



COLORADO
Department of
Regulatory Agencies

DEPARTMENT OF REGULATORY AGENCIES

PERFORMANCE PLAN

Fiscal Year 2025 - 2026

www.dora.colorado.gov



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REGULATORY

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 731 employees with a \$142 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.



WHO ARE WE

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

later in 1883, insurance began being regulated through the State Auditor's Office; in 1913, the Colorado Department of Insurance was formed, now called the Division of Insurance. The same year, the Colorado Public Utilities Commission was created. Ten years later, in 1923, regulation of the offer and sale of securities to investors began through the Division of Securities. Soon after, in 1925, the real estate industry began being regulated by what is now known as the Division of Real Estate. In 1930, Colorado began chartering Credit Unions, now regulated by the Division of Financial Services. Colorado became the third state to establish a civil rights agency in 1950, now known as the Colorado Division of Civil Rights. In 1968, the Department of Regulatory Agencies was created and the aforementioned agencies were moved into one umbrella agency. That year also yielded the creation of the Division of Registrations, now called the Division of Professions and Occupations, and several existing boards moved under its purview. One-hundred years after Colorado's statehood, in 1976, Colorado passed the first Sunset Law in the United States, requiring periodic review of various agencies throughout state government, which are now conducted by the Colorado Office of Policy, Research and Regulatory Reform. In 1984, the Office of the Utility Consumer Advocate (formerly the Office of Consumer Counsel) was created, originally housed within the Office of the Attorney General. 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 731 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. DORA is comprised of more than 340 board members and nearly 731 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*

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*

Consumer Representation During Utility Rate

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

Divisions: *Office of the Utility Consumer Advocate*

Education, Outreach and Training

Proactive dissemination of information about consumer rights.

Divisions: *All*

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*

Inspections

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

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

Institutional Examinations

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

Divisions: *Banking, Financial Services, Insurance, 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 Assistance and Contact /Complaint Resolution

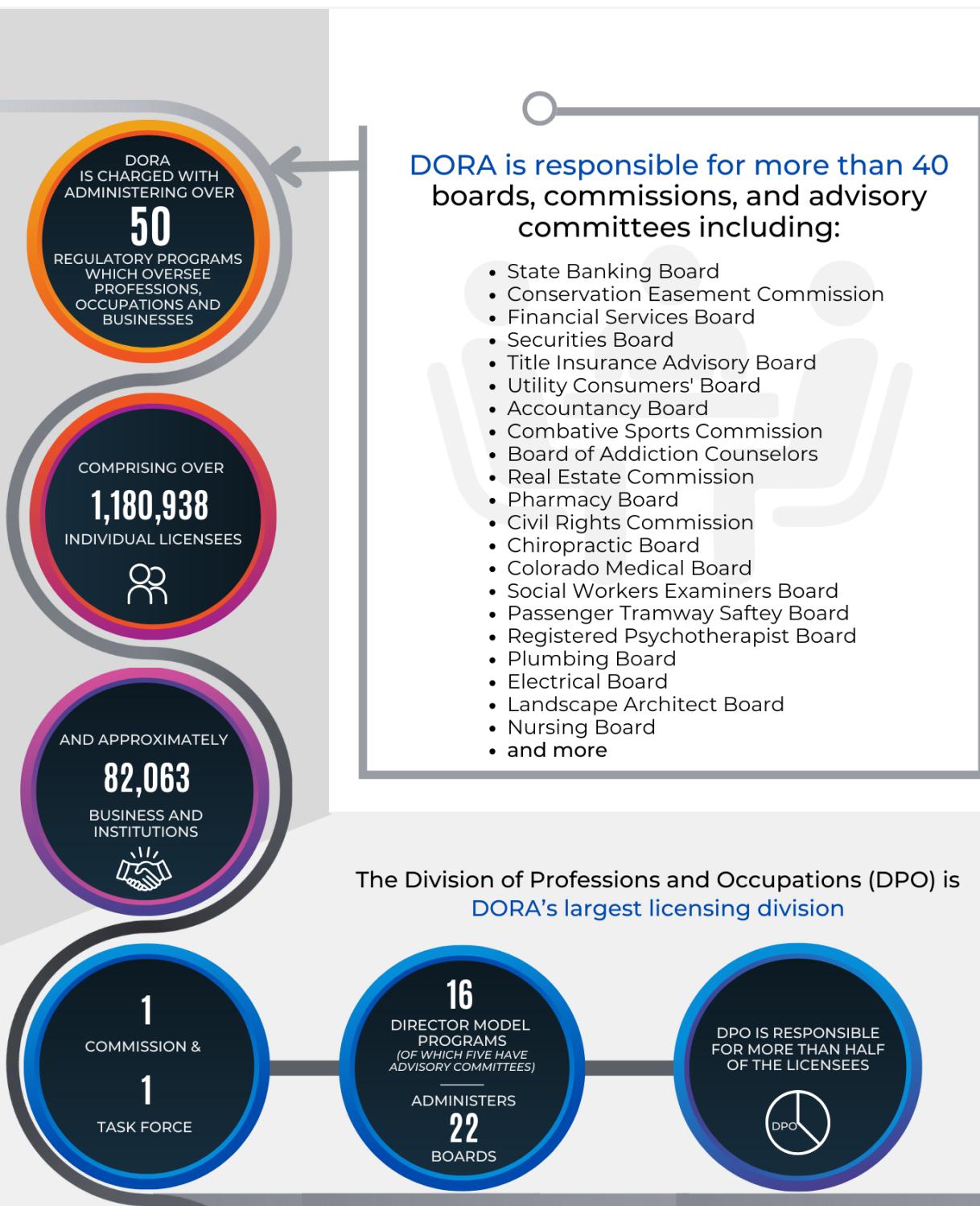
Informal complaint resolution, including responses to general consumer inquiries.

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.



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 Sullivan, 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)

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

Public Utilities Commission (PUC)

Rebecca White, 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.



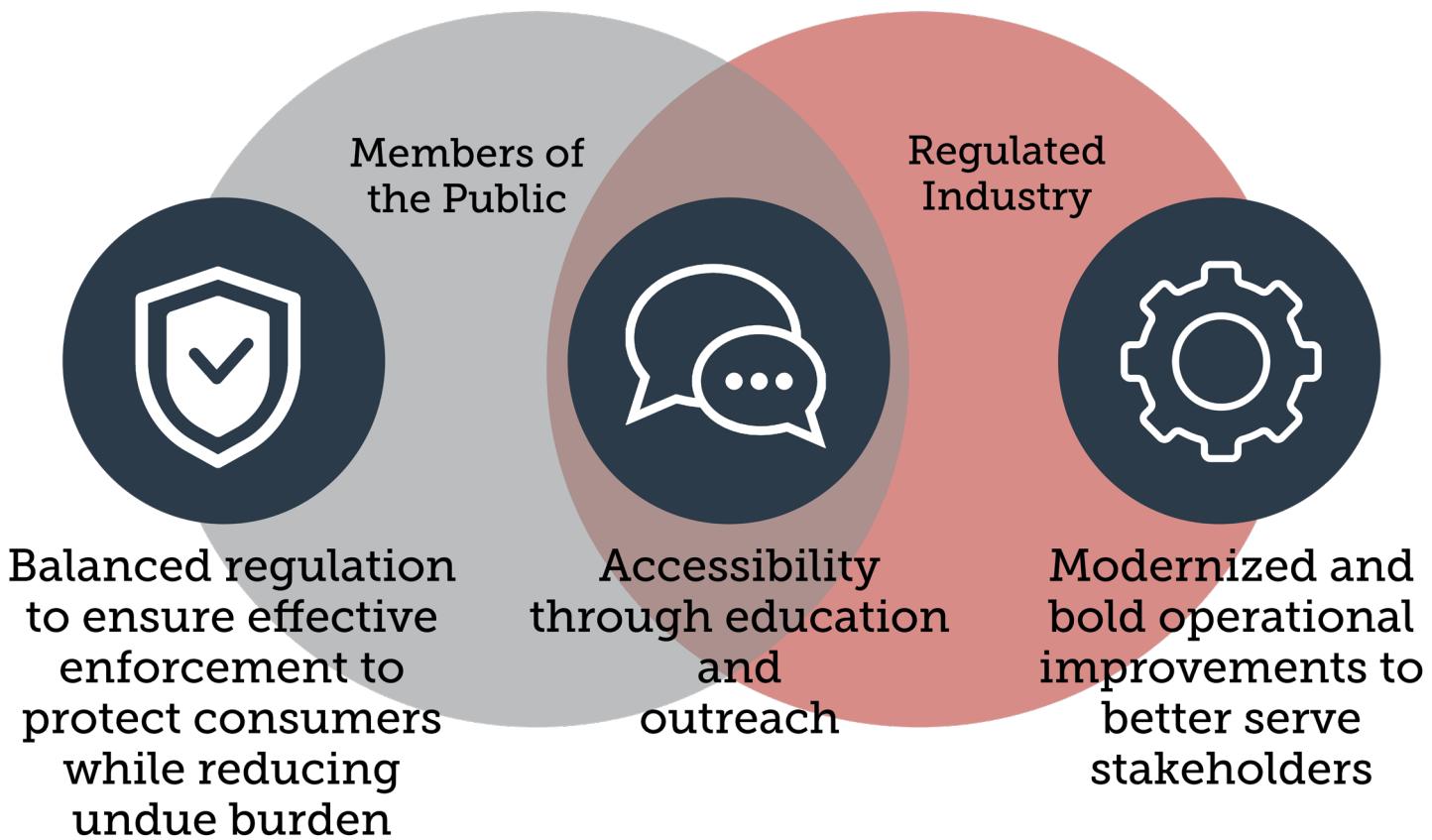
STRATEGY

In connection with the Governor's Office of Operations, each principal Department is charged with identifying major department-wide priorities and 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 FY26, 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 Five+” 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.



Reduce Average Licensing Times

In support of stabilizing and expanding Colorado’s workforce for the future, DORA will implement strategies to reduce average licensing times by 11.76% by June 30, 2027.

Lead Measures

- By June 30, 2026, **update the 6 delegation policies, identified during the FY25 review**, in order to streamline the processing of 103 application types for 20 professions.
- By June 30, 2026, **update 10% applications, as identified from the FY25 analysis**, in order to further streamline application processing.
- By June 30, 2026, the division will **establish and implement training of a special operations team** to provide license processing support during periods of high-volume activity.



Energy Assistance Information Portal

The CO Energy Savings Navigator will direct 10,000 Coloradans to programs that can help them meet their energy needs by June 30th, 2026.

Lead Measures

- By June 30, 2026, **monitor quarterly baseline metrics for the Energy Savings Finder** using Google Analytics in FY 2025-2026, including: % of users achieving complete use of the tool and receiving recommendations; geographic areas of users; number of users that click on programs to apply for assistance; and how many Utility Bill Help users get referred from the energy savings finder.
- **Conduct four demonstration and education sessions** by June 30, 2026 to facilitate municipalities and co-ops adding their programs information to the tool.
- By June 30, 2026, **implement one technology advancement to the energy navigator tool** that reduces customer administrative burden when seeking utility bill assistance.
- **Public Utilities Commission** will increase the number of utility providers displaying a link to CESN on their webpage from 0-10, by June 30th, 2026.





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, 2026. (DRE)
- **95% of investigations** of real estate professional applicants with criminal history completed within 60 business days by June 30, 2023, sustained through June 30, 2026. (DRE)
- **75% of public utilities complaints and inquiries resolved** within 15 days, sustained through June 30, 2026. (PUC)

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 hand-offs and update processes, as well as explore ways to maximize mediation spaces to make certain that customers get services as quickly as possible.

Measures:

- **90% of real estate cases resolved** through the Expedited Settlement Program, sustained through June 30, 2026. (DRE)
- **10% increase** in civil rights cases pursued to be resolved through alternative dispute resolution by June 30, 2024, and an additional 5% increase by June 30, 2025 and sustained through June 30, 2026. (CCRD)

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.

Measures:

- **Increase financial audits from 10 to 15** per month by June 30, 2023, sustain through June 30, 2026. (DRE)
- **Decrease percentage of backlog complaint investigations** from 28% to 10% by June 30, 2021, and sustained through June 30, 2026. (DRE)
- **100% financial institutions examination completed** within 12-18 months, sustained through June 30, 2026. (DFS)
- The Division of Professions and Occupations will complete **5% of inspections through the remote** inspection process by June 30, 2024 and sustained through June 30, 2026. (DPO)
- 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, 2025, and sustained through June 30, 2027. (DCO).
- **150 gas pipeline inspection days** per quarter sustained through June 30, 2026. (PUC)

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.

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

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

Measures:

- The **Department will disseminate 200 consumer alerts/industry advisories** by June 30,2024, and increase by 10% by June 30, 2025. Sustained through June 30, 2026. (All)
- **12 HOA forums** completed annually, sustained through June 30, 2026. (DRE)
- **85 in-person or online civil rights outreach events** by June 30, 2023, and increased to 95 by June 30, 2025. Sustained through June 30, 2026. (CCRD)
- **Increase outreach** related to vulnerable populations and race-related community concerns 4 to 6 annually by June 30, 2023, and sustain through June 30, 2026. (CCRD)
- **Increase focus on low-income utility consumers** by establishing 6 quarterly outreach and policy development activities by June 30, 2024, sustained through June 30, 2026. This includes the dissemination of quarterly Consumer alerts/advisories and social media posts and conducting quarterly consumer focused outreach activities, webinars, etc. (UCA)
- **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, 2024, and sustained through June 30, 2026. (UCA)
- **Target education and outreach** to professionals based upon complaint trends from 30 annually to 36 annually by June 30, 2023, sustained through June 30, 2026. (DPO)
- The Public Utilities Commission will **increase public outreach** efforts related to energy forecasts, energy bill reduction methods, and energy bill assistance resources from 4 to 6 annually by June 30, 2025, and continue through June 30, 2027. (PUC)

Strategy: Increased Accessibility Of DORA's Consumer Information

DORA continues to institute new programs 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.

Measures:

- **100% of Divisions to live-stream boards and commissions meetings** and allow for remote public comment, sustained through June 30, 2026. (All)
- By June 30, 2024, DORA's Financial Services and Banking divisions will **host, partner, or participate in a minimum of four outreach events** during the FY26 fiscal year 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)
- DORA's Financial Services and Banking divisions will **create a total of 12 online resources** (e.g. webpage content or social media posts) focused on informing rural consumers and businesses about the State's economic recovery efforts of rural Colorado communities, by June 30, 2024, sustained through June 30, 2026. (DOB & DFS)





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 continues to improve 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.

Measures:

- **95% of real estate license applications** processed within 5 business days, sustained through June 30, 2026 (DRE)
- **99% of securities license applications processed** within 15 days, sustained through June 30, 2026 (DOS)
- The Division of Professions and Occupations will **decrease timelines for healthcare portability licensing** from 17 days to 10 days by June 30, 2023, sustain through June 30, 2026. (DPO)
- **100% of occupational license applications** processed within an average of 30 days, sustained through June 30, 2026. (DPO)
- **Reduce the processing time for Addiction Counselor applications** from 65 days to 30 days by June 30, 2025, sustained through June 30, 2026. (DPO)

Measures:

- **Reduce the processing time for Electrical & Plumbing applications** from 43 days to 14 days by June 30, 2023, sustained through June 30, 2026 (DPO)
- **Reduce the processing time for Barber and Cosmetology applications** from 45 days to 30 days by June 30, 2022, sustained through June 30, 2026. (DPO)
- **Reduce the processing time for Nursing Home Administrators applications** from 84 days to 30 days by June 30, 2022, sustained through June 30, 2026. (DPO)

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 by June 30, 2026.

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: 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.

Measures:

- **100% of financial institution exams completed** within 12-18 months, sustained through June 30, 2026. (DOB & DFS)
- **100% of securities examinations completed** within an average of 90 days, sustained through June 30, 2026. (DOS)



GOALS/PRIORITIES DIVISION OF INSURANCE

STRATEGIES & MEASURES

WIG One: Health Care Savings

Save Coloradans \$1.2 billion in additional health care savings by June 30, 2027 to reach \$2.5 billion saved since 2019.

Lead Measures

- **HIAE provided health insurance subsidies:** By June 30, 2026, provide \$100 million in Health Insurance Affordability Enterprise subsidies to eligible Coloradans with low incomes to help their monthly premiums and out-of-pocket insurance costs.
- **1332 waiver related savings:** \$235 Million Individual market premium savings generated from Reinsurance and Colorado Option premium rate reductions by May 31, 2026.
- **Health Insurance rate review savings:** Through the Division's rate review process, save Coloradans \$15 million for people buying individual and small group plans by December 31, 2025.

WIG Two: Access to Homeowners Insurance

To assist homeowners in a tightening insurance market, ensure 99% of Coloradan homeowners have access to homeowners insurance by June 30, 2026.

Lead Measures

- **FAIR plan available for purchase:** 85% of FAIR Plan applications processed within 60 days to ensure homeowners in Colorado have access to property insurance.
- **Build coalition supporting affordability solutions:** Build a coalition of support for creation of new homeowners insurance affordability solutions to address rising costs and access to homeowners insurance across Colorado by March 1, 2026.
- **Improve homeowners insurance data collection:** Initiate a data request to homeowners insurance carriers in Colorado on affordability issues, discount arrangements, and other necessary data to inform the Division's homeowner's insurance affordability solutions by June 30, 2026.
- **Homeowners Insurance affordability social media campaign:** Plan and execute a social media campaign to educate Coloradans on issues concerning homeowners insurance and reasonable steps that homeowners can achieve premium discounts by June 30, 2026.

Note: These Division of Insurance WIGs are also highlighted on the Governor's Dashboard. For more information on the Governor's Dashboard and all of DORA's contributing WIGs, please see page 20.

EVALUATION

Internal Scoreboard

DORA utilizes an enterprise agency 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 monthly basis.

Progress on DORA's Strategic Policy Initiatives continues and fiscal year 2025 has had a variety of wins for the people of Colorado. Effective use of alternative dispute resolution is one way of balancing effective enforcement to protect consumers while reducing undue burden (SPI #1). Using the alternative dispute resolution approach, the Colorado Civil Rights Division has processed over 450 cases, resulting in \$4.76 million in relief for Colorado consumers. Similarly, the Division of Real Estate resolved 724 cases using the Expedited Settlement Program. Enforcement efforts this year included 150 gas pipeline inspection days per quarter conducted by the Public Utilities Commission; over 2700 remote electrical and plumbing inspections from the Division of Professions and Occupations; and 100% of financial institution exams have been completed within 12-18 months.

DORA's commitment to provide inclusive, meaningful, and focused engagement has resulted in over 200 consumer alerts/advisories being issued this year. In addition, the Colorado Civil Rights Division has held public training webinars focused on employment, housing, public accommodations rights, and discrimination based on race, disability, sexual orientation/gender identity/gender expression. The Public Utilities Commission is ahead of schedule creating the navigational resource for all energy assistance programs. The Colorado Energy Savings Navigator is expected to be fully operational in Q1 of FY26.

The goal of providing simple and fast licensing to Colorado professionals (SPI #3) never goes away. In addition to their work on reducing licensing times, the Division of Professions and Occupations completed 28 healthcare licensing guides that help provide the public with step-by-step instructions on licensure. Meanwhile, 95% of real estate licensing applications have been processed within 5 business days. Finally, we have seen a 20% increase in savings from last year for military personnel, veterans, and their spouses applying for licensure as a result of streamlining and occupational portability efforts.

Annual performance reports for state agencies can be found at:

<https://operations.colorado.gov/performance-management/department-performance-plans>

Governor's Dashboard

Moving into the second term, Governor Jared Polis and the administration is committed to building upon the successes and progress made over the past four years, as well as addressing emerging challenges. Governor 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:

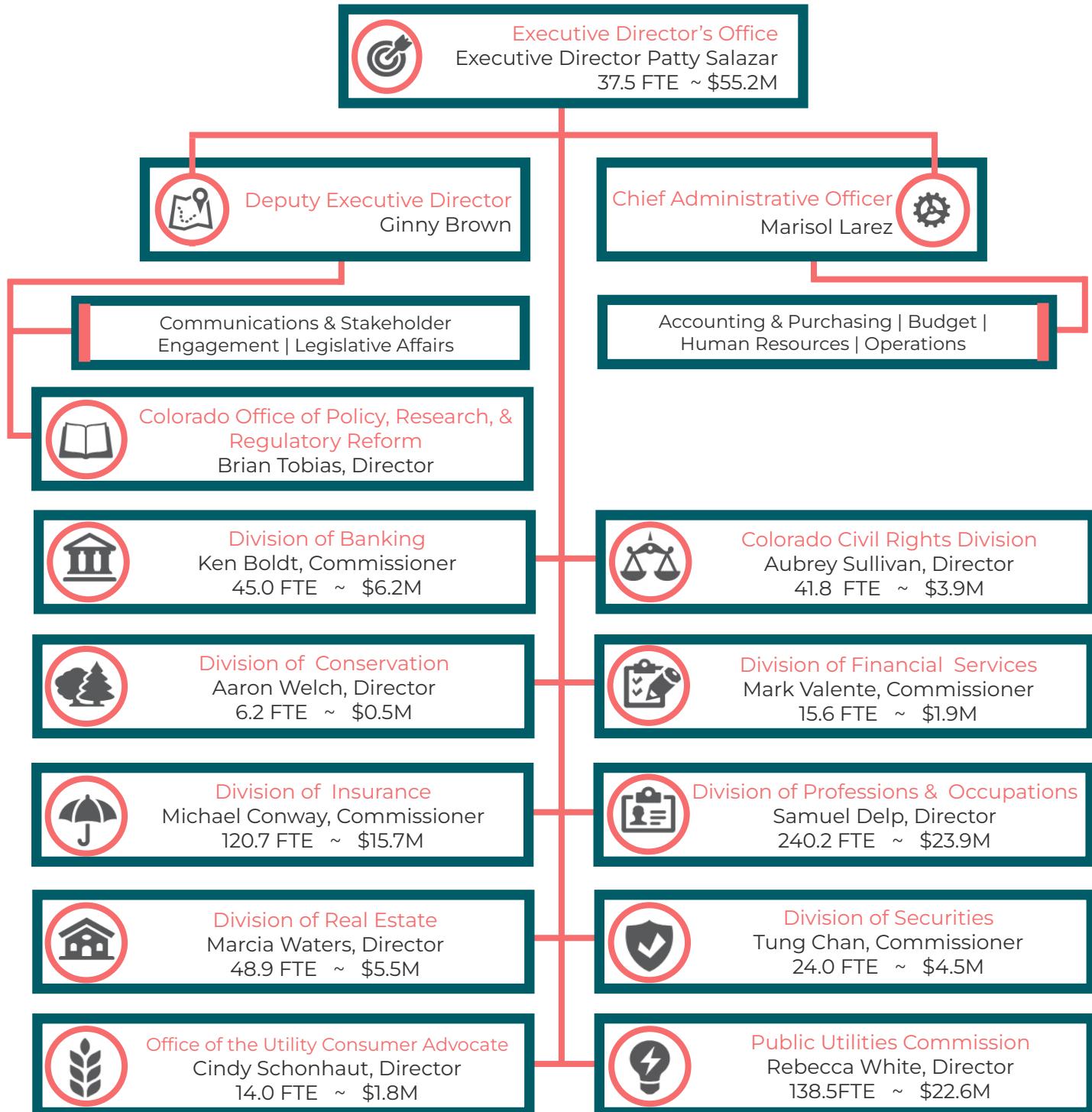
- In support of stabilizing and expanding Colorado's workforce for the future, DORA will implement strategies to reduce average licensing times by 11.76% by June 30, 2027.
- The CO Energy Savings Navigator will direct 10,000 Coloradans to programs that can help them meet their energy needs by June 30th, 2026.
- Save Coloradans \$1.2 billion in additional health care savings by June 30, 2027 to reach \$2.5 billion saved since 2019.
- To assist homeowners in a tightening insurance market, ensure 99% of Coloradan homeowners have access to homeowners insurance by June 30, 2026.

The Governor's Dashboard can be found at <https://dashboard.colorado.gov>



ORGANIZATIONAL STRUCTURE

730.6 FTE | \$142 MILLION





COLORADO

Department of Regulatory Agencies

P : 303.894.7855 | 1.800.886.7675

L : 1560 Broadway, Suite 100
Denver, Co. 80202.

W : www.dora.colorado.gov

f : facebook.com/DORAColorado

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