

# Problems with your insurance or financial services?

We can help



[dfr.oregon.gov](http://dfr.oregon.gov)



Division of  
Financial  
Regulation

Department of Consumer  
and Business Services

## **Our advocates can help with:**

- Insurance
- Mortgage services
- Annuities
- Securities
- Student loans
- State-chartered banks and credit unions
- Check cashing services
- Debt management services
- Money transmitters
- Pawnshops
- Payday and title lenders
- Consumer finance
- Collection agencies
- Manufactured structure dealers
- Drug price transparency
- And more

## **We understand that insurance and financial services topics can be challenging.**

Most of the time, transactions and claims go smoothly. However, these topics can be complex, and sometimes things may not go as you expect.

When that happens, the Oregon Division of Financial Regulation has a team of experienced consumer advocates to help you.

The service is free and available statewide.

### **Start at the source.**

You should first discuss any questions or concerns with your company or agent. Keep all records of conversations and save all correspondence.

### **Take the next step.**

If you are unable to resolve an issue, call the Oregon Division of Financial Regulation



Advocacy team, and explain your problem to a consumer advocate. If you decide to file a complaint, an advocate will explain the process and contact those involved to work on the issue. Most complaints are addressed within 60 days.

### **Consumer advocates will:**

- Answer questions related to insurance and financial services
- Investigate your complaints
- Advocate on your behalf
- Help you get a clear response to your concerns
- Verify license information

### **Be heard and be helped.**

Advocates listen to your problem, look into your concerns, and answer questions.



They cannot provide legal advice or act as your attorney, but will work to clear up misunderstandings and intervene on your behalf to try and resolve issues.

## **Get connected today.**

In addition to consumer advocacy, the Division of Financial Regulation's website, [dfr.oregon.gov](https://dfr.oregon.gov), provides tips and resources on several consumer insurance and financial services and products.

If you have questions or issues with an insurance or financial service company, or agent, call 888-877-4894 (toll-free) or visit [dfr.oregon.gov](https://dfr.oregon.gov) to connect with an experienced consumer advocate today.



The Oregon  
Division of Financial  
Regulation has  
advocates to help with your  
insurance and financial  
services questions.

**For more information, contact:**

Oregon Division of Financial Regulation

**Visit** [dfr.oregon.gov](https://dfr.oregon.gov)

**Call** 888-877-4894 (toll-free)

**Email**

Insurance

[dfr.insurancehelp@dcbs.oregon.gov](mailto:dfr.insurancehelp@dcbs.oregon.gov)

Financial services

[dfr.financialserviceshelp@dcbs.oregon.gov](mailto:dfr.financialserviceshelp@dcbs.oregon.gov)

Student loans

[dfr.bankingproducthelp@dcbs.oregon.gov](mailto:dfr.bankingproducthelp@dcbs.oregon.gov)