The Division of Financial Regulation (DFR) protects consumers and regulates insurance, depository institutions, trust companies, securities, and consumer financial products and services.

Protecting Oregon citizens

We do this by:

- Investigating consumer complaints
- Analyzing and monitoring financial and insurance institution finances
- Reviewing all insurance policies before they are sold in Oregon
- Licensing companies and professionals
- Registering securities and other investment vehicles

Types of regulation

DFR serves as the chartering authority and the primary regulator of state licenses for consumer financial products and services. As the chartering authority for insurance companies, DFR protects consumers from market failures that would otherwise cause insurers to incur an excessive risk of insolvency or engage in market abuses that hurt consumers. Likewise, the chartering authority under the Oregon Bank Act and the Oregon Credit Union Act are designed to promote the safety and soundness of state-chartered banks and credit unions to ensure a strong and stable financial marketplace.

Examinations

DFR conducts safety and soundness examinations of banks, credit unions, trust companies, and insurance companies. The goal of safety and soundness examinations is to identify and strengthen financially at-risk companies. Where applicable, DFR staff reviews policies and procedures for compliance with state laws and federal consumer protection laws. In some instances, examiners work in partnership with federal and state regulators from other jurisdictions to ensure financial soundness and compliance with consumer credit laws.

Our employees

DFR employs people with a wide range of skills and specialties. Below are the primary positions available in the division:

- Actuaries
- Compliance specialists
- Financial enforcement officers
- Financial examiners
- Insurance examiners
- Operations and policy analysts

Visit dfr.oregon.gov

View current DFR job openings at oregon.gov/dcbs/careers.