

Per California Code of Regulations, title 2, section 548.5, the following information will be posted to CalHR's Career Executive Assignment Action Proposals website for 30 calendar days when departments propose new CEA concepts or major revisions to existing CEA concepts. Presence of the department-submitted CEA Action Proposal information on CalHR's website does not indicate CalHR support for the proposal.

A. GENERAL INFORMATION

1. Date

7/8/2016

2. Department

Department of Business Oversight

3. Organizational Placement (Division/Branch/Office Name)

Consumer Services & Strategic Support Division

4. CEA Position Title

Deputy Commissioner, Consumer Services & Strategic Support

5. Summary of proposed position description and how it relates to the program's mission or purpose. (2-3 sentences)

The Deputy Commissioner is responsible for planning, organizing and directing the work of the Department of Business Oversight's Outreach Program, Consumer Services Office and Strategic Support Office. The CEA is accountable for the effective and efficient administration of the program areas in order to educate and protect consumers and manage the oversight of financial services providers and products.

6. Reports to: (Class Title/Level)

Chief Deputy Commissioner/2nd level - Exempt

7. Relationship with Department Director (Select one)

- Member of department's Executive Management Team, and has frequent contact with director on a wide range of department-wide issues.
- Not a member of department's Executive Management Team but has frequent contact with the Executive Management Team on policy issues.

(Explain

8. Organizational Level (Select one)

- 1st 2nd 3rd 4th 5th (mega departments only - 17,001+ allocated positions)

B. SUMMARY OF REQUEST

9. What are the duties and responsibilities of the CEA position? Be specific and provide examples.

The Deputy Commissioner, Consumer Services and Strategic Support, CEA Range A is responsible for planning, organizing and directing the work of the Education and Outreach Program (E&O), the Consumer Services Office (CSO) and the Strategic Support Office (SSO). The CEA participates in the overall policy development and management direction of the Department of Business Oversight (DBO).

The CEA is accountable for the effective and efficient administration of the education and outreach, consumer services and strategic support activities.

The E&O Program provides consumers practical information and essential tools to help them make smart financial decisions and operate safely in the financial marketplace. The E&O Program provides financial resources for all ages through newsletters, consumer alerts and other resources.

The CEA also is responsible for overseeing management of the CSO. The CSO manages the DBO's Consumer Call Center and coordinates responses to consumer inquires and complaints. The DBO encourages financial services consumers to submit complaints if they believe a financial service provider has violated state law or acted improperly, or believe a company is conducting unlicensed activity. The CSO handles consumer complaints through numerous channels and works with financial institutions to ensure consumers are treated fairly. Specific duties include: developing policies related to the delivery of consumer services; and providing regular reports and other information to each of the DBO's programs to help ensure appropriate enforcement.

The SSO provides licensing support for programs under the Division of Financial Institutions, and oversees the Local Agency Security Program and premium finance companies. This office also will facilitate all aspects of implementing the DBO's strategic plan. These implementation responsibilities will include creating and managing new business processes, collecting data, reporting and working with all divisions to put business plans in place that support the strategic plan.

The CEA is responsible for developing and delivering E&O programs that benefit California consumers in partnership with elected officials, other state and federal agencies. Activities are often media worthy and provide ongoing positive exposure for the Administration and the DBO. Specific duties include: developing strategies to ensure the DBO sponsors, develops and attends appropriate events; developing positive working relationships with elected officials and state and federal agencies; creating opportunities for media-worthy events; developing policy and strategies for social and print media; and overseeing management of the DBO's Internet presence.

Finally, the CEA is responsible for ensuring the DBO's strategic plan is implemented. Specific duties include: identifying SMART business objectives (specific, measurable, aggressive but attainable and assignable, results-oriented and time bounded); developing sustainable processes to keep the strategic plan up to date and relevant; and driving implementation of the strategic plan down to the lowest operational level.

The CEA has a key role in the formation of DBO policy and overall program management, and consistently interacts with the Chief Deputy Commissioner and Commissioner. The CEA is a member of the Executive Staff.

B. SUMMARY OF REQUEST (continued)

10. How critical is the program's mission or purpose to the department's mission as a whole? Include a description of the degree to which the program is critical to the department's mission.

- Program is directly related to department's primary mission and is critical to achieving the department's goals.
- Program is indirectly related to department's primary mission.
- Program plays a supporting role in achieving department's mission (i.e., budget, personnel, other admin functions).

Description: The CEA is critical to achieving the DBO's mission of providing a regulatory environment in which consumers are protected and the financial services market is healthy. Providing education, outreach and complaint-related consumer services helps ensure Californians are protected from fraud and other unlawful conduct. Additionally, these activities help ensure Californians are financially literate, and aware of their rights when entering financial agreements with DBO licensees. The CEA will interact with licensees as needed to ensure the department is responsive to requests for information. The CEA also will ensure the DBO has a strong online presence, which is critical to providing efficient and effective consumer services. The incumbent has department wide responsibility for developing and implementing the DBO strategic plan in support of the overall mission. Through the Strategic Support Unit, the CEA position will have oversight of the Local Agency Security (LASP) and Premium Finance Companies (PFC) programs which are key for economic market health.

B. SUMMARY OF REQUEST (continued)

11. Describe what has changed that makes this request necessary. Explain how the change justifies the current request. Be specific and provide examples.

Departmental changes that have caused a need for an additional CEA/Deputy Commission:

Spring 2016 workload and resources for investigating complaints regarding mortgage licensees were shifted from the Mortgage Lending Office to the CSO. In addition to the increased workload, this change resulted in required changes in policy, processes and procedures. The CSO is now integral to timely and appropriate compliant referrals and identifying addition oversight requirements for the examiner and enforcement activities. The CSO will now be the "Hub" for all complaints coming into the department. This creates new opportunities for the department to evaluate how we can more effectively gather and use this data in the examination and enforcement programs. The CEA would provide the vision and leadership to take full advantage of these new opportunities to become more effective in it's mission regarding consumer services.

The changes in the CSO have also identified a strategic need to leverage E&O activities and complaint process. The need is to ensure that with our new processes we are collecting the right data from the complaints to strategically determine what type of outreach has the most impact which will drive delivery of outreach services. Aligning these two offices, CSO and E&O, under the same CEA with this focus is an opportunity to improve consumer protection.

The DBO has completed the development of a strategic plan and is now ready to implement it department wide. Rolling out a strategic plan requires knowledge skills and abilities appropriate for a CEA level. The strategic plan roll out will be a departmental wide activity that must be conducted and influenced at the Deputy Commissioner level.

There is an increased need for the current Chief Deputy Commissioner to provide oversight for new IT projects. These new IT projects are a result of the evolution of two department merging into one, the DBO. The new projects are primarily focused on the transition all of the DFI old systems and business processes to DOCQNET, our new centralized relationship management system, which currently stores all applications, examination and enforcement information.

C. ROLE IN POLICY INFLUENCE

12. Provide 3-5 specific examples of policy areas over which the CEA position will be the principle policy maker. Each example should cite a policy that would have an identifiable impact. Include a description of the statewide impact of the assigned program.

As a key member of the DBO Executive Staff, the CEA has significant policy and decision-making responsibilities. The CEA communicates, coordinates and provides expert guidance on policies regarding functional and operational matters; helps ensure the effectiveness of the DBO's administrative and examination programs; and helps ensure a high quality of service is provided to employees, licensees and the public. Additionally, the CEA formulates and implements policies to help address short and long-term issues related to the DBO's current and future needs.

The CEA has the lead responsibility in setting major policies to ensure a fair, efficient, and accessible financial services marketplace by having a comprehensive and robust program of education, outreach, and consumer access to the Department for resolving issues with licensees. The decision to put CSO and E&O in the same Division will create synergy and a rich environment for developing cohesive strategies critical to advance policies that impact consumers and drives market place safety. The CEA will have primary responsibility to formulate, establish, and measure the effectiveness of policies in the area of consumer education.

The CEA will also have principal responsibility for putting the Department's new strategic plan into operation. The roll out, implementation and evaluation of the strategic plan across DBO needs focused attention to be successful and will require that the CEA create new policies and/or modify existing policies enterprise-wide.

The CEA provides a high level of expertise to the Executive Programs. The CEA makes personnel and budgetary decisions relative to the Executive Programs, and directs the activities required to the Department's strategic plan into operation. The CEA works with the Chief Deputy Commissioner, Commissioner, and the industry and other governmental agencies to improve the quality of services provided by the Department.

C. ROLE IN POLICY INFLUENCE (continued)

13. What is the CEA position's scope and nature of decision-making authority?

The CEA is a key advisor on strategies to drive the implementation of the Department's strategic plan. The CEA is also a key advisor on outreach strategies and events to ensure California consumers are well educated. The CEA is in frequent contact with elected officials, the Administration, and high-level staff in state and federal agencies. The CEA is a change agent for the Department, making recommendation and implementing change.

The CEA is responsible for critical, sensitive, and important information and trend analysis gleaned from consumer complaints. Trend analysis will be used to identify licensees that require urgent examination outside the planned examination cycle. It will also be used to identify possible recommendations for changes needed to policies, legislation and/or examinations and enforcement activities. The CEA must be capable of using sound judgement when sorting through the information and providing it to the Department's programs and Executive Office.

The CEA will represent the department as a decision maker for the Consumer Services and Strategic Support program and as a member of the DBO's Executive Committee. Critical business decisions such as levying assessments on depositories and taking appropriate actions for non-payment of assessments as well as license revocations for failure to provide unaudited financial statements (for local agency security program and industrial bank programs) will also be made by the CEA. Finally, the CEA will make recommendations to the Chief Deputy Commissioner and the Commissioner on external facing programs including outreach and other local agency security program activities (such as recommending license revocations). Once recommendations are approved, the CEA will have the authority to represent the Department with the public, community groups, the legislature, oversight agencies and licensees.

14. Will the CEA position be developing and implementing new policy, or interpreting and implementing existing policy? How?

The CEA will be developing, implementing and recommending new policy as well as interpreting existing policy, laws and regulations in the areas of CSO, E&O and the departments strategic plan. These program areas have a broad impact beyond the program area and department to the public and departments licensees.