

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES



OREGON'S LARGEST
REGULATORY AND CONSUMER
PROTECTION AGENCY

WELCOME

As Oregon's largest consumer protection and business regulatory agency, we are pleased to be a resource to Oregonians in areas involving:

- » Finance (insurance, investments, Oregon-chartered banks and credit unions, consumer finance companies, mortgage lenders, pawnbrokers, payday lenders, etc.)
- » Workplace health and safety
- » Building safety

This publication contains some of the common consumer questions we receive, along with general referral numbers.

www.dcbbs.oregon.gov

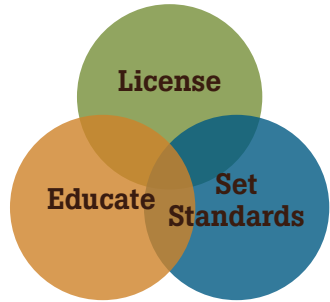
Mission: To protect and serve Oregon's consumers and workers while supporting a positive business climate



CONSUMER PROTECTION

License/charter/examine

- » Securities broker dealers and their salespeople
- » Insurance companies, agents, and agencies
- » Investment advisers and their representatives
- » Banks, trusts, and credit unions
- » Mortgage bankers, brokers, and loan originators
- » Payday lenders, consumer finance companies, pawnbrokers, and check cashing businesses
- » Building trades workers and building code inspectors
- » Worker leasing companies



Educate/advocate

- » Workplace safety workshops
- » Outreach for investors and homebuyers seeking mortgages
- » Financial scam alerts
- » Medicare counseling
- » Insurance hotline; help with appeals of claim denials, delays
- » Small Business Ombudsman for workers' compensation, Ombudsman for Injured Workers

Set/enforce standards

- » Securities, mortgage lending, other consumer finance law
- » Workplace deaths, injuries
- » Worksites for safety, health violations
- » Insurance companies, agents for insurance law violations
- » Building trades license and code violations
- » Insurance benefits for workplace deaths and injuries

Director's Office

503-947-7872



Patrick Allen
Director



Jean Straight
Deputy Director

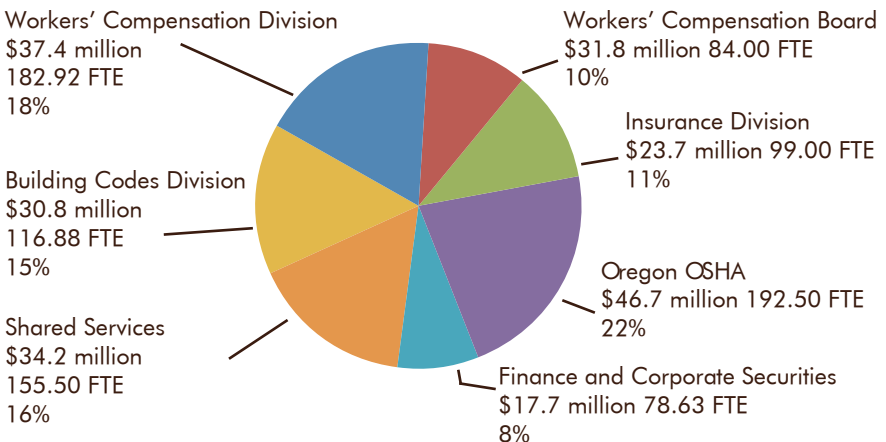


Theresa Van Winkle
Senior Policy Advisor

About the department:

- » Our 919 employees include actuaries, economists, consumer advocates, accountants, and experts in a variety of fields.
- » We are funded by those we regulate.

DCBS operating budget by division



WORKER SAFETY

Oregon Occupational Safety & Health Division (Oregon OSHA)

503-947-7397 • www.osha.oregon.gov

Michael Wood, Administrator

Marilyn Schuster, Deputy Administrator

Work-related and industrial accidents, injuries, and fatalities; workplace hazard complaints; workplace safety and health; asbestos safety; agricultural labor housing registration; workplace violence; and noise exposure.

Oregon OSHA answers these types of questions from employers and employees:

Employees

- » I want to report a workplace hazard. How do I file a complaint?

Employers

- » How and when do I need to report an accident to Oregon OSHA?
- » Does Oregon OSHA give warnings before issuing a citation?
- » Why am I being inspected?
- » How do I appeal an Oregon OSHA citation?

Key Contacts

Schedule a free worksite evaluation to avoid workplace hazards. Call 503-378-3272 or 800-922-2689 or e-mail consult.web@state.or.us.

WORKERS' COMPENSATION

Workers' Compensation System

503-947-7582 • www.wcd.oregon.gov

John Shilts, Administrator, Workers' Compensation Division

Kevin Willingham, Deputy Administrator

Workers' compensation coverage; employee leasing companies; medical billing questions; employment placement agencies; and vocational rehabilitation for injured workers.

The Workers' Compensation Division answers these types of questions from employers, employees, and medical providers:

Employers:

- » Do I need workers' compensation insurance?
- » What happens if I don't have coverage?
- » How do I buy workers' compensation insurance?
- » What do I do if I disagree with my workers' compensation bill?
- » Where can I get training on how workers' compensation works?

For answers, call 503-947-7815 or 1-888-877-5670

Employees:

- » I got hurt on the job. What do I do?
- » What benefits am I entitled to?
- » How can I get help getting back to work?
- » What is an independent medical examination? Do I have to attend?

WORKERS' COMPENSATION

- » How do I get medical care for my claim?
- » What medical provider will treat me for a workers' compensation injury?
- » My claim was denied. Now what?
- » I can't return to work. What do I do?

For answers, call 503-947-7585 or 800-452-0288

Medical providers:

- » Why didn't the insurer pay my medical bill?
- » Why did the insurer pay a different amount than I billed?
- » How do I get certified to provide services (nurse practitioners, chiropractic physicians, physician assistants)?
- » How do I become a medical arbiter or independent medical examination provider?

For answers, call 503-947-7606

Key Contacts

Small Business Ombudsman (David Waki): 503-378-4209

Ombudsman for Injured Workers (Jennifer Flood):
503-378-3351 or 800-927-1271

During 2011, Oregon's occupational injury and illness rate was 3.8 per 100 full-time workers. This marked the seventh straight year of injury and illness rate declines and a 50 percent rate decrease since 1998.

Workers' Compensation Board

503-934-0127 • www.wcb.oregon.gov

Abigail L. Herman, Chairperson

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.

Participants in a workers' compensation dispute often ask these questions about the process:

- » What is the status of my case? Call 503-934-0123.
- » When will I get a hearing? Call 503-934-0126.

The five-member board reviews disputes of workers' compensation law and resolves approximately 600 cases a year. Most are appeals of administrative law judge decisions. Typically, 70 to 90 board orders a year are appealed to the Court of Appeals. In fiscal year 2012, the Court of Appeals issued decisions in 37 cases involving board orders, affirming 33. The overall affirmation of 89 percent demonstrates that the board is serving Oregon's workers' compensation system by consistently producing sound legal decisions.

Building Codes Division

503-378-4130 • www.bcd.oregon.gov

Mark Long, Administrator

Chris Huntington, Deputy Administrator

The building safety program adopts construction codes for 13 specialty areas, licenses trade workers and businesses, and oversees a statewide inspection system. Cities and counties administer a single code throughout Oregon, ensuring minimum standards and consistency.

The Building Codes Division receives these types of questions from homeowners, contractors, and others:

- » What types of construction work require a license?
- » What are the building construction requirements for my city or county?
- » Who administers the code for my city or county?

Key Contacts

Contractors can apply and pay for permits, schedule inspections, print key records, and perform other services 24 hours a day through the division's ePermitting portal at <http://www.oregon-epermitting.info/>. The full service is now available in 10 cities and counties. The department provides express permitting service to 27 other cities and counties.

Consumers can find information on when they need a permit and when they need to hire a licensed contractor at www.permitsprotect.info.

Disputes with contractors are handled by the Construction Contractors Board: 503-378-4621.

Insurance Division

888-877-4894 • www.insurance.oregon.gov

Lou Savage, Commissioner

Berri Leslie, Deputy Administrator

Regulates most lines of insurance – health, auto, homeowner, life, long-term care, disability, etc. Licenses insurers and agents. Implements federal health care reform. (Does not regulate Medicaid/Oregon Health Plan.)

Every year, the Insurance Division consumer advocates answer thousands of insurance questions including these:

- » My claim was denied. What can I do?
- » Who sells this type of insurance in Oregon?
- » Can you tell me if a company/agent is legal in Oregon?
- » Why are my rates going up?
- » How can credit scoring be used in Oregon?
- » The insurance company wants to total my car. Can it do that? How can I prove what my car was worth?
- » How come my health insurance company isn't paying all of my medical bills?
- » What's changing with health care?
- » Can an insurance company refuse coverage due to a pre-existing condition?
- » Is my home covered for flooding? Earthquakes? Landslides?
- » The neighbor's tree fell on my house. Do they have to pay?

INSURANCE

Key Contacts

- » Consumer advocates answer questions about commercial (private) insurance and help resolve complaints against insurers/agents from 8 a.m. to 5 p.m. Monday through Friday: 888-877-4894 or 503-947-7984.
- » Senior Health Insurance Benefits Assistance links people on Medicare with volunteers who can help them understand insurance options: 503-947-7979 or 800-722-4134.
- » The consumer liaison works with individuals, schools, businesses, service clubs, and consumer groups on education and outreach. Call Kevin Jeffries, 503-947-7238, to schedule an event.
- » Life Insurance Finder Tool (LIFT) helps consumers find missing life insurance policies that were purchased in Oregon.

On Oct. 1, 2013, Cover Oregon will launch an online centralized marketplace where individuals and small employers can compare health coverage options and access financial assistance. Learn more at coveroregon.com or call 503-373-9417.

Division of Finance and Corporate Securities

503-378-4140 • www.dfcs.oregon.gov

David Tatman, Administrator
Brian Light, Deputy Administrator

Regulates Oregon-chartered or Oregon-licensed banks, trusts, and credit unions; licensed mortgage bankers and mortgage brokers; consumer finance companies; payday and title lenders; collection agencies; debt management service providers; money transmitters and check cashers; pawnbrokers; advance sales of funeral services; securities registration and sales; and licensing/supervision of securities broker-dealers, salespeople, and Oregon-based investment advisors.

The Division of Finance and Corporate Securities fields questions and helps people file complaints involving issues such as the following:

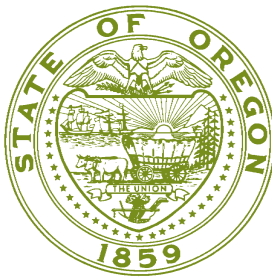
- » How do I know if an investment is legitimate?
- » How do I file a complaint against my investment advisor (broker/dealer)?
- » How do I file a complaint against an Oregon-chartered bank or credit union, mortgage lender, or manufactured structure dealer?
- » How do I know if a loan modification company is operating legally? Can I file a complaint?
- » I am facing foreclosure. What do I do?
- » I need help budgeting and planning to pay off my credit card debt. Who can help me?

- » How can I correct credit reporting information?
- » What kind of fees do I have to pay for a payday loan?
- » How can I protect myself from identity theft?

Key Contacts

The division conducts outreach to businesses on complying with Oregon Identity Theft Protection Act and to consumers about protecting personal information, avoiding investment fraud, predatory lending prevention, and keys to investing success. Schedule a speaker or request information for your newsletter: Diane Childs, 503-947-7423

During the country's recent economic downturn, no depositor lost money as a result of an Oregon bank closure.



Oregon Department of Consumer and Business Services

350 Winter Street 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

Website: www.dcbsoregon.gov