



DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

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OREGON'S LARGEST REGULATORY AND CONSUMER PROTECTION AGENCY



Oregon Department of Consumer and Business Services
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Español: 800-843-8086
Website: www.dcbbs.oregon.gov

- » 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 predatory lending prevention, and keys to investing success. Schedule a speaker or request information for your newsletter: Diane Childs, 503-947-7423

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

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

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

www.dcbbs.oregon.gov

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



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.

Director's Office

503-947-7872



Patrick Allen
Director



Jean Straight
Deputy Director

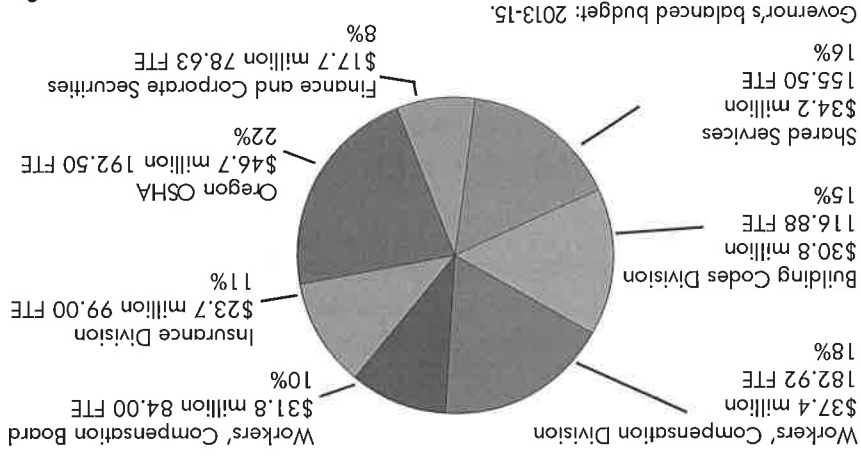


Theresa Van Winkle
Senior Policy Advisor

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



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.



John Shilts
Administrator

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?

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.



Mark Long
Administrator

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.