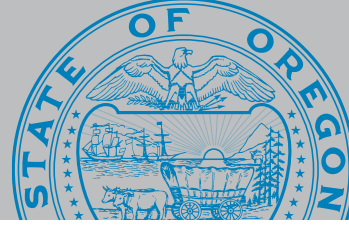


Department of
Consumer and Business Services



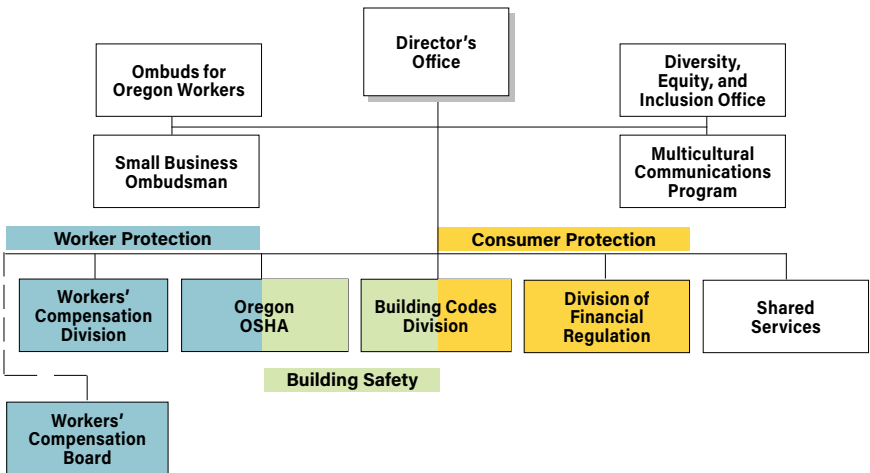
**Oregon's largest consumer protection
and business regulatory agency**

December 2022

Who we are

About the department:

- Our more than 900 employees include consumer advocates, inspectors, analysts, technicians, and experts in a variety of fields.
- We are funded by those we regulate and contribute hundreds of millions to the General Fund and other agencies.
- Our activities are carried out through five technical divisions, two ombuds offices, and many smaller units, as detailed below.

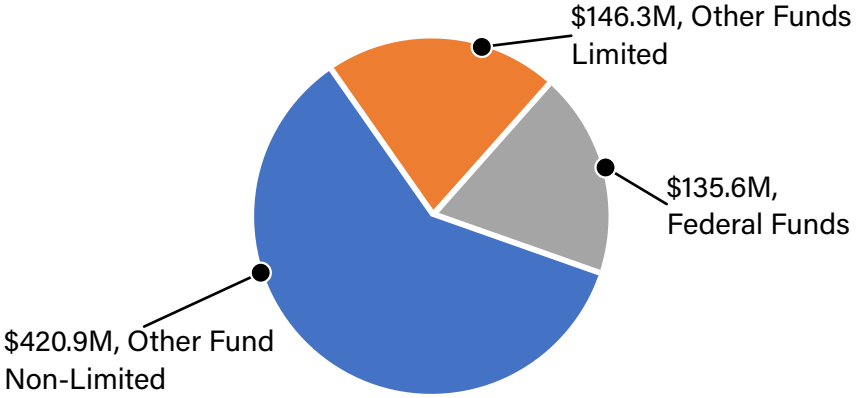


Mission:

To protect and serve Oregon's consumers and workers while supporting a positive business climate

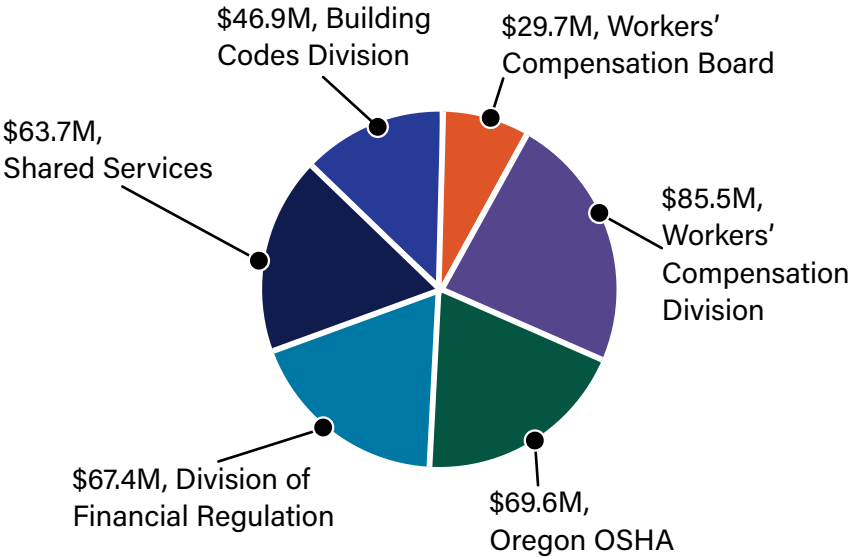
How we are funded biennially

Revenue* \$702.8 Million



**Excluding intrafund transfers and transfers out.*

Operational Expenditures \$362.8 Million



How we help fund others

DCBS collects hundreds of millions of dollars each biennium that are transferred to the General Fund or other agencies, including:

Destination of transfer	Amount (in millions)
General Fund	\$167.7M
Counties	\$0.5M
Office of the Governor (supports 2 positions)	\$0.4M
Office of the State Fire Marshal	\$37.7M
Oregon Health Authority	\$549.4M
Bureau of Labor and Industries	\$1.7M
Total	\$757.4M

Diversity, equity, and inclusion

Diversity, equity, and inclusion (DEI) are core values throughout DCBS. We are passionate about building and sustaining a diverse, inclusive, and engaging environment for all employees and Oregon communities. We believe that everyone – internal and external – enhances our diversity by exposing us to a broad range of ways to identify challenges and understand and engage with one another.



DCBS has been resolute to create an environment that is more inviting to everyone in Oregon, especially members of underrepresented communities.

The DEI and Multicultural Communications programs work hand in hand to cultivate a multicultural atmosphere and build an inclusive community.

Recent accomplishments:

- Created a Community Engagement Plan to capture information on communities' needs and a greater understanding of the issues they face; invited communities and hosted feedback sessions in 2022 and will continue hosting these.
- Collaborated with agencies regarding vaccine distribution to underrepresented and underserved seniors across Oregon.
- Created inclusive language and equity lens documents to communicate in the most equitable, respectful, and inclusive ways possible.

Diversity, equity, and inclusion

- Implemented an agency DEI program and gender policy.
- Provided in-person outreach – in partnership with the Mexican consulate – throughout Oregon to more than 3,000 Spanish speakers.
- Worked with advocacy groups to help underserved/ underrepresented elders in Oregon in preventing financial scams and learning about financial and insurance protections for renters and property owners.
- Provided in-person outreach – in partnership with the Virginia Garcia Health Clinic (Cornelius outreach team) – to about 1,000 agricultural workers in Washington and Yamhill counties.
- Facilitated monthly educational workshops and trainings with community presenters and educators to recognize diverse heritage celebrations; invited other state agencies and the public.
- Registered 4,756 contacts in 2021 from linguistically diverse customers.
- Created a weekly DEI message for DCBS employees that includes news, diversity trainings, and information.
- Hosted virtual Crucial Conversations for employees at all agency locations to participate and share recommendations in a safe environment.
- Developed internal and external agency DEI websites to build a diverse and inclusive workforce and collaborative relationships.



Agency success story: Quarantine Time Loss Program (QTLP)

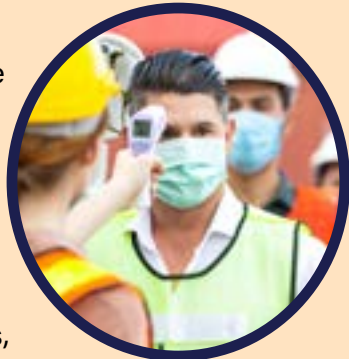
COVID-19 Temporary Paid Leave Program

In July 2020, the Legislature's Emergency Board tasked DCBS with creating a program to help people who worked in Oregon and needed to quarantine or isolate due to COVID-19 exposure, but did not have access to COVID-19-related paid sick leave.

In spite of the unprecedented circumstances and request, agency employees collaborated to build, test, market, staff, and launch a fully operational benefit program in an eight-week period while working remotely. We collaborated with the Department of Revenue to verify claim information and the Oregon Health Authority and community partners to ensure program information reached those who needed it most.

The COVID-19 Temporary Paid Leave Program (also known as the Quarantine Time Loss Program or QTLP) provided nearly \$25 million to more than 25,000 Oregonians who needed to quarantine. Many shared they would not have been able to pay bills, provide food for their families, or pay for housing without this help.

Applications were accepted from Sept. 16, 2020, through June 30, 2021, and the program paid benefits to people in all 36 Oregon counties.



What we do – BCD

Building Codes Division (BCD)

BCD partners with seven advisory boards to collaboratively adopt and administer the state building code, issue trade licenses, and support economic development in Oregon. Oregon's unique statewide code system provides a single code throughout Oregon, creating a consistent standard for builders and inspectors while ensuring equal consumer protection throughout the state. The division:



- Adopts 13 specialty codes
- Provides customer service and dispute resolution about code issues
- Administers the ePermitting system, an online permitting system available to local government
- Issues plumbing, electrical, boiler installer, and contractor licenses
- Trains and certifies building officials, inspectors, and plans examiners
- Provides statewide boiler and elevator safety inspections
- Delivers building department services where there is no local government program

BCD advisory boards (all governor appointed, Senate confirmed)

- Board of Boiler Rules
- Building Codes Structures Board
- Construction Industry Energy Board
- Electrical and Elevator Board
- Mechanical Board
- Residential and Manufactured Structures Board
- State Plumbing Board

Recent BCD accomplishments

- Created new tools and flexibility to support building reuse and downtown revitalization, especially in rural communities.
- In collaboration with labor, created new pathways for out-of-state electricians and plumbers to use their prior trade experience to qualify for licensure in Oregon.
- Implemented electric vehicle charging readiness requirements (House Bill 2180 – 2021).
- Expanded training offerings for inspectors and resolved long-standing legal issues in program delegation and the local inspection system (Senate Bill 866 – 2021).
- Issued a workforce shortage order during the COVID-19 pandemic to give local government additional flexibility in inspection service delivery.
- Improved energy efficiency in the codes, maintaining Oregon’s leadership in green building.
- Developed wildfire hardening code standards to help build more fire-resistant communities.
- Partnered with local government to administer a fire hardening grant program, delivering more than \$1.5 million to 2020 wildfire survivors to help them build back more fire-resistant homes.



What we do – DFR

Division of Financial Regulation (DFR)

DFR protects consumers and regulates insurance and financial products and services. The division works to ensure that consumers are treated fairly, financial and insurance professionals and companies are held to high standards, and insurance and financial institutions are financially sound.

DFR investigates consumer complaints, monitors financial and insurance institution finances, licenses companies and professionals, and reviews the products, policies, and conduct of regulated industries. The success of DFR's regulatory programs relies upon the division's ability to take action to protect consumers, and can broadly be divided into four areas:

Finance

DFR administers a wide variety of regulatory programs for financial products and services, including:

- State-chartered banks and credit unions, securities firms and professionals, mortgage lending firms and professionals, mortgage loan servicers, check cashers, payday and title lenders, collection agencies, debt management service providers, money transmitters, pawnbrokers, debt buyers, student loan servicers, manufactured structure dealers, and providers of preneed funeral services.
- Many state law consumer protections related to banks and credit unions are administered through partnership with the Oregon Department of Justice, federal regulators, or both. Many banks and credit unions operating in Oregon are federally chartered or chartered in another state.



What we do – DFR

- License and provide oversight to securities broker-dealers and investment advisors, as well as register certain securities offerings in the state.

Insurance

States are the primary regulators of all forms of insurance, and DFR is Oregon's insurance regulator. Key insurance regulatory functions include:

- License insurance companies and insurance professionals to ensure compliance with state law.
- Monitor and examine the financial condition of insurance companies for solvency to ensure companies have sufficient resources to pay claims.
- Review and approve all insurance policies before they can be sold in the state. This review considers whether policies comply with state coverage and other legal requirements.
- Review and approve premium rates for some products, such as health plans sold to individuals and small businesses, and long-term care insurance. This review focuses on ensuring that rates are not excessive, yet still sufficient to ensure solvency and pay claims.
- Administer the Oregon Reinsurance Program, which helps stabilize individual health plan rates and keeps rates down by an estimated 6 percentage points.
- Collect a range of taxes and fees from insurance companies. Some fund specific programs such as the Office of the State Fire Marshal, while others are deposited in the state General Fund.



What we do – DFR

Consumer advocacy and education

- Help consumers resolve financial and insurance related concerns with our licensed entities.
- Provide education for various stakeholders and groups throughout Oregon on finance and insurance, including supporting financial education providers, teachers, community-based organizations, business associations, local governments, tribal authorities, and event organizers.

Prescription drugs

In recent years, the Legislature has tasked the division with administering a range of programs aimed at addressing the high cost of prescription drugs. These programs include:

- The Prescription Drug Affordability Board (PDAB) is charged with conducting affordability reviews of high-cost drugs, reporting to the Legislature on market trends in drug costs and recommending steps to protect Oregon consumers and purchasers from the high cost of drugs.
- The Oregon Drug Price Transparency Program (DPT) receives and makes public information and reports about drug pricing from drug manufacturers, health insurers and consumers, and provides information to the public and policymakers through annual reports and public hearings.
- Starting in 2022, under SB 763 (2021), DFR began a program to license pharmaceutical sales representatives doing business in Oregon.



Recent DFR accomplishments

- Responded to the pandemic in many ways, including:
 - » Secured commitments from insurers to cover COVID testing and treatment and expanding access to telemedicine.
 - » Issued emergency orders to stop most cancellations and nonrenewals and extending timelines for claims submission for all insurance lines.
 - » Released guidance on pandemic effects to regulated industries.
 - » Addressed coverage issues on business closures and driving behavior changes.
- Provided variety of in-person, virtual, and telephonic help to consumers navigating insurance challenges after the 2020 wildfires.
- Secured a voluntary one-year extension of typical one-year rebuilding timelines from insurers to reflect the lengthy process of rebuilding from 2020 wildfires; since expiration of extension, issued guidance and worked with industry to secure more flexibility for those struggling to rebuild.
- Recent legislation protects consumers from [“surprise” out-of-network bills](#) for health care; prohibits discrimination [in health benefit plans](#) based on several factors; prohibits payday lenders



Recent DFR accomplishments

from [making a new loan](#) to a consumer within seven days after an existing loan is paid in full; prohibits life insurers from excluding coverage for loss of life [due to terrorism](#); and extends the [grace period](#) for individual health benefit plan premium payment.

- Several new programs were created, including [student loan servicer licensing and Student Loan Ombuds program](#); [mortgage loan servicer licensing](#); and [pharmaceutical sales representative licensing](#).
- Launched an outreach sponsorship program for organizations that engage in financial empowerment work. The program is designed to help organizations and the consumers they serve gain knowledge of all the resources available to them and increase awareness of DFR as a trusted source of information on insurance and financial services. In its inaugural year, the program awarded sponsorship contracts of \$25,000 each to five organizations.
- In 2022 (as of Nov. 30), Consumer Advocacy received 10,737 phone calls, 1,909 inquiry emails, and 4,036 complaints, and recovered \$7,581,759 for consumers.



What we do – Oregon OSHA

Oregon Occupational Safety and Health Division (Oregon OSHA)

Oregon OSHA advances and improves workplace safety and health for all workers in Oregon. It does so through multiple programs, including [enforcement](#), [consultation](#), [technical](#), and [public education and training](#). Oregon OSHA:

- Inspects workplaces based on complaints, referrals, serious injuries, fatalities, and emphasis programs focused on high-hazard industries and issues citations.
- Provides consultation services to employers at no cost to show them how to develop systems and manage a safety and health program.
- Operates a nationally certified occupational health lab that analyzes samples of hazardous substances.
- Offers workshops and materials covering safety and health programs or hazards, and other topics, including safety committees, accident investigations, and job safety analyses.
- Develops, interprets, and gives technical advice on safety and health rules.
- Publishes safe practices guides and other materials for employers and workers.



Oregon OSHA, through its enforcement, prevention, and education activities, has been instrumental in pushing down workplace deaths for decades. In 2002, the state's worker fatality rate was 3.3 per 100,000 workers. By 2020, it was 1.78 per 100,000 workers. Nationally, the worker fatality rate in 2020 was 3.4 per 100,000 workers.

Recent Oregon OSHA accomplishments

- During the COVID-19 pandemic, Oregon OSHA successfully handled more than 30,000 complaints – an unprecedented number – adopted and adjusted rules to help protect workers and clarify expectations for employers, and deployed consultants and public education services to help employers and workers navigate the challenges.
- Oregon OSHA is a national leader in occupational health and safety standards. The division proposed and adopted nation-leading rules providing high standards in reducing worker exposure to pesticides, manganese, excessive heat, and wildfire smoke.
- Oregon OSHA created the first-of-its-kind Spanish-language safety conference for workers. The annual conference is conducted entirely in Spanish. It is an addition to numerous other [safety and health conferences](#) held across the state.
- Oregon OSHA's compliance officers [consistently receive high marks on performance surveys](#), a reflection of their great customer service toward keeping Oregon workplaces safe and healthy.
- Oregon OSHA's consultants also regularly receive positive customer service surveys. Among employers surveyed in calendar year 2018, nearly all (98 percent) rated their consultant as good or excellent.



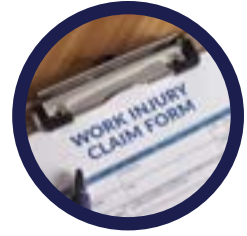
Recent Oregon OSHA accomplishments

- Oregon OSHA maintains and updates a comprehensive set of free resources about how to improve workplace health and safety. They include everything from its [A-to-Z topic index](#) and [worker rights page](#) to [employer essentials](#), [publications](#), and the [PESO bilingual training resource](#).



Who we are – WCD

Workers' Compensation Division (WCD)



WCD administers, monitors, and enforces Oregon's workers' compensation laws. Oregon's workers' compensation system provides employees medical and disability benefits for work-related injuries and illnesses, helps them return to work, and helps protect employers from liability lawsuits.

Oregon employers may obtain coverage through private workers' compensation insurance carriers, through the State Accident Insurance Fund (SAIF) Corp., or by becoming certified for self-insurance.

The division supports the workers' compensation system in many ways, including:

- Investigates to ensure that employers maintain workers' compensation coverage.
- Certifies self-insured employers, which includes ensuring they have the financial means to self-insure their claim obligations.
- Licenses worker leasing companies.
- Ensures that workers receive accurate and timely benefits.
- Ensures that injured workers receive quality medical care by certifying and monitoring managed care organizations and their contracts, responding to inquiries, developing medical fee schedules, and resolving billing and treatment disputes.
- Facilitates early return-to-work for injured workers by offering incentive programs to employers.
- Resolves medical, vocational, disability, and other disputes through administrative review and alternative dispute resolution.
- Reimburses insurers for expenditures eligible for reimbursement from the Workers' Benefit Fund.

Recent WCD accomplishments

- Continued to be one of the lowest-cost states for workers' compensation insurance. In 2022, Oregon had the 10th lowest average rates compared to other states. The pure premium rate will decrease an average 3.2 percent in 2023, the 10th straight year of a decrease. The pure premium is the portion of the premium employers pay insurers to cover anticipated claims costs for job-related injuries and deaths.
- Maintained a low rate of uninsured employers. For every 1,000 accepted disabling claims in 2021, fewer than two were filed by workers of uninsured employers.
- Adopted administrative rules to remove gendered language.
- Ensured a high rate of claims processing performance among most insurers. Oregon's injured workers receive timely benefits about 93 percent of the time, a high rate compared to other states.
- Maintained use of alternative dispute resolution in medical, permanent disability, and return-to-work disputes, which allows injured workers to receive benefits faster and saves costs.
- Continued to partner with the Employment Department to match employers with preferred workers. Since



Recent WCD accomplishments

2018, we jointly conducted 54 workshops, reaching 437 workers.

- Continued to work with employer organizations and provide customized training to businesses and medical providers, attended statewide job fairs, and conducted educational conferences for workers' compensation system customers and stakeholders.
- Expanded outreach to underserved and underrepresented communities, including analysis of administrative rule effects on those communities.
- Established and continued work on the Modernization Program to manage a series of interrelated projects to enhance customer service, streamline business processes and interactions with partners, and reduce regulatory burdens.
- Responded to the pandemic in myriad ways, including responding to stakeholders' questions; adopting administrative rules on insurers' reasonable investigation of COVID-19 claims and the use of and fees for telemedicine; and developing and conducting audits of denied COVID-19 claims.



Who we are – Ombuds

Ombuds Offices

Ombuds Office for Oregon Workers

The Ombuds Office for Oregon Workers (OOW) serves as an independent advocate for workers by helping them understand their rights, benefits, protections, and responsibilities within the workers' compensation system and workplace safety and health laws and rules.



Workers can get answers, at no charge, about the following:

- Right to report an on-the-job accident
- Right to raise workplace safety and health concerns
- Workers' compensation claim process and benefits
- Workplace retaliation and discrimination protections
- Workers' compensation litigation and settlement processes

The Ombuds team also provides educational and informational seminars to labor groups, employers, insurance companies, and others interested in workers' issues related to workers' compensation and workplace safety and health.

Small Business Ombudsman

The Small Business Ombudsman (SBO) is an independent office that problem solves employer workers' compensation issues related to premium calculation, audit disputes, coverage questions, claims, and policy provisions. The office is also active in outreach and education so its stakeholders can make informed business decisions and remain in compliance with their legal obligations.

Recent OOW accomplishments

- Handled about 13,880 contacts annually to respond to about 7,500 inquiries from workers across Oregon. Maintained resolution of inquiries in a two-day period at 85 percent.
- Continued to provide excellent service to workers in a fully remote environment during the pandemic and now through the current hybrid environment.
- In January 2022, expanded mandate and changed the name of the office from Ombudsman for Injured Workers to the Ombuds Office for Oregon Workers.
- Implemented Senate Bill 1585 and provided Ombuds contact information to families of workers who worked for an employer that was on the Oregon Health Authority's employer outbreak list, contracted COVID, and died. The purpose of this outreach was to ensure the surviving family members understood their rights and potential eligibility for workers' compensation benefits.



Recent SBO accomplishments

- SBO has saved its constituents more than \$1 million over the past four years through penalty reductions, favorable premium dispute resolutions, and other means.
- Between Oct. 1, 2021, and Oct. 1, 2022, SBO handled a total of 944 constituent contacts, which includes phone calls and emails. About one quarter of these contacts related to buying or needing coverage.



Who we are – WCB

Workers' Compensation Board (WCB)

WCB is an independent and impartial forum for resolving disputes arising out of workers' compensation law and the Oregon Occupational Safety Act. Administrative law judges (ALJs) conduct hearings and mediations. Board members conduct

appellate review of ALJ orders. WCB has four staffed offices along the Interstate 5 corridor and many hearing locations throughout the state.

The WCB is led by a board chairperson who is appointed by the governor and confirmed by the Senate, but shares human resources, information technology, and other central services with DCBS.

- WCB receives more than 6,400 Requests for Hearing per year.
- Administrative law judges issue more than 700 Opinion and Orders and complete more than 300 mediations per year with a settlement rate of 85 percent.
- The board reviews approximately 250 ALJ orders per year, and, typically, 20 to 30 board orders are appealed to the Court of Appeals.



Recent WCB accomplishments

- Used telephonic/video hearings and mediations during closure of state office buildings during the state of emergency caused by the COVID-19 pandemic.
- Before the pandemic, moved the public board meetings to a hybrid of in-person/remote.
- After the closure of state buildings, created a teleconference link for stakeholders to continue to participate remotely.
- Made amendments to Oregon Administrative Rule 438, replacing pronouns with gender-neutral and nonbinary terms. Refined statistical data to fulfill statutory mandate for biennial review of attorney fees and used the information in conducting our second biennial review.
- Expanded the use of the WCB portal by promoting and conducting training on portal use. Implemented strategic and continual review of electronic transactions.
- Succeeded in meeting statutory time frames for setting cases. For calendar year 2021, 100 percent of new requests for hearing and 99 percent of postponed cases were set timely.
- Succeeded in issuing timely ALJ Opinion and Orders. For calendar year 2021, 99 percent of Opinion and Orders were issued within 30 days of record closure.
- Provided successful mediation services. Related employment issues, such as discrimination and retaliation claims, as well as workers' compensation issues, are



Recent WCB accomplishments

resolved through the board's mediation services.

- Issued 99 percent of board Orders on Review within 120 days of the briefing schedule completion in 2021.
- Maintained a high affirmation rate at the Court of Appeals. For fiscal year 2021, the court affirmed 88 percent of board orders.



Contact us

Oregon Department of Consumer and Business Services

oregon.gov/dcbs

Director's Office
503-947-7872



Andrew R. Stolfi
Director



Sean O'Day
Deputy Director



Theresa Van Winkle
Legislative Director

Ombuds for Oregon Workers

800-927-1271 (toll-free)
oregon.gov/dcbs/oow

Small Business Ombudsman

971-673-2895
oregon.gov/dcbs/sbo

Building Codes Division

503-378-4133
oregon.gov/bcd

Division of Financial Regulation

888-877-4894 (toll-free)
dfr.oregon.gov

Oregon OSHA

503-378-3272
osha.oregon.gov

Workers'

Compensation Board

877-311-8061 (toll-free)
oregon.gov/wcb

Workers'

Compensation Division

800-452-0288 (toll-free)
wcd.oregon.gov

Consumer/constituent questions or complaints

Building Codes Division

800-442-7457 (toll-free)

bcd.info@dcbs.oregon.gov

Division of Financial Regulation

Consumer hotline: 888-877-4894 (toll-free)

Insurance:

DFR.InsuranceHelp@dcbs.oregon.gov

Financial services:

DFR.FinancialServicesHelp@dcbs.oregon.gov

Oregon OSHA

File a complaint:

osha.oregon.gov/workers/Pages/index.aspx

503-378-3272

tech.web@dcbs.oregon.gov



Ombuds for Oregon Workers

800-927-1271 (toll-free)

oow.questions@dcbs.oregon.gov

Small Business Ombudsman

971-673-2895

wc.advocate@dcbs.oregon.gov

Consumer/constituent questions or complaints

Workers' Compensation Division

Return-to-work programs information:

800-445-3948 (toll-free)

pwp.oregon@dcbs.oregon.gov

eaip.oregon@dcbs.oregon.gov

Employer information:

888-877-5670 (toll-free)

**Employer subjectivity,
extraterritorial reciprocity:**

503-947-7815

Employer coverage search:

503-947-7814

wcd.employerinfo@dcbs.oregon.gov





Oregon Department of Consumer and Business Services

350 Winter St. NE, Salem, Oregon
Mailing address: P.O. Box 14480, Salem,
OR 97309-0405

Phone: 503-378-4100

Fax: 503-378-6444

Español: 800-843-8086

oregon.gov/dcbs



Department of Consumer and Business Services



Department of Consumer and Business Services



Department of Consumer and Business Services



Department of Consumer and Business Services



Ombuds Office for Oregon Workers



Small Business Ombudsman



Workers' Compensation Board