

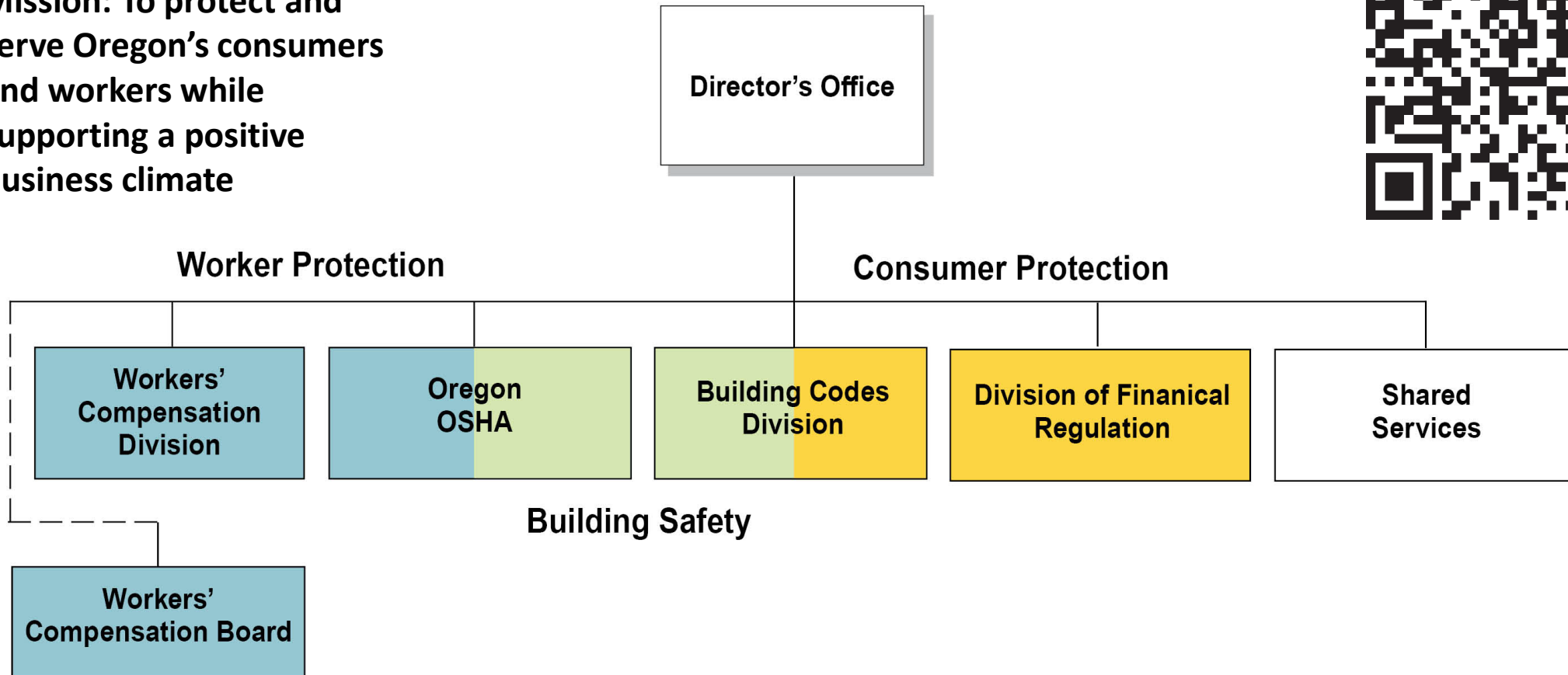
DCBS Overview

June 1, 2022



Department of Consumer and Business Services

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



Building Safety

Recent changes at DCBS

- Transfer of Oregon Health Insurance Marketplace to Oregon Health Authority
- Transfer of SHIBA to Department of Human Services
- New regulatory programs
 - Student loan servicers
 - Pharmaceutical representatives
- Prescription Drug Affordability Board

Worker protection program updates

Ombudsman for Injured Workers → Ombuds Office for Oregon Workers

- Expanded services to workplace safety and health
- Help Oregon workers understand their rights
- Work with DCBS director and Oregon OSHA to identify ways to improve protections and interactions with workers

Modernizing Management-Labor Advisory Committee operations

- Revised bylaws
- Comprehensive, inclusive onboarding curriculum
- Maintaining the committee's statutory charge

Downtown revitalization: Adaptive reuse of existing buildings

- Enhancing delivery of services to meet local needs
- Prioritization of downtown revitalization projects, particularly in rural Oregon
- Adaptive reuse (building recycling) of buildings is a sustainable building practice
- Flexible tools to allow for safe, creative reuse of existing building stock

Oregon OSHA rules

Heat exposure

- Applies where the heat index equals or exceeds 80 degrees Fahrenheit
- Effective June 15, 2022

Wildfire smoke

- Applies when wildfire smoke at or above Air Quality Index (AQI) 101
- Effective July 1, 2022

Both rules proposed in February following process that included worker and community stakeholder listening sessions, input and review by rule advisory committees, and input from employer and labor stakeholders.

Build on temporary emergency requirements that were adopted in summer 2021 following several months of stakeholder and community engagement.

Oregon OSHA rules: Helping employers comply

- Factsheets and similar publications
- Presentations to employer groups
- Consultation staff
- Assisting employer organizations with developing training materials



On May 9, 2022, Oregon adopted two permanent rules – 437-002-0156 and 437-004-1131 – following direction from Oregon Gov. Kate Brown to protect workers from heat-related illnesses.

The rules' key requirements are identical and apply to any workplace where extreme heat caused by weather can expose workers to heat-related illnesses – medical conditions resulting from the body's inability to cope with a particular heat load; 437-004-1131 applies to agricultural workplaces and 437-002-0156 applies to all other workplaces. The rules do not apply to buildings and structures that have mechanical ventilation that keep the indoor heat index less than 80 degrees Fahrenheit.

The key requirements are based on a set of numbers called the heat index – sometimes called the apparent temperature – published by the National Oceanic and Atmospheric Administration's National Weather Service. There is a direct relationship between air temperature and relative humidity; the heat index indicates what the



2020 Wildfire Homeowner Insurance Claims

Summary - Wildfire Claims for Named Fire Events							
	Total claims reported	Claims with payment	Claims without payment	Open claims	Total loss claims	Total paid loss	Case incurred loss
Total	13,220	9,577	2,133	1,510	2,792	\$1,000,274,510	\$1,089,904,743
Jackson	3,898	2,975	490	433	1,467	\$351,593,531	\$368,785,649
Clackamas	3,073	2,231	791	51	54	\$48,241,705	\$51,722,214
Lane	1,907	1,269	269	369	385	\$223,798,593	\$255,642,143
Marion	1,450	985	189	276	338	\$140,798,352	\$154,580,203
Linn	1,423	1,016	158	249	254	\$136,882,750	\$150,146,301
Lincoln	1,066	831	164	71	216	\$56,817,971	\$61,017,713
Douglas	238	149	32	57	67	\$37,672,032	\$43,206,580
Klamath	62	49	10	3	9	\$3,197,785	\$3,265,150
Washington	30	19	10	1	1	\$304,869	\$608,872
Josephine	29	19	10	-	-	\$93,459	\$93,459
Yamhill	24	19	5	-	1	\$754,512	\$754,512
Tillamook	14	11	3	-	-	\$85,183	\$48,181
Jefferson	2	1	1	-	-	\$11,533	\$11,533
Coos	2	1	1	-	-	\$21,530	\$21,530
Lake	2	2	-	-	-	\$705	\$705
Wasco	-	-	-	-	-	-	-

Note: Data as of 12/31/2021

Wildfire insurance claims, cont.

Wildfire complaints					
Year complaints received	Total complaints	Financial complaints	Insurance complaints	Confirmed insurance complaints	Amount recovered
2020	75	2	73	11	\$718,241
2021	90	8	82	13	\$1,819,742
2022 (through April 30)	11	1	11	4	\$296,888
Total	176	11	166	28	\$2,834,871

- Two-year mark approaching: HB 3272 and voluntary agreements



QUESTIONS?

Appendix - DCBS divisions

Building Codes Division

- Administers Oregon's statewide building code, which provides uniform standards that ensure newly constructed residential and commercial buildings are safe for people to occupy.
- The division also administers and regulates building laws and rules, and licenses qualified businesses and individuals working in the following trades:
 - Electrical
 - Plumbing
 - Boiler and pressure vessel
 - Elevator trades

Appendix - DCBS divisions

Division of Financial Regulation

- Protects consumers and regulates insurance, depository institutions, trust companies, securities, and consumer financial products and services.
- The division achieves its mission 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

Appendix - DCBS divisions

Oregon OSHA

- Dedicated to improving workplace safety and health in Oregon and committed to working with labor, business, and other government agencies to achieve that goal.
- The division's mission is carried out in a number of ways, including:
 - Working with employers on how to develop a complete safety and health program, at no cost
 - Inspecting workplaces based on valid complaints, serious injuries and fatalities
 - Operating a nationally certified occupational health lab that analyses hazardous substances samples
 - Offering workshop and materials covering basic safety and health programs
 - Developing, interpreting, and providing technical advice on safety and health rules

Appendix - DCBS divisions

Workers' Compensation Division

- The Workers' Compensation Division performs a number of functions as the administrator of the workers' compensation system, such as:
 - Enforcing workers' compensation insurance coverage laws so that employers maintain coverage for their subject workers.
 - Ensuring that injured workers receive timely and accurate benefits and quality medical care.
 - Facilitating injured workers' early return to work through incentive programs to employers.
 - Providing consultation, training, and technical assistance to workers, employers, insurers, claims examiners, attorneys, medical providers, and others.
 - Administering and overseeing the Workers' Benefit Fund programs.

Appendix - DCBS divisions

Ombuds Office for Oregon Workers

- An independent advocate for workers by helping them understand their rights, benefits, protections, and responsibilities within the workers' compensation system and workplace safety and health laws and rules.
- The team provides answers in areas such as:
 - Workers' rights and responsibilities in workers' compensation and workplace safety and health
 - Insurer and employer rights and responsibilities
 - Time-loss benefits
 - Medical benefits
 - Workplace retaliation and discrimination protections for workers
 - Litigation and settlement processes

Appendix - DCBS divisions

Small Business Ombudsman for Workers' Compensation

- An independent advocate for small businesses, entrepreneurs, and the professional advisers who serve them.
- Services include:
 - Explaining workers' compensation coverage requirements
 - Providing advice on how to shop for workers' compensation insurance
 - Helping businesses that are in dispute with their insurance company – assisting with navigation through the appeal processes that are available.
 - Conducting outreach to businesses and their professional advisers to educate them about their rights and responsibilities under the workers' compensation laws.

Appendix - DCBS divisions

Workers' Compensation Board

- The Workers' Compensation Board provides timely and impartial resolution of:
 - Disputes related to workers compensation claims
 - Oregon OSHA citations
 - Appeals from Oregon Department of Justice decisions regarding applications for compensation under the Crime Victim Assistance Program
- They are considered as an independent agency within DCBS
 - Board members are subject to the governor's executive appointments process
 - The direct relationship between the board and DCBS: Shared services functions such as IT support and procurement.