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## **Department Issues FAQs on Insurance Credit Scoring**

(Salem) — Because Initiative Petition 23, which would prohibit insurance companies from using credit scoring or “credit worthiness” in calculating rates or premiums, will now be on the ballot in the November election, the Department of Consumer and Business Services (DCBS) created a list of frequently asked questions to explain credit scoring and how it is used.

These informative FAQs are on the DCBS Web site at [www.insurance.oregon.gov](http://www.insurance.oregon.gov). Click on either “What’s New” or “FAQs.” The information is in pdf format for easy access.

DCBS does not endorse nor oppose initiative petitions or ballot measures, but it does provide objective information to voters so they can make informed decisions on Election Day.

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The Department of Consumer and Business Services is Oregon’s largest regulatory agency. The department administers state laws and rules, and protects consumers and workers in the areas of workers’ compensation, occupational safety and health, financial services, insurance, building codes, and targeted contracting opportunities for small business.