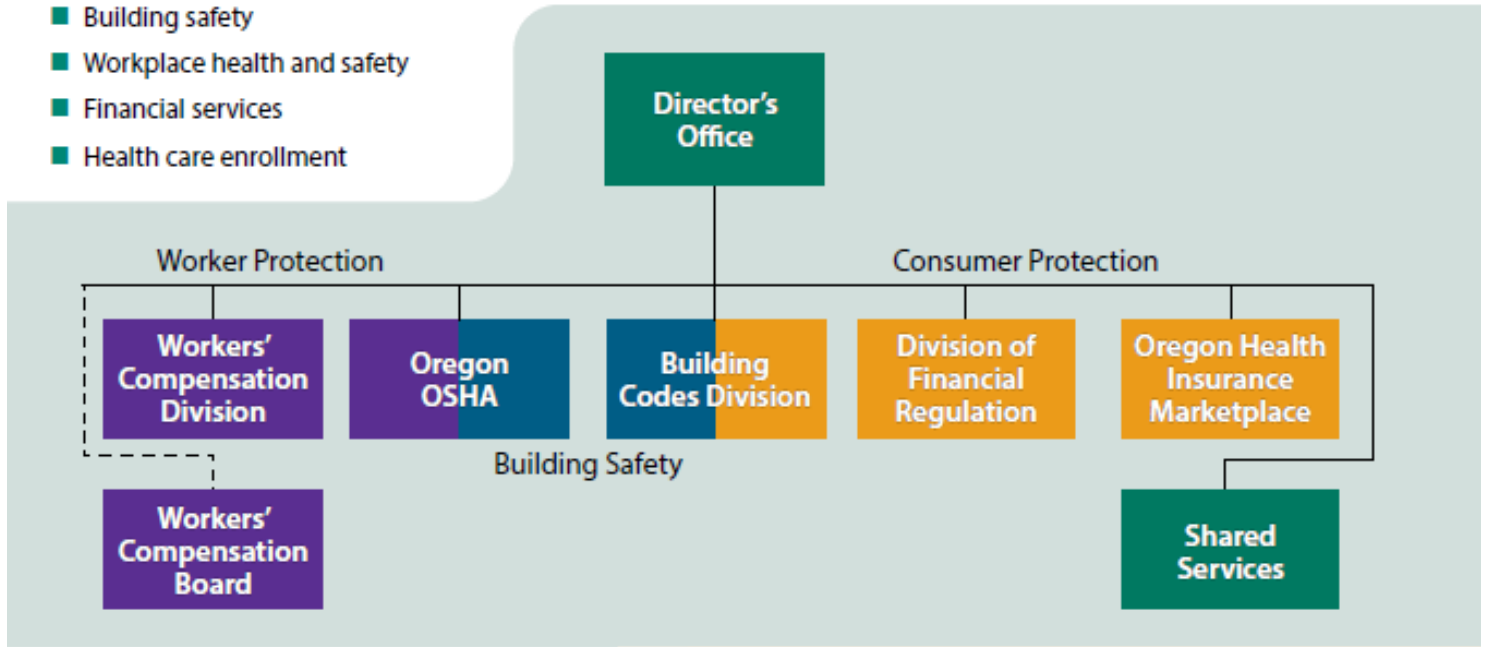


The Department of Consumer and Business Services is Oregon's largest consumer protection and business regulatory agency, a resource to consumers and businesses in areas involving:

- Building safety
- Workplace health and safety
- Financial services
- Health care enrollment



Workers' Compensation Division: The Workers' Compensation Division administers and regulates laws and rules affecting participants in the Oregon workers' compensation system. Examples of activities include: enforcing workers' compensation insurance coverage laws so that employers maintain coverage for their subject workers; and ensuring injured workers receive timely and accurate benefits and quality medical care.

Oregon OSHA: Oregon OSHA's mission is to advance and improve workplace safety and health for all workers in Oregon, committed to working with labor, business, and other government agencies to achieve that goal. This includes consultation services (working with businesses on their safety and health programs), technical assistance (developing rules, standards, and technical advice and publications), and public education.

Building Codes Division: Assisted by seven governor-appointed boards, the Building Codes Division carries out their mission of ensuring safe construction while promoting a positive business climate. This includes the adoption of construction codes for 13 specialty areas, licensure of trade workers and businesses, and oversight of a statewide inspection system. Cities and counties administer a single code throughout Oregon, ensuring minimum standards and consistency.

Division of Financial Regulation: The Division of Financial Regulation protects consumers and regulates insurance, depository institutions, trust companies, securities, and consumer financial products and services. Examples of division activities include investigating consumer complaints, analyzing and monitoring financial and insurance institution finances, reviewing all insurance policies before they are sold in Oregon, and licensing companies and professionals.

Oregon Health Insurance Marketplace: The Oregon Health Insurance Marketplace oversees health insurance products sold to Oregonians through HealthCare.gov. The Marketplace provides free, local enrollment help to Oregonians; raises awareness among consumers about available health insurance options; and works with insurance carriers, agents, community partners, and other stakeholders to get more people enrolled.

Workers' Compensation Board: The Workers' Compensation Board provides timely and impartial resolution of disputes arising under Oregon workers' compensation law and the Oregon Safe Employment Act. Administrative law judges (ALJs) conduct hearings and mediations, and Board members conduct appellate review of ALJ orders.