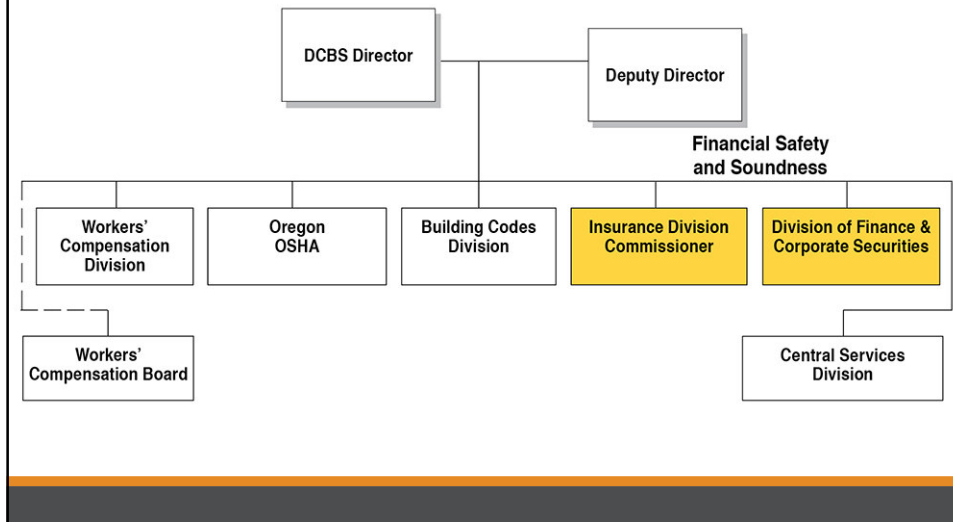
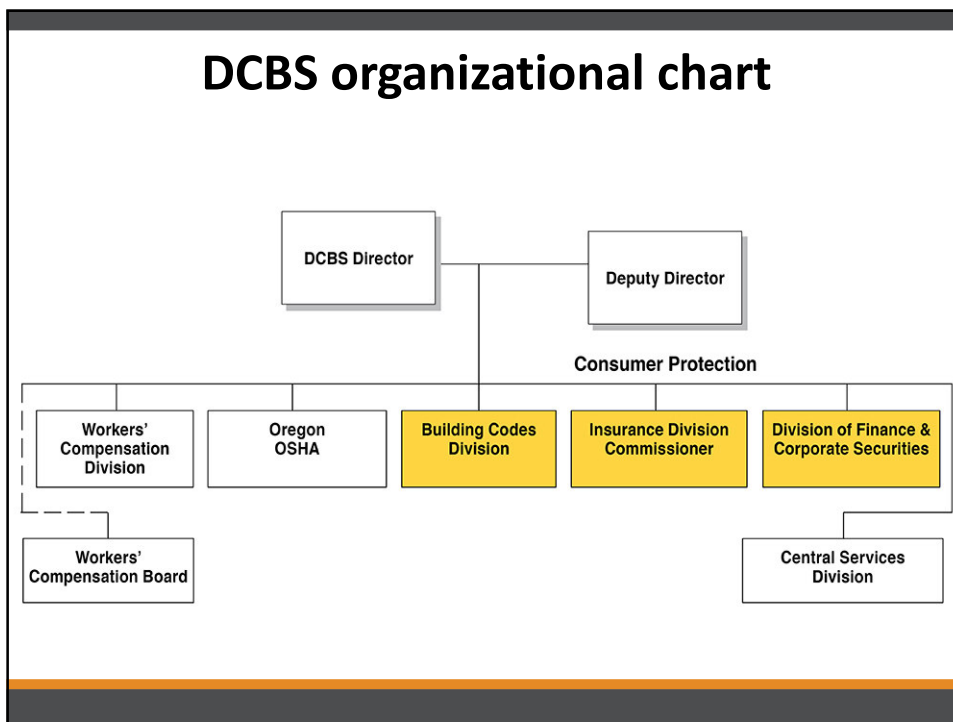


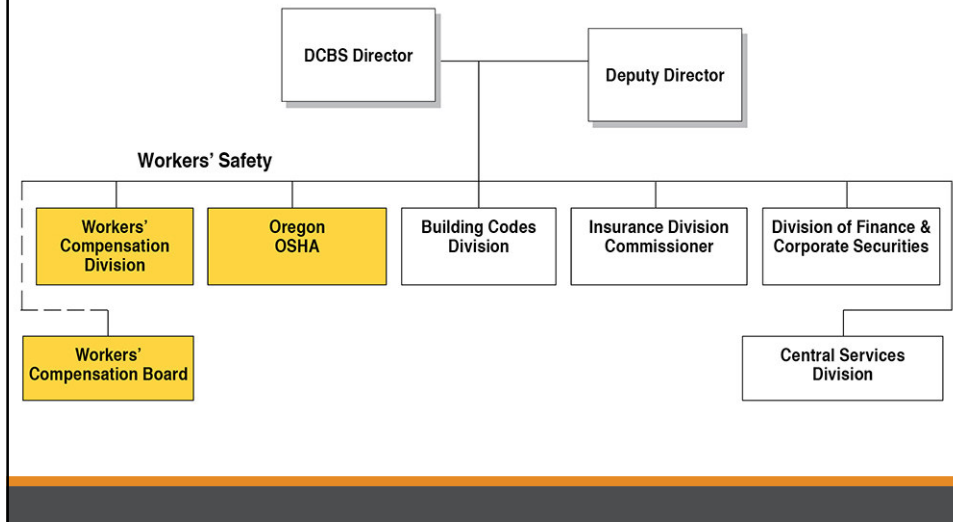
DCBS organizational chart



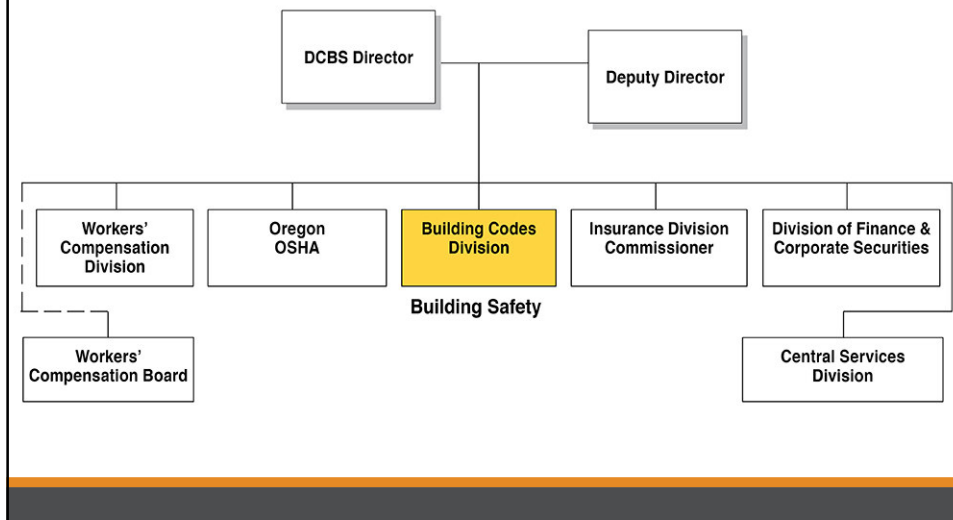
DCBS organizational chart



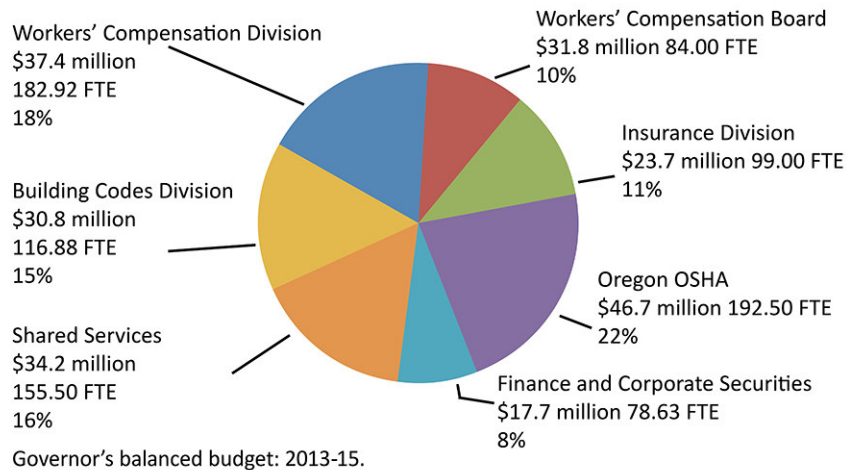
DCBS organizational chart



DCBS organizational chart



Department Operating Budget



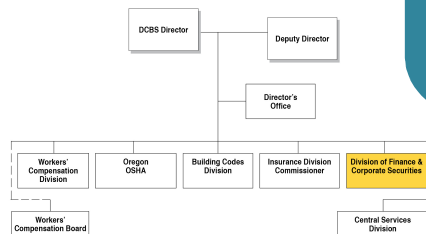
Finance and Corporate Securities

(Administers multiple programs involving financial products/services)

Ensuring sound financial services and products and protecting consumers from fraud

Investigated 840 complaints in 2011

- Regulate banks, trusts, and credit unions
- Protect consumers from businesses that want to help lower debt or modify home loans
- Ensure sound mortgage lending practices
- License people who sell investment securities; investigates investment fraud
- Consumer education on how to avoid financial fraud/foreclosure safeguards



Preventing Mortgage Loan Scams

- Oregon law requires that companies be licensed if they offer to help with loan modifications
- The law limits upfront fees in most cases
- We can:
 - Verify that a company is licensed
 - Link callers with HUD-approved nonprofit counselors
 - Take a complaint (if scammed) and try to get a consumer's money back



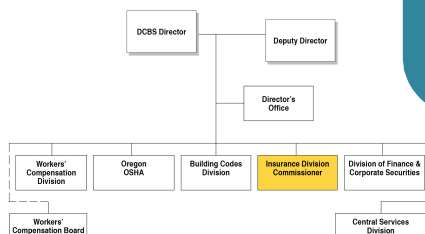
Insurance

(Enforce Insurance Code; educate public on insurance issues)

Ensuring the financial soundness of insurers and the fair treatment of policyholders

More than 15,500 phone calls annually from policyholders

- Ensure companies can pay claims
- Ensure policies comply with Oregon law
- Investigate complaints
- Ensure consumers pay fair and non-discriminatory rates
- Advocates answer insurance questions
- Medicare counseling
- Implement federal health care reform in Oregon



Implementing Health Reform

Who Does what



- Makes sure companies are solvent and can pay claims
- Licenses agents
- Reviews policies/rates
- Staffs consumer hotline
- Helps with insurance complaints/appeals
- Enforces federal and state insurance laws



- Oversees health reform
- Administers Medicaid programs (OHP)
- Approves coordinated care organizations for OHP members
- Manages public health and addictions and mental health
- Oversees public employee benefits



- Online shopping for individuals, small employers, and Medicaid
- Links to tax credits to make insurance affordable
- Helps finding the right coverage through navigators/agents

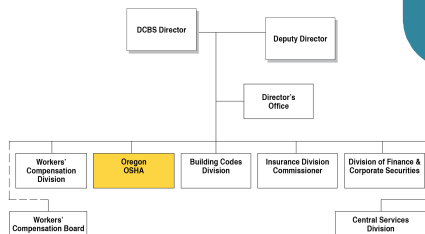
Oregon OSHA

(Improve workplace safety and health)

Improving workplace safety and health for all Oregon workers

1.7 fatalities per 100,000 workers

- Inspect workplaces based on referrals/complaints
- Help employers avoid hazards
- Investigate workplace fatalities/injuries
- Review appealed citations, resolving most appealed cases



Oregon OSHA

Inspecting workplaces

- Oregon: 79 inspectors to cover 1.6 million workers
- We can inspect workplaces once every 26 years vs. national average of once every 131 years
- Emphasis on targeting most hazardous industries
- Provided 5,000 no-cost workplace consultations to employers in most recent two-year period despite reduced staffing
 - Nearly 50 percent of employers new to this service



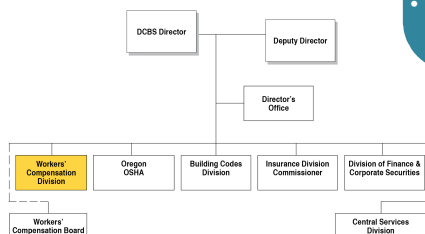
Workers' Compensation

Improving Oregon's workers' compensation system for employers and workers

13th lowest workers' comp rate in nation

System is designed to:

- Prevent or reduce worker injuries and illnesses
- Provide appropriate medical treatment and benefits to help injured workers recover and return to work as soon as possible
- Resolve disputes quickly and fairly
- Provide the exclusive remedy for workers' compensation issues



Oregon Success Story



- ✓ Employer costs are down
- ✓ Worker benefits are up
- ✓ Workers back to work faster
- ✓ Workplaces are safer

Key Roles:

Workers' Compensation



- Legislature
- DCBS and Workers' Compensation Board
- Management-Labor Advisory Committee

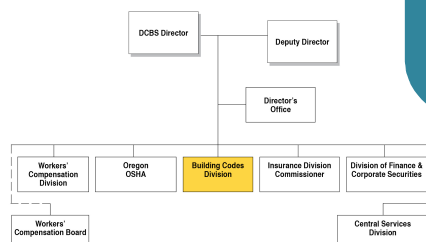
Building Codes

(Safe building construction)

Ensuring safe buildings

Oversee 130 city and county building departments

- Adopt and enforce uniform building code for Oregon
- Resolve code disputes
- E-permits for some construction projects
- Help local building inspection programs, resolve disputes between contractors and local building departments
- Certify inspectors and license trades workers
- Conduct inspections where local entities do not



Building Codes

(E-permitting)

E-permits

- Full-service e-permitting available in 10 cities and counties
 - Contractors can seek plan approval, apply and pay for permits, and schedule inspections at any time
- Express permitting service to 27 other cities and counties

