

Oklahoma Senate Committee on Appropriations

2013-14 Performance Report

AGENCY NAME

AGENCY MISSION STATEMENT:

To protect and enhance the financial security of Oklahoma and Oklahomans.

LEAD ADMINISTRATOR:

John Doak, Insurance Commissioner

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GOVERNANCE:

The Oklahoma Insurance Department (OID) follows the traditional model of business structuring. As a publicly elected official, Commissioner Doak is at the top of the agency's hierarchy, overseeing the executive division, which in turn is responsible for the 20 various divisions within the agency. In total, 125 employees are currently working in OID's Oklahoma City and Tulsa offices.

GOVERNANCE ACCOUNTABILITY:

As an agency headed by an elected official, OID is accountable to Oklahoma's electorate, our state's House and Senate Membership and the Governor. As a publicly elected official, Commissioner Doak strives for accountable and transparent government, responding to the needs of Oklahoma's citizenry.

MODERNIZATION EFFORTS:

Taking the Oklahoma Insurance Department paperless has been an ongoing endeavor which has yielded very positive results. Last year, we converted around 4,000 boxes of paper into nearly eight million images, thereby freeing up costly space and time needed to retrieve the physical files. Other state insurance departments are beginning to seek our guidance as our model has proven effective.

Systems are being put in place to receive all paperwork and payments in an electronic format from the carriers which in turn saves time and money for both the carriers and the department. Our commitment is to streamline the application process and create a business friendly environment.

The department has also converted to a paperless time management system which has proven to save resources for both the employees and administrators.

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In response to the May tornadoes, the department developed a mobile system to issue catastrophic adjuster licenses in real time at the scene of a disaster. This allowed the consumer to reach a quicker resolution to his/her claim.

The department implemented a work from home program modeled after other state agencies where employees can save gas to and from work while maintaining high levels of productivity.

Facebook and Twitter are being utilized to keep consumers and producers informed of OID activities and meetings. OID has held meetings in each of the 77 counties in the past year and is hosting the annual National Tornado Summit.

#### CORE MISSION:

OID does not provide services outside of our core mission. Furthermore, our agency is fully capable of performing our duties of regulating financial entities in Oklahoma as directed by Oklahoma Statute.

#### PRIVATE ALTERNATIVES:

Our agency looks for opportunities of privatization where available and appropriate. Currently, OID's financial and market conduct examinations are made through outside contractors. We utilize the services of these professionals because the quality of their work and expertise in staff are unmatched.

The savings gained by contracting this work out instead of retaining the level of talent necessary to accomplish these examinations directly benefit Oklahoma taxpayers.

OID formed the Funeral Home Advisory Board and the Captive Insurance Advisory Board to attract input from private entities on best practices as they relate to examinations and implementing the laws that affects them.

Advice is being sought from private firms and associations regarding the implementation of various policy initiatives. These include implementing Oklahoma's new captive law, the new workers' compensation opt-out process, and the uninsured motorist bill. OID has received research, legal work and other services from these private businesses at no cost to the state.

The Insurance Department partnered with an Oklahoma association and law enforcement agencies across the state to ensure proper training was given to officers who have started implementing the new uninsured motorist bill. Without this partnership, many goals and deadlines would have been impossible to achieve alone.

Commissioner Doak is committed to running government like a business and we will continue to seek opportunities to privatize services where available and appropriate.