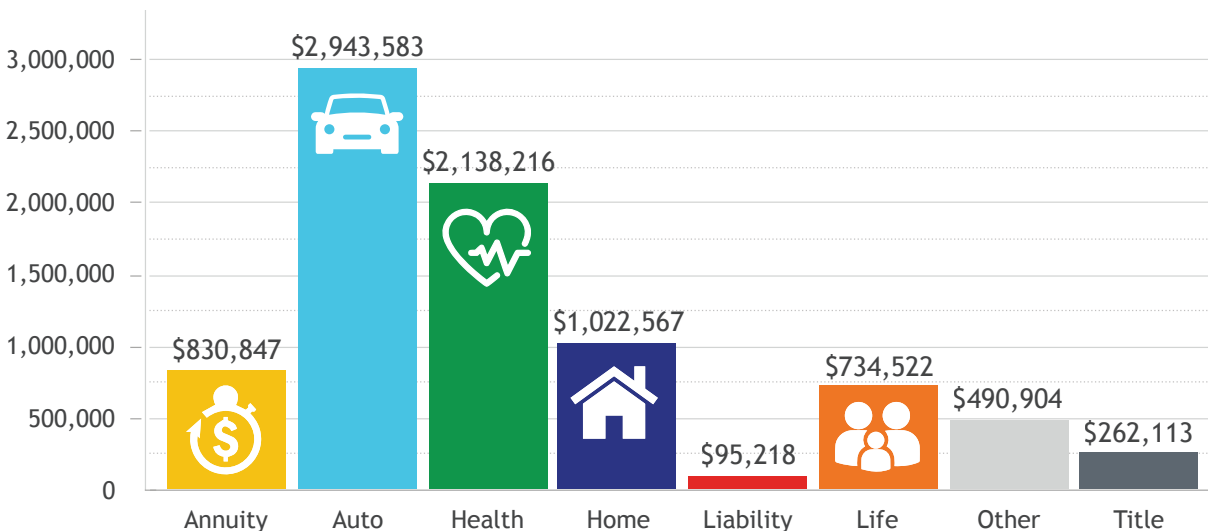
10,514
calls and
emails
answered

4,007
formal
complaints



The DOI recovered
\$9,964,060
for Coloradans

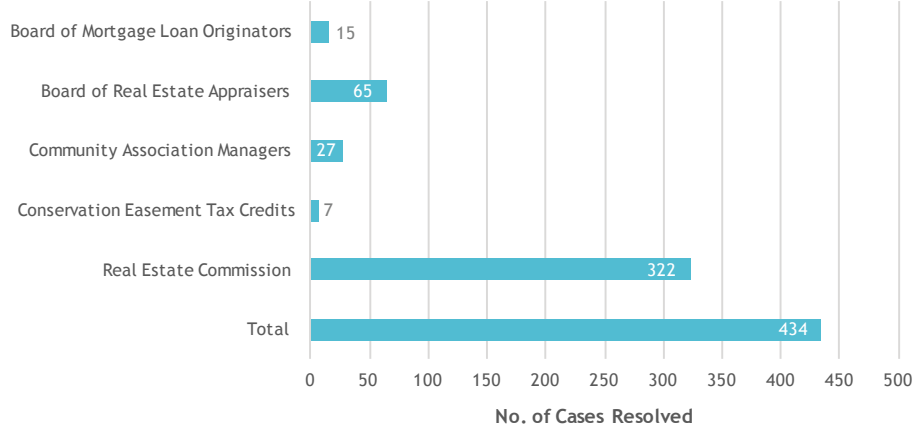
FY 16-17 RECOVERIES FOR CONSUMERS FROM THE DIVISION OF INSURANCE CONSUMER SERVICES TEAM



Enforcement Action Highlights

The Division of Real Estate Expedited Settlement Program (“ESP”) **resolved 434 cases (92%)**. Of those cases, 385 (88.7%) were resolved in 60 days or less. Through this program, the Division **saved \$390,600** in legal services by preempting litigation. Thirty-six were pending resolution through the Colorado Attorney General’s Office.

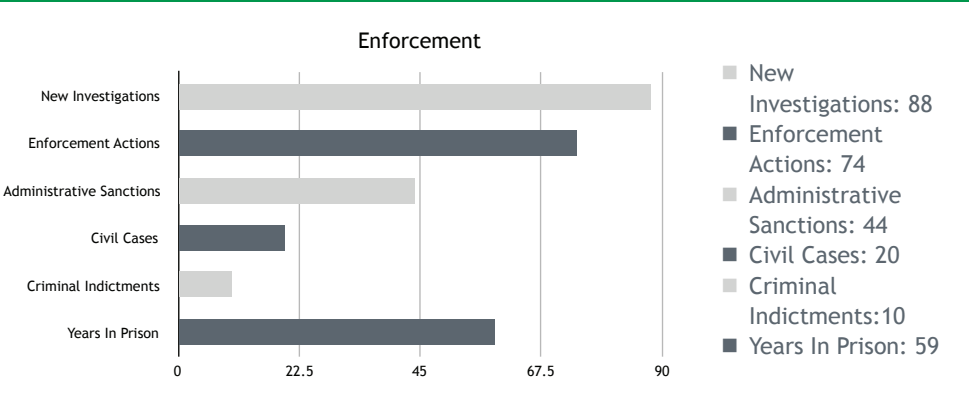
SUMMARY OF CASES RESOLVED BY ESP



PUBLIC UTILITIES COMMISSION ISSUES CIVIL PENALTY TO UBER

In November 2017, criminal investigators with the Colorado Public Utilities Commission (PUC) issued a Civil Penalty Assessment Notice (CPAN) totaling \$8.9 million to Rasier, LLC, the parent company of Uber, for allowing individuals with disqualifying criminal or motor vehicle offenses, or without valid licenses,

to drive for the company. The CPAN listed violations involving 57 Uber drivers over the last year and a half who should not have been permitted to drive for the company. The company was cited \$2,500 a day for each day a disqualified driver was found to have worked.



DIVISION OF SECURITIES INVESTIGATES FRAUD

In November 2017, the Division of Securities filed for a preliminary injunction against Madyson Investments of Colorado Springs for alleged securities fraud by misleading investors and utilizing investor money to fund an extravagant personal lifestyle. According to an investigation, illegal securities were offered and sold to at least 78 Colorado residents and over \$13 million in investments. Rather than utilizing the investors’ funds as stated, according to the Division, the Defendants purchased personal residences, luxury vehicles and \$10,000 worth of jewelry and other luxury goods.

115
complaint resolutions

FINANCIAL SERVICES COMPLAINT RESOLUTION

The Division of Financial Services successfully resolved more than 115 consumer complaints, ranging from loan and credit problems to alleged wrongful car repossessions and potential fraud.



SPI 2: Enhancing Education & Outreach

In order to achieve our mission of protecting consumers, it's critical that DORA not only make Colorado consumers aware that the Department and its Divisions are available to them as a resource that could protect their interests, but that we also collaborate with local communities and partners. DORA seeks to foster open dialogue with small businesses and service providers.

TAKE 5 TO GET WISE CAMPAIGN IS A WINNER!

DORA's consumer outreach campaign "Take 5 to Get Wise" helps connect consumer resources in DORA divisions to those who need help navigating a variety of consumer related issues. In 2017, the campaign's consumer information website, askDORA.colorado.gov, was recognized with a "2016 Silver Davey Award" for government websites from the Academy of Interactive and Visual Arts, which honors the best in web, design, video, advertising, mobile and social from small agencies worldwide. The site is just one component of this campaign that provides consumers with access to important information, tools and resources that can help them make more informed decisions.

Wait, there's more...

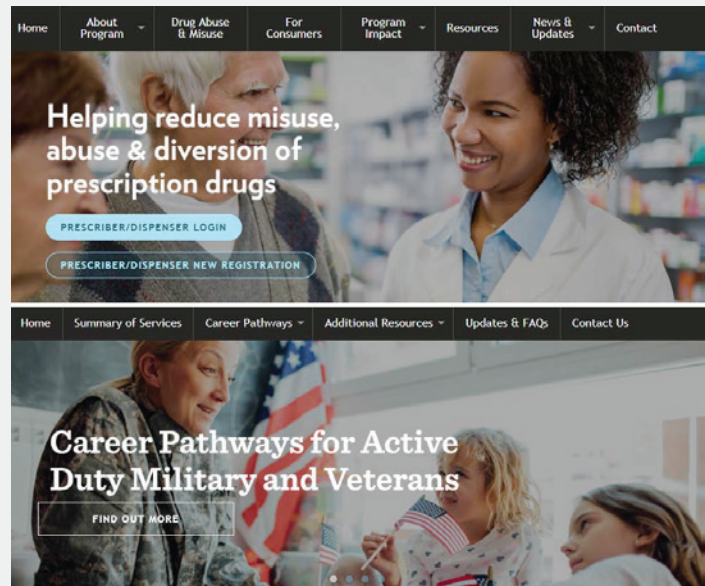


TWO SITES RECEIVE HORIZON INTERACTIVE AWARD

DORA was also the recipient of two 2017 Horizon Interactive Awards for websites that provide critical information about its Prescription Drug Monitoring and Military and Veterans Career Pathways programs. The Horizon Interactive Awards are considered among the most prestigious in interactive and creative media.

The Prescription Drug Monitoring Program (PDMP) provides licensed healthcare prescribers and dispensers with a critical tool to help reduce prescription drug misuse and abuse. The PDMP website, colorado.gov/dora-pdmp, creates a user-friendly "front door" for licensed prescribers and dispensers to access the patient monitoring database. DORA's PDMP website also supports the initiatives of the Colorado Consortium for Prescription Drug Abuse Prevention. This state-wide, interagency network was formed under the Colorado Plan to Reduce Prescription Drug Abuse in 2013.

DORA aims to remove barriers to entry into the civilian workforce for members of the military and veterans, as well as their spouses. The objective of the program is to help active duty, reserves, National Guard and veterans understand how they may apply the skills that they acquired while in service toward professional licensure or certification in Colorado. The website, colorado.gov/dora-military, delivers this critical information.



CO HEALTH PROFESSIONAL CHECK

CO Health Professional Check, colorado.gov/cohpc, launched in 2017 to provide a portal for consumers to understand how to look up information about their licensed healthcare professional via the Healthcare Professions Profile Program (HPPP), is an online database that provides information about state licensed healthcare providers such as disciplinary actions, restrictions or suspensions, criminal convictions, business interests, and malpractice insurance settlements. Consumers can use either their desktop or mobile phones to look up their provider, check that their license is active, and get access to an HPPP profile.

The law that created this profile program was championed by a mother whose tragic loss of her only son led her to advocate for greater transparency and disclosure by healthcare providers. Her legislative effort resulted in the passage of the Michael Skolnik Medical Transparency Act in 2007. As part of the “Take 5 to Get Wise” campaign, DORA featured her in a Public Service Announcement (PSA) encouraging people to use CO Health Professional Check.

DIVISION OF INSURANCE CONSUMER HELP LINE

In 2015, a Colorado Springs small business owner, Melody Dalland, contacted the Division of Insurance about a medical procedure for her husband that her insurance company rescinded approval just days before it was scheduled. The consumer assistance team figured out the problem and the surgery was able to continue as planned. Melody was so thankful with their help that she appeared in a PSA that aired across Colorado TV stations and online on behalf of the “Take 5 to Get Wise” campaign.

DIVISION OF SECURITIES

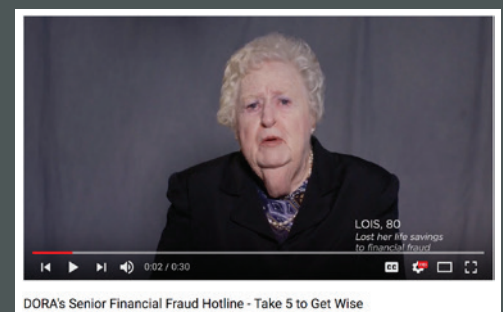
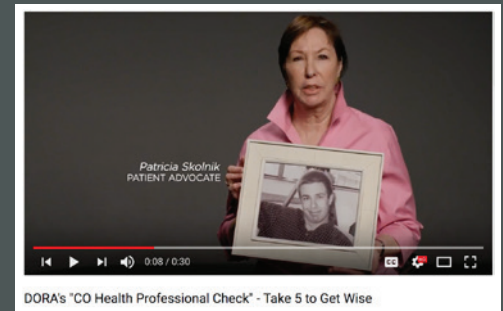
SENIOR\$AFE

As part of the Division of Securities educational program Senior\$afe and “Take 5 to Get Wise” campaign, a PSA and TV interview featuring Lois, an 80 year old Coloradan who lost her life savings – nearly \$500,000 to financial fraud, graciously offered to share her story in order to help prevent others from falling victim to a similar crime. A cousin of Lois’s in the insurance business told her about a “sure bet” investment with men who were involved in real estate development. She hopes that her story encourages others to be extra critical of any investment opportunity, and to thoroughly vet the person and the product before handing over any money.



**KNOW YOUR
rights**

“Take 5 to Get Wise” PSA’s



SPI 2: Highlights

“TOMATE TU TIEMPO”

A partnership with Univision/Entravision Colorado for a Spanish-language media campaign raised awareness for the Colorado Civil Rights Division and its Spanish language telephone hotline. Campaign messaging encouraged Spanish-speaking audiences to “tomate tu tiempo” or “take your time” when making important consumer decisions. The campaign included messaging via television, web, email, radio and social media. As part of the partnership, Univision filmed a new Spanish-language PSA and Civil Rights investigators did television interviews on its *Despierta* program.

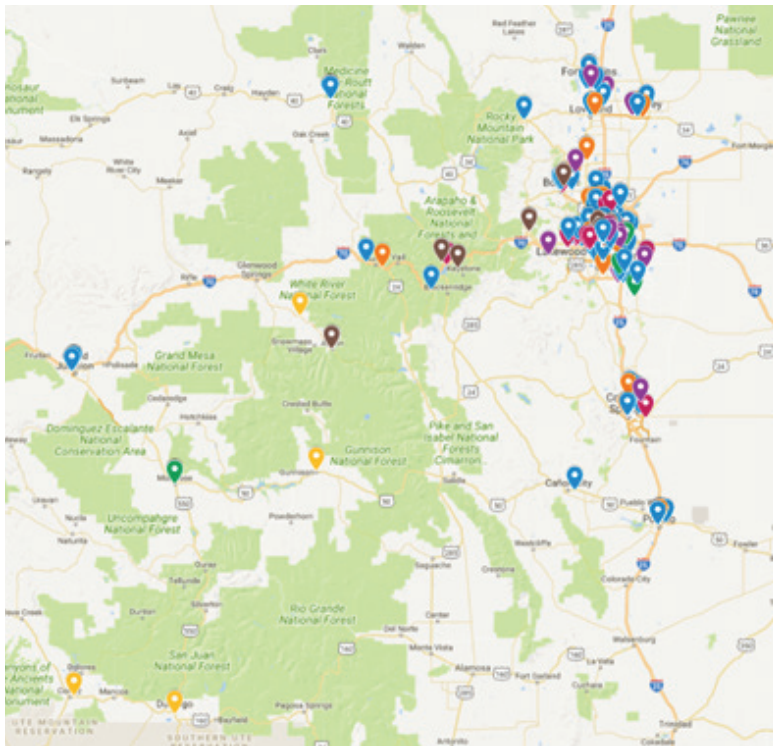


DORA FINANCIAL DIVISIONS FIND STRENGTH IN PARTNERSHIPS

The Division of Banking, the Division of Financial Services and the Division of Securities had a record year conducting outreach and educational services to communities all across Colorado. Staff conducted dozens of outreach events while creating community partnerships that helped these divisions reach important communities to share information on financial literacy and financial fraud prevention.

KEY PARTNERSHIPS INCLUDED:

- Bank On Boulder and the development of the BankSafe Initiative
- University of Colorado – Peer Leadership in Financial Education workshop
- Adams County – Education Consortium serving 6,000 students
- Regis University – Financial Literacy Fair
- Educating Children of Color
- African American Health Initiative and Conference



STATEWIDE OUTREACH

Consumer based community outreach and engagement efforts are part and parcel to DORA’s strategic plan. Broad consumer events such as National Consumer Protection Week in March 2017 – which included 9Help Line appearances by DORA leaders – as well as Financial Literacy Month and MoneySmart Week in April 2017 help DORA Divisions connect directly with consumers. Most also held a variety of division-specific outreach events across the state. For example, the Division of Civil Rights held 71 events that included educational seminars, resources tables, community events, townhalls, trainings and webinars. The Division of Real Estate conducted roughly 125 outreach events related to their different programs. The map demonstrates the breadth and reach of DORA’s collective outreach efforts for the year by the divisions.

DIVISION OF REAL ESTATE AMPS UP INDUSTRY AND CONSUMER COMMUNICATIONS

The Division of Real Estate licenses and regulates Colorado's real estate professionals. As part of their efforts, they work to disseminate timely and effective consumer and licensee advisories,

leverage industry partnerships, present monthly educational or outreach seminars and forums, and live-stream all board and commission meetings.

RESULTS

- 106** communication and outreach opportunities
- 21** contacts/month
- 5.3** contacts/week
- 1** contact per day



EASING THE BURDEN OF APPLYING FOR A LICENSE

A major process improvement for the Division of Professions and Occupations and their licensees was the move to make 100 percent of individual professional licensure applications available online, and ahead of schedule, and the 29 percent reduction of licensing process times since summer

2016. “These are extremely positive, tangible results that have emerged from reviews and updates of internal workflow processing, implementation of technology, and the maximization of the work done by individuals,” said Ronne Hines, Division Director.

Numbers to Know...

LICENSE PROCESSING TIMES

Pharmacist	down 79 percent
Mental Health	down 43 percent
Overall	down 29 percent

LICENSING ACROSS 50 PROFESSIONS

Licensing Volume	FY 14-15	FY 15-16	FY 16-17
New Licenses	40,257	42,096	45,843
License Renewals	135,528	204,360	168,168
License Reinstatements	5,242	5,426	5,880



SPI 3: Improving Processes and Services

DORA has 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. We recognize that we must collaborate with regulated entities so that regulatory processes don't cause unnecessary delays in their ability to do business.

The Department strives to continually improve and streamline processes and interactions with the members of the public that we serve.

DORA RECOGNIZED WITH GREAT CUSTOMER SERVICE AND GREAT RESULTS AWARDS

Gov. John Hickenlooper honored the work and memory of former Executive Director of the Department of Corrections Tom Clements by recognizing state employees who go above and beyond in providing exceptional service to Coloradans.

DORA's Division of Professions and Occupations received the award for Great Results for its team's work in reducing regulatory burdens on licensed health care professionals in high demand in Colorado's workforce, namely pharmacists and mental health practitioners, and their employers, by reducing the time required to process an application and issue a license by up to 78 percent.

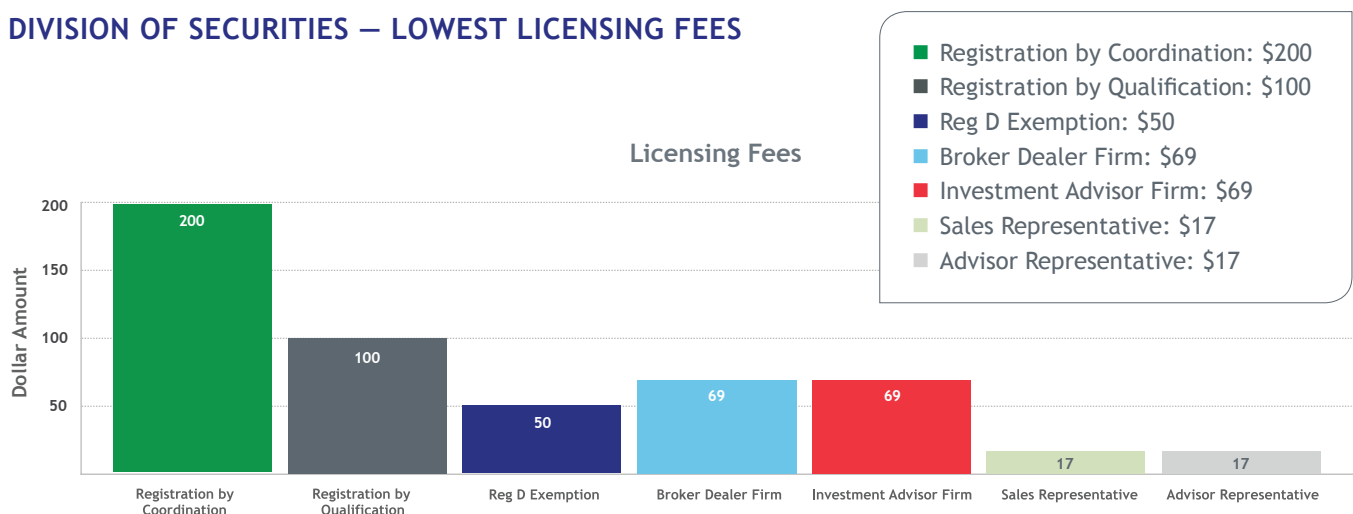
Before the improvements, pharmacists had to wait 115 days to get a license, and mental health practitioners 72 days. Using Lean methodologies and engaging employer stakeholders in how to

improve the process, DPO shortened the licensing times by streamlining applications and moving them online, implementing automated notifications and simplified workflows, and cutting out unnecessary approvals and paperwork. For example, pharmacists are now allowed to take the licensing exam without preapproval from DORA, and mental health practitioners no longer need to gather hard copies of documentation for clinical hours.

Since the improvements, the wait time for pharmacy licenses has decreased by 78 percent, 115 days to 25 days, and the wait time for mental health licenses has decreased by 44 percent, 72 days to 40 days. Times for other licensed professions and occupations were reduced as well, impacting approximately 15 percent of Colorado's workforce, their employers, and the customers they serve.

SPI 3: Highlights

DIVISION OF SECURITIES – LOWEST LICENSING FEES



DIVISION OF INSURANCE

First-Year Results of Online Life Insurance Policy Locator

The Colorado Division of Insurance and the National Association of Insurance Commissioners unveiled a national service that helps consumers find unclaimed life insurance benefits. The NAIC's [Life Insurance Policy Locator](#) provides nationwide assistance in finding a deceased person's life insurance policies and annuities. In the U.S., an estimated \$1 billion in benefits from life insurance policies are unclaimed, according to Consumer Reports. The DOI reported that since its 2016 launch in Colorado, the tool was used to initiate 757 inquiries, which resulted in 134 responses and led to \$1,311,109 making its way to beneficiaries.

\$1,311,109

paid out to beneficiaries
due to online life insurance
policy locator assistance

757
inquiries
initiated

Division of Insurances online consumer complaint system

The Colorado Division of Insurance launched a new online system for consumers to submit their insurance complaints. The **Consumer Complaint Portal** enhances its customer service capabilities, and offers a fast, secure way for consumers to communicate their insurance-related complaints to the division, while also streamlining the Division's processes for managing complaints.

**CONSUMER
resources**



- The system gives consumers the ability to state their complaints as well as allowing them to upload supporting documents, including policies, letters or other communications from insurance companies or agents.
- To make the process faster, consumers are notified by email anytime there is activity on the complaint that requires a consumer's attention.
- People are able to communicate directly and securely with the Division through the portal about their complaints.

The Consumer Complaint Portal can be accessed through the Division of Insurance main page – dora.colorado.gov/insurance, under the section “For Consumers” – click on “Ask a Question / File a Complaint / Access Portal.” It can also be accessed on DORA's “Take 5 to Get Wise” website, askDORA.colorado.gov, specifically the pages for [health insurance](#) and [property and casualty insurance](#).



12
approved field
of membership
expansion
applications

22
sunset and
sunrise
reviews

167
alternative dispute resolutions
with the Colorado Civil
Rights Division

Colorado Office of Policy, Research and Regulatory Reform

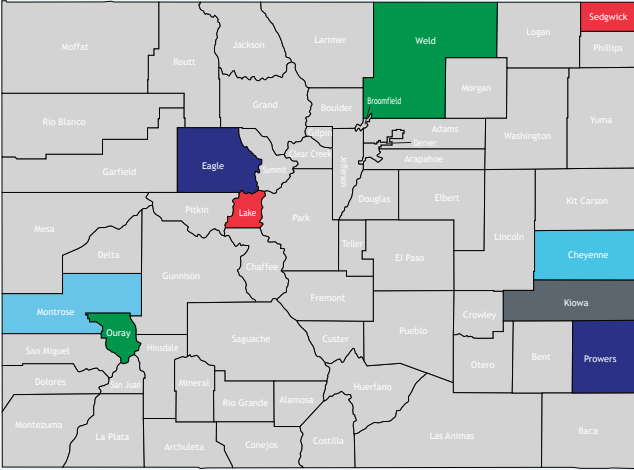
In 2017, COPRRR conducted 22 sunset and sunrise reviews throughout Colorado state government including programs and boards within DORA and other state departments, such as Agriculture, Public Health and Environment, Corrections, Public Safety and Natural Resources.

Civil Rights mediation and conciliation

A total of 1,138 charges were filed with the Colorado Civil Rights Division in FY16-17. CCRD offers Alternative Dispute Resolution (ADR) as a time and cost savings alternative to investigation and litigation. This mediation program is provided at no cost to the parties. The process benefits the parties in that it allows open discussion and resolution of a matter at its lowest possible level. CCRD conducted 167 mediations/conciliations, with total settlements valuing \$2,870,256.

Financial Services field of membership expansions

In Fiscal Year 2016-2017, the Financial Services Board approved 12 field of member expansion applications, increasing consumer choice to more than a million Colorado residents.



GRANT PROGRAM BRINGS BROADBAND SERVICES TO COLORADO COMMUNITIES

The Broadband Deployment Board (Board), which manages the Colorado Broadband Fund within DORA, accept applications for broadband infrastructure grants. Access to broadband internet service is vital to rural communities. The Board is working to achieve the Governor’s goal of 85-percent broadband coverage statewide by 2018 and 100-percent by 2020 through the funding of projects that help close the connection gap between rural and urban Colorado.

In 2017, the Board made \$9.4 million available for broadband infrastructure grants in its second application cycle. The funds, held by the Public Utilities Commission (PUC) and awarded by the Board, are allocated for rural broadband by the Colorado Legislature. The allocation increases the state’s investment in rural Broadband Fund grants to more than \$11.5 million since 2016.

Projects that were funded in the 2016 grant cycle were slated to provide broadband access to over 4,700 households and 175 businesses in Eagle, Cheyenne, Kiowa, Lake, Mesa, Montrose, Ouray, Prowers, Sedgwick and Weld counties.

4,700 households | **175** businesses
in rural Colorado now have broadband access



Our Vision

To ensure Colorado has an effective regulatory landscape where both consumers are protected and businesses can thrive in a competitive and fair marketplace.





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