DCBS Overview

Presenter: Andrew Stolfi, Director
Department of Consumer and Business Services
Open house agenda – 10 a.m. to 1 p.m.

• 10 a.m.: Welcome and introduction – Andrew Stolfi
• 10:10 a.m.: Division of Financial Regulation overview – TK Keen, Alex Cheng, and Tricia Goldsmith
• 10:20 a.m.: Oregon OSHA overview – Renee Stapleton
• 10:30 a.m.: Open discussion
• 11:30 a.m.: Break
• 11:45 a.m.: Open discussion

Upcoming schedule

• **Wednesday, June 8,** 10 a.m.: Building Codes Division, Workers’ Compensation Division
• **Thursday, June 16,** 10 a.m.: Oregon OSHA, Division of Financial Regulation
• **Tuesday, June 21,** 10 a.m.: Building Codes Division, Workers’ Compensation Division
• **Email** dcbs.engagement@dcbs.oregon.gov
Mission: To protect and serve Oregon’s consumers and workers while supporting a positive business climate
DCBS Revenue Sources – 2021-23 – Legislatively Approved Budget – $1,400.7m

- Federal Revenues: $125.31M, 8.9%
- Workers' Comp Insurance Taxes: $144.63M, 10.3%
- Workers' Benefit Fund, Cents per Hour Taxes: $128.4M, 9.2%
- Insurance Taxes: $775.6M, 55.4%
- General Fund: $12.5M, 0.9%
- Business Licenses and Fees: $152.39M, 10.9%
- Charges for Services: $3.80M, 0.3%
- Fire Marshal Fees: $33M, 2.4%
- Fines: $10M, 0.7%
- Interest Income: $12M, 0.9%
- Other Revenues: $2.58M, 0.2%

Total Revenues: $1,400.7m
Uses of Revenue 2021-23 Legislatively Approved Budget – $685.1m

- Capital Outlay: $1.2M, 0.2%
- Personal Services: $239.4M, 34.8%
- Services & Supplies: $54.2M, 7.6%
- Pass Through Expenditures: $390.3M, 57.4%
DCBS Operational Costs – 2021-23 – Legislatively Approved Budget – $294.3m

- Building Codes Division, $44.3M, 15.1%
- Workers' Compensation Board, $28.2M, 9.6%
- Workers' Compensation Division, $48.8M, 16.6%
- Oregon OSHA, $63.1M, 21.4%
- Division of Financial Regulation, $56.7M, 19.2%
- Shared Services, $53.2M, 18.1%

Total: $294.3m
Why we are here

Provide feedback at any time: dcbs.engagement@dcbs.oregon.gov
Division of Financial Regulation

Presenters: TK Keen, Administrator; Alex Cheng, Deputy Administrator; and Tricia Goldsmith, Consumer Advocacy and Education Manager
Department of Consumer and Business Services
Division of Financial Regulation Overview

**Mission:** Protecting Oregonians’ access to fair products and services through education, regulation, and consumer assistance.

**Regulated industries**
- Insurance
- Banks, credit unions, trust companies
- Mortgage lenders and servicers
- Investment advisors and registered securities
- Small dollar loans
- Other nondepository money service businesses
Division of Financial Regulation Overview

What we do

• Licensing, chartering, and registration
• Financial examination and supervision
• Insurance form and rate review
• Market conduct and compliance exams
• Enforcement
• Consumer advocacy, education, and outreach
Division of Financial Regulation Overview

Other programs

• Reinsurance
• Drug Price Transparency program
DFR outreach events – 2020 to present

Total events: 246
In person: 110
Virtual: 136
Partnership Sponsorship Program

• New consumer education and engagement program for 2023
• Up to 5 sponsorships awarded to financial empowerment community partners
• Sponsorships are for one year at $25,000 each
• Priority given to organizations that serve underserved communities
2023 budget requests

DFR is seeking 10 new positions for the 2023-25 budget

• 2 consumer advocates
• 2 financial education and outreach coordinators
• 1 outreach manager
• 2 nondepository program licensing examiners
• 1 senior financial analyst
• 2 IT examiners
2023 legislative agenda

Legislative concepts
• Fair auto insurance rating

placeholders
• Network adequacy
• Health insurance updates
Questions and comments
Oregon OSHA is:
- Dedicated to improving workplace safety and health.
- Committed to working with labor, business, and other government agencies to achieve that goal.

Oregon OSHA regulates nearly every workplaces across Oregon; all of its programs impact workers in underserved and underrepresented communities.
Oregon OSHA is:

• Committed to pursuing our worker protection mission in a manner that actively addresses existing inequities between employers and workers, as well as the cultural and language differences that can often impose barriers to workers in need of protection.
• Community Engagement Coordinator – budget request for 2023-25 biennium
Oregon OSHA Community Engagement Plan

Enforcement

- Inspects workplaces for safety and health hazards:
  - Fatalities and accidents
  - Complaints
  - Referrals
  - Scheduled inspections
  - Follow-ups
- Abatement assistance

- Focus:
  - Hiring bilingual staff members
  - Continue training staff members to identify vulnerable workers during inspections to include in interviews
Consultation

- Consultation provides free and confidential consults for employers on workplace:
  - Safety
  - Industrial hygiene
  - Ergonomics
  - Process safety management

- Objectives:
  - Reduce occupational injuries and illnesses
  - Help employers develop a comprehensive safety and health management program
Public education develops and provides:
- Free on-site training
- Virtual training
- Online education and training classes
- Many offerings in Spanish
The Resource Center is a free service providing:

- Safety and health publications
- Training videos and video streaming content
- Lending library to employers and workers
- Many offerings in Spanish; also continues to expand the collection in other languages
Oregon OSHA Community Engagement Plan

Conferences

- The Conferences Section:
  - Co-sponsors with safety and health professional organizations statewide educational conferences
  - Designs most conferences to target employers and safety committee members to improve hazard recognition and control

- Spanish Language Conference – November 8, 2022
  - Inform attendees of employee rights
  - Provide safety and health training
Oregon OSHA Community Engagement Plan

Standards and Technical

- Standards and Technical:
  - Adopts rules/standards
  - Provides consistent technical interpretation of regulations

- Oregon OSHA’s rulemaking processes:
  - Diverse representation of employers and employees
  - Often use listening sessions to hear about worker experiences
  - Public hearings are at varied times of day or evening to allow for more to attend around their schedules
  - Hearings conducted in Spanish
# Oregon OSHA Community Engagement Plan

<table>
<thead>
<tr>
<th>Location</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td>Central Administration office</td>
<td>503-378-3272  Español  800-843-8086</td>
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<tr>
<td>Bend field office</td>
<td>Enforcement: Phone: 541-388-6066</td>
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<td>Consultation: Phone: 541-388-6068</td>
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<td>Eugene field office</td>
<td>Enforcement: Phone: 541-686-7562</td>
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<td>Consultation: Phone: 541-686-7913</td>
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<td>Medford field office</td>
<td>Enforcement: Phone: 541-276-9175</td>
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<td>Consultation: Phone: 541-276-2353</td>
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<td>Portland Metro area: Tigard field office</td>
<td>Enforcement: Phone: 503-229-5910</td>
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<td>Consultation: Phone: 503-229-6193</td>
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<td>Pendleton field office</td>
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<td>Consultation: Phone: 541-276-2353</td>
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Renée Stapleton  
Acting Administrator  
971-719-6708  
renee.m.stapleton@dcbs.oregon.gov
Welcome to the DCBS community engagement open house

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