

AGENCY NAME:	DEPARTMENT OF CONSUMER AFFAIRS		
AGENCY CODE:	R280	SECTION:	080

Fiscal Year 2020–2021 Accountability Report

SUBMISSION FORM

I have reviewed and approved the data submitted by the agency in the following online forms:

- Reorganization and Compliance
- Strategic Plan Results
- Strategic Plan Development
- Legal
- Services
- Partnerships
- Report or Review

I have reviewed and approved the financial report summarizing the agency’s budget and actual expenditures, as entered by the agency into the South Carolina Enterprise Information System.

The information submitted is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR (SIGN AND DATE):	Signature on file.
(TYPE/PRINT NAME):	Carrie Grube Lybarker, Administrator/ Consumer Advocate

BOARD/CMSN CHAIR (SIGN AND DATE):	Signature on file.
(TYPE/PRINT NAME):	David Campbell, Chair, Commission on Consumer Affairs

FY 2020-2021 Agency Accountability Report
Reorganization and Compliance Responses:

These responses were submitted for the FY 2020-2021 Accountability Report by the

DEPARTMENT OF CONSUMER AFFAIRS

Primary Contact:

First Name	Last Name	Role/Title	Phone	Email Address
Carri	Grube Lybarker	Administrator/ Consumer Advocate	803-734-4297	CLybarker@scconsumer.gov

Secondary Contact

First Name	Last Name	Role/Title	Phone	Email Address
Bailey	Parker	Communications Director	803-734-4296	BParker@scconsumer.gov

Agency Mission

The Department of Consumer Affairs' mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

Adopted in: 2002

Agency Vision

To protect consumers while giving due regard to those businesses acting in a fair and honest manner. The department will strive to be a CREDIT to our State by holding the following values as essential in our relationships and decision-making:

- C ompetence
- R espect
- E quality
- D edication
- I ntegrity
- T imeliness

Adopted in: 2002

Recommendations for reorganization requiring legislative change.

No

Please list significant events related to the agency that occurred in FY 2020-2021.

Month Started	Month Ended	Description of Event	Agency Measures Impacted	Other Impacts

Does the agency intend to make any other major reorganization to divisions, departments, or programs to allow the agency to operate more effectively and efficiently in FY 2021-22?

Note: It is not recommended that agencies plan major reorganization projects every year. This section should remain blank unless there is a need for reorganization.

No

Is the agency in compliance with S.C. Code Ann. § 2-1-220, which requires submission of certain reports to the Legislative Services Agency for publication online and the State Library? See also S.C. Code Ann. § 60-2-20.

Yes

If not, please explain why.

Is the agency in compliance with various requirements to transfer its records, including electronic ones, to the Department of Archives and History? See the Public Records Act (S.C. Code Ann. § 20-1-10 through 20-1-180) and the South Carolina Uniform Electronic Transactions Act (S.C. Code Ann. § 26-6-10 through 26-10-210).

Yes

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Does the law allow the agency to promulgate regulations?

Yes

Please list the law number(s) which gives the agency the authority to promulgate regulations.

37-2-210(5)(b); 37 2 305(6); 37 2 307(E)(1); 37 2 702(1)(h); 37-3-201(4); 37-3-202(1)(e); 37-3-210(5)(b); 37 3 305(6); 37-6-104(1)(e); 37-6-403; 37-6-404; 37-6-407; 37 6 506(2); 37-7-121; 37-11-30(A); 37-13-80; 37-16-90; 37-17-120; 32-7-60(I); 34-36-90(B); 39-61-40(c); 39-61-160; 40-39-20(A)(1); 40-39-120; 40-58-100; 40-68-20; 40-68-50(E); 40-68-110 (E); 44-79-90; 56-28-90; 59-102-30(A).

Has the agency promulgated any regulations?

Yes

Is the agency in compliance with S.C. Code Ann. § 1-22-120(J), which requires an agency to conduct a formal review of its regulations every five years?

Yes

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AGENCY’S DISCUSSION AND ANALYSIS

I. DCA Background

The South Carolina Department of Consumer Affairs (“DCA”/ “Department”) is the state’s consumer protection agency. Established in 1974, DCA has over **forty-five years** of experience in protecting South Carolina consumers while recognizing those businesses that act honestly and fairly. The General Assembly has charged the DCA with administering, interpreting and enforcing over one hundred twenty statutes, including the S.C. Consumer Protection Code. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

The department accomplishes its mission by: 1.) acting as an effective regulator, 2.) providing complaint mediation services that are unmatched at both state and federal levels, 3.) saving millions for both consumers and small businesses through rate filing intervention, 4.) serving as an educational portal for consumers and businesses alike, and 5) informing the public on effective ways of preventing and mitigating identity theft situations. Governed by the Commission on Consumer Affairs, DCA is organized into six divisions: Administration, Consumer Services, Advocacy, Public Information and Education, Legal Division and the Identity Theft Unit.

All of DCA’s functions are supported by the agency’s **Administration Division**. All support and planning services critical to the operation of the agency are housed in Administration, including procurement, human resources, accounting and information technology. The Administrator position, appointed by the Commission on Consumer Affairs to administer Title 37 among other statutes and manage the day to day operations of the agency, is located in this Division.

The **Consumer Services Division** processes and mediates written consumer complaints, seeking to find equitable solutions for the consumer and the business, including refunds, adjustments and credits to consumer accounts. Staff takes consumer complaints against businesses regulated by the DCA, refers complaints that fall within another agency’s jurisdiction, and mediates those complaints against businesses that are unregulated or where an issue is unregulated. The Division provides SC taxpayers with a readily available, experienced, and cost-effective mediation service.

The **Advocacy Division** provides legal representation for the consumer interest in matters involving property and casualty insurance, worker's compensation insurance and utilities. As the state agency designated to represent the interests of consumers, the Advocacy Division aims to ensure that increases in rates are justified, working to avoid excessive, inadequate or unwarranted rate increases. When needed, an action is filed and the Division submits evidence in hearings that demonstrate the rate request is not justified and often results in adjudications or settlements that generate savings for consumers and businesses alike. The division also reviews rules and regulations proposed by state and federal agencies pertaining to ratemaking or consumer products, goods and services and provides comments as deemed appropriate.

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The **Public Information and Education Division** serves as the main consumer education portal for consumers, business and the media. The Division informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications. Education is a central part of SCDCA's mission. Cultivating a marketplace comprised of well-informed consumers and businesses prevents deceptive and unfair business practices, allows legitimate business activity to flourish, resulting in the promotion of competition and a healthier economy.

The **Legal Division** performs the agency's licensing, administration and enforcement duties related to the majority of the 120 laws under the agency's jurisdiction. The General Assembly charged the DCA with advising the Legislature and Governor on consumer issues and the state of credit in this State; administering, interpreting and enforcing the S.C. Consumer Protection Code and licensing, registering, or otherwise regulating fifteen industries, including mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs. The division also handles administration and enforcement of state identity theft-related laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

Established in 2013, the **Identity Theft Unit** provides education and outreach to South Carolina consumers across the state to increase public awareness and knowledge about what identity theft is, the steps consumers can take to protect themselves, and what consumers should do in the event of identity theft. For consumers who are identity theft victims, the Unit provides ongoing guidance throughout the process of mitigating and resolving their particular identity theft situation(s). The Unit also takes scam reports and calls as the main goal of a scammer is to separate consumers from their money or personal information.

II. Challenges Affecting Performance

A. Employee Retention/ Recruiting

Since FY15, DCA has been adjusting to unprecedented staff turnover. Previously an agency with historically above par staff retention rates, an average of 10-15% percent of staff have exited each fiscal year. The combination of losing an enormous amount of institutional knowledge and the challenge of recruiting and retaining newly hired staff has strained the department's ability to meet certain set goals.

With the 2016 Classification and Compensation Study as our guide, the department secured monies for pay increases for FY17. Since that time, we have incrementally made additional increases through internal restructuring measures and budget requests. The move towards paying staff at a level at least equal to their state employee counterparts is certainly a step in the right direction; however, the agency still realized turnover of 10% in FY21. While below our goal, such turnover makes an impact on DCA due to the department's small size.

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The results of having vacancies occur, the inability to recruit qualified candidates, and the time needed to fill the vacancies and train new staff, can lead to underperformance. The recruitment aspect of vacancies certainly hindered the agency the most in FY21. Out of the six external positions posted, we had to repost half of them due to a failure to attract qualified candidates or a chosen candidate withdrawing their acceptance of an offer. Further, the learning curve of newly hired staff contributes as well. This is especially apparent in positions with responsibilities of administering and enforcing some of the one hundred plus laws under DCA’s jurisdiction such as attorneys, investigators and paralegals.

B. COVID-19 Public Health Emergency

Agency operations and corresponding measures reflected the continued effect of the pandemic during FY21. Due to the adaptability and teamwork demonstrated by DCA staff, COVID-19’s impact waned, though, as we saw marked improvement over the majority of measurements and exceeded expectations in many areas. The few affected measurements were in our most consumer forward-facing areas: consumer services and outreach. Many groups to whom we regularly make presentations reduced or eliminated such offerings to their constituents due to the pandemic. DCA restricted travel for the majority of FY21 as well and offered webinars as an alternative. While the option was feasible for some to implement, others did not have such capabilities. An 18% increase in complaints coupled with pandemic-related staffing issues also resulted in the number of days to close a complaint exceeding the target. We continued to notice a decrease in the willingness of businesses to offer consumer refunds resulting from complaints during this time as well. We anticipate the pandemic will be reflected in FY22 performance measurements. Like in FY21, though, the impact should be minimal.

C. Internal Restructuring Efforts

As in prior fiscal years, the department engaged in various internal restructuring efforts in the wake of implementing new technologies and higher than historical turnover. In FY15, DCA began designing a new licensing system and pushed portions of the system into production as completed. Certain internal job assignment adjustments coincide with the full implementation of the online licensing database. We are excited to announce the database was completed in FY21. As all regulated industries fully adopt the new system, additional restructuring within the Legal Division will include a re-envisioning of job duties to add a compliance review focus for those with licensing processing duties. Agency data related to input and output, specifically at the individual staff performance level, was also utilized to make reclass and other staffing structure decisions during FY21. Division Directors were thoughtful as vacancies arose in determining the best fit to fill talent gaps and aligned job duties with the strengths of staff filling the positions as well.

The full implementation of DCA’s licensing system and other internal restructuring efforts create the need for new policies, procedures and training. As each phase is implemented, Deputies and Directors assess performance factors and adjust practices as necessary. This process is time consuming and may lead to a decreased ability to meet established goals.

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D. Public Awareness of DCA

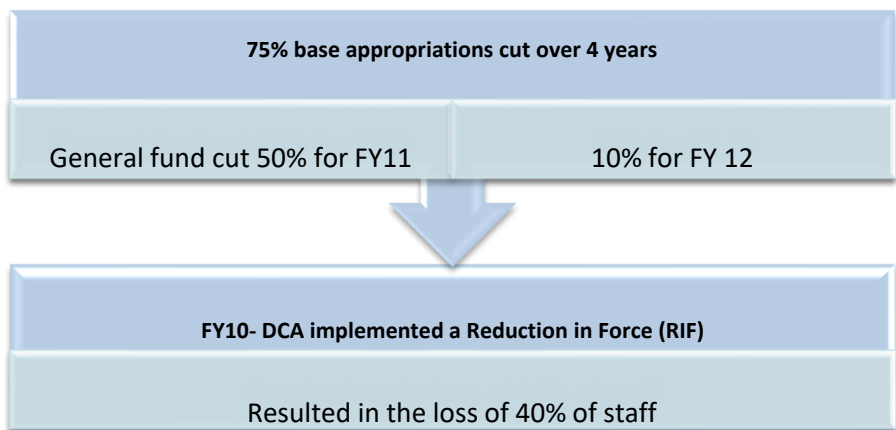
DCA faces a continuing challenge of ensuring public awareness of the agency and its services and jurisdiction. Ensuring businesses are aware of the filings and legal requirements of the State can be a difficult task, especially as the core regulatory programs administered by the agency touch several broad industry types (ie: credit sales, consumer loans). General citizen knowledge can be limited and most consumers do not have the need to contact the agency on a recurring basis. Usually, issues arise that are time sensitive and occur infrequently, such as purchasing a home or having a complaint against a business. Further, certain events, such as large security breaches and natural disasters, result in increased awareness of, and reliance on, DCA. These occurrences, however, are not predictable and can result in temporary inflation of communication/ engagement measures.

The department continues to actively seek out partnerships to leverage resources in educational outreach initiatives. Technology is also being leveraged to create compelling infographics and data easily used to supplement department press releases and website content, with a goal of increasing media pickup, thus wider dissemination to the public. Outreach planning and increased efforts in coordination amongst Divisions has also proved beneficial. Accountability, progress report and individual staff evaluation measurements are being crafted to encourage growth in awareness of DCA.

E. Budget

Approximately sixty percent of the department’s budget in FY20 came from other funds. The financial condition of the industries regulated directly affects the number of filings received and processed, thus revenue collected. A decrease in this funding source and/or general fund budgetary restraints can result in decreased resources, including overall agency funding, human capital and technological enhancements. Such a perfect storm of both funds being depleted occurred from FY09-12 with the department receiving a \$1.6 million base appropriations cut and the industries regulated by the department sharply declining.

These budgetary constraints contributed to the agency’s inability to hire needed staff, retain qualified personnel or appropriately compensate those whose job responsibilities had grown and who continued to provide superior service. After the implementation of a reduction in force in FY10, DCA went from 68 filled FTE positions to a low of 27 filled FTEs in 2011. The department currently has 45 FTE positions.



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The department has seen great improvement on budgetary fronts; however, the impact of such devastating cuts is still apparent in the area of staff salaries. The unpredictability of the health of industries regulated and DCA’s inability to adjust licensing fees on its own authority, a power given other agencies in the regulation of non-depository financial institutions, also presents the potential for budget to remain a challenge.

III. FY21 Overview

Overall, the agency’s outcome of credits, refunds and adjustments for FY21 through efforts in complaint mediation, enforcement and intervention in rate filings exceeded \$11.7 million. This number is nearly three times DCA’s budget. The amount fluctuates from year to year due to the unpredictability in forecasting results of enforcement actions and complaint resolutions due to the varied complexity of matters brought before the department. Last year, results from intervening in



rate filings constituted the majority of the measurement (\$9,134,261). In FY19, the law restoring DCA’s ability to intervene in utility rate filings became effective. Consumer refunds stemming from enforcement efforts rebounded from the prior year’s COVID impact and the department’s corresponding stay on enforcement actions. While FY21 enforcement actions decreased over the prior year, refunds, credits and adjustments far exceeded the FY20 amount (\$2,171,163 vs. \$807,200). A large portion resulted from the settlement of the joint complaints DCA filed in Federal Court with the Consumer Financial Protection Bureau against certain

companies and individuals targeting veteran pensions via a nationwide illegal loan scheme. We continued to notice a decrease in the willingness of businesses to offer consumer refunds resulting from voluntary complaint mediation. A similar amount was recovered through the process in FY21 (\$467,434) as compared to FY20 (\$454,298).

Non-depository financial institutions and other regulated industries submitted approximately 27,000 filings and applications for the second year in a row. Staff processed nearly 5,000 more applications in FY21 and exceeded the goal to process 95% within thirty days of receipt (96%). This is an increase of 7% over FY20. High user adoption of our online licensing system (CALAS) exceeded expectations for the fourth year in a row. Legal Division staff engaged in extensive outreach to regulated industries regarding the benefits and how to use the system. For the programs with online filing capabilities, 89% were made through CALAS, a 2% increase from FY20 and an overall 13% increase over the past four fiscal years. The percentage of applicants submitting payments online also exceeded our 70% goal, with 82% using the system to its fullest, an increase of 8%. High adoption of the online payment capabilities decreases user error, increases compliance with State deposit laws and overall contributes to the repeated stellar Audit Reports the department receives from the State Auditor’s Office. The department anticipates processing measurements to be maintained as our online licensing system is now fully implemented.

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Technology also assisted DCA in reaching or exceeding goals and performance measures related to voluntary complaint mediation activities even when telecommuting was implemented for all staff. Consumers submitted 76% of the nearly 4,000 complaints filed with the agency via our Online Complaint System. In FY20, DCA received 3,400 complaints. The 18% increase in complaints filed coupled with staffing limitations due to COVID contributed to missing the complaint processing target of 30 days (actual-34 days). Despite the COVID challenges, the Consumer Services Division obtained consumer credits, refunds and adjustments of \$467,000 through the voluntary mediation process, a 36% return on investment for the division.

On the agency outreach front, DCA continued to create compelling, timely and relevant content to promote the activities of the agency and educate business and consumers on their respective rights and responsibilities in the consumer credit marketplace. The agency gave less presentations than in FY21, but still exceeded the target of 100, making 107 presentations to more than 5,281 consumers and 1,173 members of various industries. DCA implemented a new customer service measure in FY21, asking consumer attendees to rate the overall presentation on a scale form 1-5 (5 being exceptional). The agency exceeded the target of receiving 4/5 stars, with an average of 4.6. COVID required the department to adjust our outreach strategy, resulting in a staple Webinar Wednesday presentation each week. The thirty-minute segments focus on a hot topic, offering consumer tips. The agency also focused on providing regular business offerings, including quarterly webinars on state identity theft protection laws and webinars covering how to use DCA’s online licensing database that coincide with renewal timeframes. FY21 also brought an increase in the percentage of press releases picked-up by the media (100%), a seven percent increase over FY20, and 10% over the goal.

The department actively participated in many matters before the Public Service Commission (PSC) from 1978 until the responsibility to intervene in utility rate filings was removed by 2004 Act No. 175. Act 258 of 2018 effective July 12, 2018 restored this role to the department. The first case DCA intervened in was the Blue Granite Water Company rate case. In FY20, the PSC ultimately adopted the department’s testimony and reduced the company’s increase by 57 percent. In FY21, the company appealed that decision, and in the meantime attempted to raise rates by securing a bond that would enable it to make refunds to consumers if its appeal was ultimately unsuccessful. DCA successfully argued the company should not be allowed to increase their rates under bond in the midst of a pandemic, ultimately saving consumers **approximately \$2,179,050.**

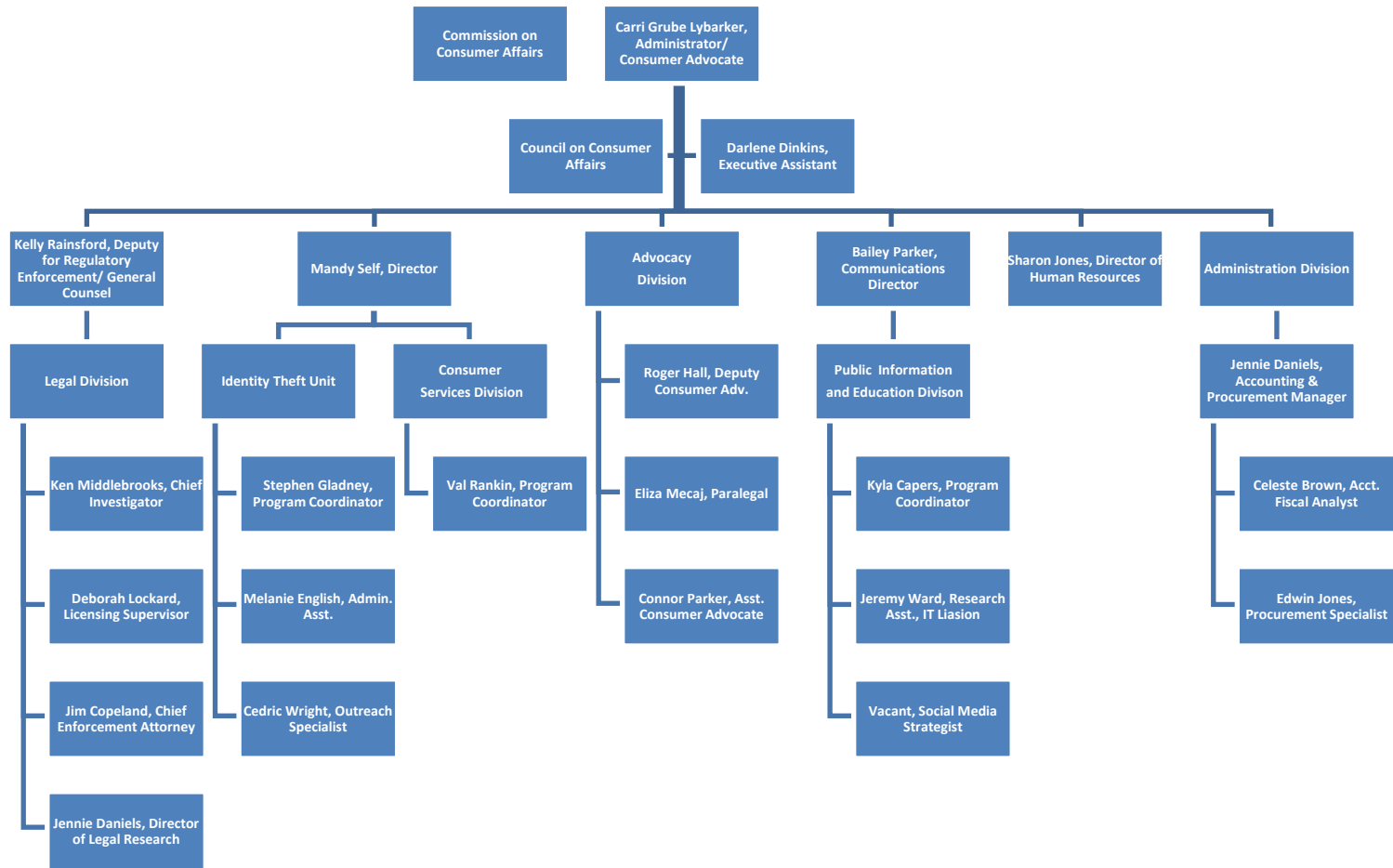
In FY21, the Department intervened in the Dominion Energy South Carolina rate case. Facing the same concern regarding the impact of a rate increase during a pandemic, DCA and the other parties agreed to “pause” the proceeding for six months while settlement discussions ensued. This “pause” resulted in a **nearly \$7 million savings** for consumers. (*Calculated by \$1.81 per residential customer- the average monthly rate increase adopted by the PSC- x 6 months*). The Advocacy Division also represents the consumer interest through comments to state and federal agencies. In FY21, DCA provided four rulemaking comments to agencies undertaking rulemaking on privacy, robocalls and other topics affecting consumers. An additional eleven comments were offered to the PSC as they began their five-year regulations review.

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During FY21, DCA continued its implementation of Project Vector, an internal review of data collected by the agency. The agency delayed implementing new technologies during COVID and instead focused on adjustments to existing systems/ forms. We rolled out a Presentation Request form and a Freedom of Information Act Request form via the SC.Gov platform “App Engine.” Agency customers can now more easily submit the designated forms and have a record of their submission emailed to them, reducing both staff data entry and errors. Updates to the Homeowner Association Complaint database were made to increase user understanding of the issue complained of. The projects will continue into FY22, including adding new technologies, as the agency seeks to automate areas involving heavy staff data entry.

As stated above and in previous years, several projects initiated are organized in phases, with completion not anticipated in a single fiscal year. During this process, DCA will continue to evaluate goals, strategies and measurements to ensure an accurate picture of agency productivity.

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FY 2020-2021 Agency Accountability Report
FY2020-21 Strategic Plan Results:

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.

Strategy 1.1 Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators. **Statewide Enterprise Objective** Public Infrastructure and Economic Development

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Program Number Responsible	Notes
1.1.1	Number of enforcement actions	440	400	366	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).		Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters	Agency Drive; Legal Division Access Database	Consumers and regulated industries	Fair, honest, and level credit marketplace	0300.000000.000	
1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(100% by FY23)	17%	25%	25%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Investigator activities / number of licensees subject to enforcement activity	Progress Reports, updated monthly	Agency Drive	Consumers and regulated industries	Compliance with laws and consumer protection	0300.000000.000	
1.1.3	Legal Division Return on Investment	-41%	0%	57%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through enforcement actions and complaint mediation deducted from budget for the Legal Division. Divide difference by fund allocation.	Employee logs, updated as needed	Agency Drive; Legal Division Access Database	SC taxpayers, consumers and regulated industries	Efficient use of funds	0300.000000.000; 0100.000000.000	

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DEPARTMENT OF CONSUMER AFFAIRS

Goal Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.

Strategy 1.2 **Statewide Enterprise Objective**

Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services. Public Infrastructure and Economic Development

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
1.2.1	Resolve complaints through mediation in an average 30 days or less	31	30	34	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Add number of days from when a complaint is open to when it is closed. Add all days for each complaint. Divide the total number of days by the total number of complaints with an open and closed status given during the fiscal year.	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process	Fast complaint turnaround time	0507.000000.000	
1.2.2	Percentage of complaints closed	92%	100%	102%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints closed during fiscal year/ number of open complaints (those carried over from prior year + those filed during fiscal year).	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process; SCDC staff	Efficient processing of complaints	0507.000000.000	
1.2.3	Percentage of complaints closed unsatisfied	15%	15%	17%	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of complaints closed unsatisfied / total number of complaints closed	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process; SCDC staff	DCA staff to work towards satisfactory complaint resolution (ie: adequate business response and/or consumer satisfied)	0507.000000.000	
1.2.4	Consumer Services Division Return on Investment	45%	0%	36%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through voluntary mediation compared deducted from budget for the Consumer Services Division. Divide difference by fund allocation.	Progress Reports, updated monthly	Agency Drive	SC taxpayers; Businesses and consumers involved in complaint process	Efficient use of funds	0507.000000.000; 0100.000000.000	

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Goal Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.
Strategy 1.3 **Statewide Enterprise Objective**
 Promote the interests of consumers before the Legislature, Governor, and regulatory agencies **Public Infrastructure and Economic Development**

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
1.3.1	Percentage of full reviews conducted of insurance rate filings received	15%	10%	21%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of filings receiving full reviews divided by total number of filings received.	Progress Reports, updated monthly	Agency Drive	SC persons paying for auto (property and casualty) or worker's compensation insurance policies	Prevent unfair increases in insurance rates	1506.000000.000	
1.3.2	Advocacy Division Return on Investment	48600%	0%	3049%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of savings through advocacy actions deducted from budget for the Advocacy Division. Divide difference by fund allocation.	Progress Reports, updated monthly; Insurance or utility filings compared to Department recommendations and final outcomes.	Advocacy Access Database; Agency Drive	SC residential utility customers	Adequate representation of consumer interest in utility ratemaking	1506.000000.000; 0100.000000.000	
1.3.3	Percentage of comments provided by the deadline set by regulatory agencies proposing new or changed rules	100%	100%	100%	Percent	Maintain	State Fiscal Year (July 1 - June 30).	Percent of comments provided by the deadline / total number of proposed new or changed rules identified for comment	Progress Reports, updated monthly	Agency Drive	SC consumers; state/federal agency issuing the rulemaking	Adequate representation of consumer interest in rulemaking processes	1506.000000.000; 0100.000000.000	

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DEPARTMENT OF CONSUMER AFFAIRS

Goal	Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served												
Strategy	2.1										Statewide Enterprise Objective		
Encourage use of online licensing platform to increase efficiencies in application processing turnaround times and revenue processing.										Public Infrastructure and Economic Development			

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	87%	85%	89%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Divide number of online filings by total number of paper and online filings.	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	Faster processing of required filings	0300.000000.000	
2.1.2	Percentage of licenses issued within 30 days of receipt of complete application (95% by FY21)	89%	95%	96%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of licenses issued within 30 days of application / total number of licenses issued	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	Faster processing of required filings	0300.000000.000; 0100.000000.000	
2.1.3	Maintain at least 70% of applicants submitting payments with application online	74%	70%	82%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of applicants submitting online / total number of applicants submitted by any and all methods	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Regulated businesses; DCA staff	Faster processing of required fees	0300.000000.000; 0100.000000.000	
2.1.4	Receive 1 or less deficiencies as a result of State Audit of financial activities (revenue & disbursements)	0	1	0	Count	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of deficiencies	State Auditor's Report	Online	State employees overseeing implementation of accounting laws; SC residents	DCA compliance with state financial accounting laws	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	

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Goal	Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served										
Strategy	2.2										Statewide Enterprise Objective
	Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly										Public Infrastructure and Economic Development

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	0%	100%	100%	Percent	Maintain	Other	Number of proposed regulations / number of final regulations that became law during the session	Progress Reports, updated monthly	Agency Drive	Consumers and regulated industries; General Assembly	Timely, proper business guidance and consumer protections	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
2.2.2	Percentage of 5 year Regulations Review Completed (by FY24)	40%	60%	60%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of regulations reviewed/ number of regulations set for review	Division Reports, monthly	Agency Drive	Consumers and regulated industries; General Assembly	Timely, proper business guidance	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	

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Goal Educate consumers and businesses on their rights and responsibilities under the law														
Strategy 3.1										Statewide Enterprise Objective				
Engage in traditional educational efforts to decrease consumer risks and increase industry compliance										Education, Training, and Human Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
3.1.1	Receive at least 100 presentation requests	183	100	107	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of requests	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Consumers and applicable industries	Education on rights and responsibilities under consumer protection laws	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.2	Maintain a cold call presentation booking rate of at least 10%	0%	10%	3%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of presentations booked after cold call divided by number of cold calls made.	Division Reports, updated monthly	Public Information Excel Spreadsheet; Agency Drive	Consumers and businesses DCA has not presented to in past	Awareness of education available	2000.000000.000; 2507.000000.000	
3.1.3	Customer satisfaction rating for presentations	0	4	4.6	Rank	equal to or greater than	State Fiscal Year (July 1 - June 30).	Average "stars" given in response to survey question on overall satisfaction with DCA presentation. Customer may choose 1-5, 5 being exceptional.	Survey monkey analytics, monthly	Online; Agency Drive	Audience of presentations	Relevant presentations meeting customer expectations	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.4	Number of educational publications created or updated and released	31	5	21	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of publications created or updated and released	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Consumers and applicable businesses	DCA publications contain current information and are relevant	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Educate consumers and businesses on their rights and responsibilities under the law														
Strategy 3.2 Actively seek out media attention and cultivate relationships with media stakeholders											Statewide Enterprise Objective Education, Training, and Human Development			
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
3.2.1	Number of times the Department appears in the media	710	700	534	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Vendor reports identifying number of times DCA's name shows up in media	Media Monitoring Analytics, Division Reports, monthly	Critical Mention; Agency Drive	Consumers; applicable businesses; media	Informed of items/events occurring under DCA's jurisdiction	2000.000000.000	
3.2.2	Maintain press release pick up rate of 90% or greater	93%	90%	100%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of press releases media mentions divided by number of press releases issued	Media Monitoring Analytics, Progress Reports, updated monthly	Critical Mention; Agency Drive	Consumers; applicable businesses; media	Press releases are compelling, relevant and in line with AP style guidelines	2000.000000.000	

Goal Educate consumers and businesses on their rights and responsibilities under the law														
Strategy 3.3 Increase public awareness through digital media and alternative, cost-effective methods											Statewide Enterprise Objective Education, Training, and Human Development			
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
3.3.1	Maintain a monthly Facebook reach (number of persons seeing posts) average of 16,000	3991600.00%	1600000.00%	1569300.00%	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Add number of persons seeing posts each month/ 12	Division Reports, monthly	Facebook Analytics; Agency Drive	Consumers and applicable industries; media	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	2000.000000.000	
3.3.2	Maintain a monthly Twitter Impressions (number of persons posting our tweets) average of 30,000	32564	30000	29599	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of retweets divided by total number of tweets sent out by SCDC.A.	Twitter reports, updated daily	Twitter Analytics; Agency Drive	Consumers and applicable industries; media	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	2000.000000.000	
3.3.3	Increase overall website visits by 2.5% annually	0.14	0	0.115	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This years website visits - Last years website visits / last years website visits	Google Analytics, updated daily	Online; Agency Drive	Consumers, businesses, media	Easily navigable website containing useful, relevant information	2000.000000.000	

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building

Strategy 4.1 **Statewide Enterprise Objective**

Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions Maintaining Safety, Integrity and Security

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
4.1.1	Percentage of complaints filed online (70% by FY20)	74.0%	70.0%	76.0%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints filed online / total number of complaints received by any and all methods	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process	Accessible, convenient and efficient complaint mediation services	2000.000000.000; 0507.000000.000	
4.1.2	Percentage of CALAS online registration platform operational (Completion by June 30, 2020)	73.0%	100.0%	100.0%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	Number of programs slated for inclusion in CALAS divided number of programs implemented on CALAS	Licensing Database	Online; DTO	SC taxpayers, consumers and regulated industries	Accessible, convenient and efficient regulatory filing process	0300.000000.000	

Goal Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building

Strategy 4.2 **Statewide Enterprise Objective**

Protect data entrusted with agency by its customers through employee training and awareness Maintaining Safety, Integrity and Security

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
4.2.1	Hold Annual Information Security training	100%	100%	100%	Percent	Maintain	State Fiscal Year (July 1 - June 30).	Number of employees trained/number of employees	HR Reports, updated annually	Human Resources	DCA staff; Consumers and businesses; SLED and FBI	Increased employee knowledge in information security	0300.000000.000; 0100.000000.000	
4.2.2	Percentage of Information Security policies and procedures implemented	95%	100%	95%	Percent	Maintain	State Fiscal Year (July 1 - June 30).	Number of policies implemented / Number of policies recommended or slated for implementation	DCA Policies and Procedures	Agency Drive	DCA staff; Consumers and businesses; SLED and FBI	Create culture of information security	0300.000000.000; 0100.000000.000	

Goal Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Strategy 4.3 Provide an environment that supports staff development, retention and agency mission fulfillment											Statewide Enterprise Objective Maintaining Safety, Integrity and Security				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes	
4.3.1	Maintain employee satisfaction rate of at least 90%	98%	90%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percent of staff indicating overall satisfaction with employment at DCA via survey response. Take somewhat dissatisfied + very dissatisfied / Neutral + somewhat satisfied + very satisfied	HR Reports, updated annually	Human Resources	DCA staff; all customers	Provide a desirable work environment	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
4.3.2	Employee turnover rate (percentage)	15%	15%	10%	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of employees separated voluntarily for other positions/ average number of FTEs (total number of employees at beginning of fiscal year + total number of employees at end of fiscal year / 2)	SCEIS reports, updated daily	Online; Human Resources	DCA staff; all customers	Provide a desirable work environment	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
4.3.3	Equal Opportunity Employment Rating	89%	70%	87%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Formula to determine if 70% of affirmative action goals are met.	Human Affairs Commission reports, updated annually	Online; Human Resources	DCA staff; Human Affairs Commission; General Assembly	Comply with federal employment laws	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		

FY 2020-2021 Agency Accountability Report
FY2021-22 Strategic Plan:

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.

Strategy 1.1

Statewide Enterprise Objective

Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators.

Public Infrastructure and Economic Development

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Program Number Responsible	Notes
1.1.1	Number of enforcement actions	366	400		Count	equal to or greater than	State Fiscal Year (July 1 - June 30).		Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters	Agency Drive; Legal Division Access Database	Consumers and regulated industries	Fair, honest, and level credit marketplace	0300.000000.000	
1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(100% by FY23)	25%	25%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Investigator activities / number of licensees subject to enforcement activity	Progress Reports, updated monthly	Agency Drive	Consumers and regulated industries	Compliance with laws and consumer protection	0300.000000.000	
1.1.3	Legal Division Return on Investment	57%	0%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through enforcement actions and complaint mediation deducted from budget for the Legal Division. Divide difference by fund allocation.	Employee logs, updated as needed	Agency Drive; Legal Division Access Database	SC taxpayers, consumers and regulated industries	Efficient use of funds	0300.000000.000; 0100.000000.000	

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DEPARTMENT OF CONSUMER AFFAIRS

Goal Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.														
Strategy 1.2										Statewide Enterprise Objective				
Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services.										Public Infrastructure and Economic Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
1.2.1	Resolve complaints through mediation in an average 30 days or less	34	30		Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Add number of days from when a complaint is open to when it is closed. Add all days for each complaint. Divide the total number of days by the total number of complaints with an open and closed status given during the fiscal year.	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process	Fast complaint turnaround time	0507.000000.000	
1.2.2	Percentage of complaints closed	102%	100%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints closed during fiscal year/ number of open complaints (those carried over from prior year + those filed during fiscal year).	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process; SCDCA staff	Efficient processing of complaints	0507.000000.000	
1.2.3	Percentage of complaints closed unsatisfied	17%	15%		Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of complaints closed unsatisfied / total number of complaints closed	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process; SCDCA staff	DCA staff to work towards satisfactory complaint resolution (ie: adequate business response and/or consumer satisfied)	0507.000000.000	
1.2.4	Consumer Services Division Return on Investment	36%	0%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through voluntary mediation compared deducted from budget for the Consumer Services Division. Divide difference by fund allocation.	Progress Reports, updated monthly	Agency Drive	SC taxpayers; Businesses and consumers involved in complaint process	Efficient use of funds	0507.000000.000; 0100.000000.000	
1.2.5	Process Identity Theft Reports within two business days of receipt	0%	95%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of reports processed within 2 business days of receipt/ total number of reports received	IDTU Database, updated daily	DTO; Agency drive	Fast turnaround time, getting help needed/ path forward	SC Identity Theft victims	2507.000000.000	

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.														
Strategy 1.3										Statewide Enterprise Objective				
Promote the interests of consumers before the Legislature, Governor, and regulatory agencies										Public Infrastructure and Economic Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
1.3.1	Percentage of full reviews conducted of insurance rate filings received	21%	10%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of filings receiving full reviews divided by total number of filings received.	Progress Reports, updated monthly	Agency Drive	SC persons paying for auto (property and casualty) or worker's compensation insurance policies	Prevent unfair increases in insurance rates	1506.000000.000	
1.3.2	Advocacy Division Return on Investment	3049%	0%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of savings through advocacy actions deducted from budget for the Advocacy Division. Divide difference by fund allocation.	Progress Reports, updated monthly; Insurance or utility filings compared to Department recommendations and final outcomes.	Advocacy Access Database; Agency Drive	SC residential utility customers	Adequate representation of consumer interest in utility ratemaking	1506.000000.000; 0100.000000.000	
1.3.3	Percentage of comments provided by the deadline set by regulatory agencies proposing new or changed rules	100%	100%		Percent	Maintain	State Fiscal Year (July 1 - June 30).	Percent of comments provided by the deadline / total number of proposed new or changed rules identified for comment	Progress Reports, updated monthly	Agency Drive	SC consumers; state/federal agency issuing the rulemaking	Adequate representation of consumer interest in rulemaking processes	1506.000000.000; 0100.000000.000	

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served														
Strategy 2.1										Statewide Enterprise Objective				
Encourage use of online licensing platform to increase efficiencies in application processing turnaround times and revenue processing.										Public Infrastructure and Economic Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	89%	85%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Divide number of online filings by total number of paper and online filings.	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	Faster processing of required filings	0300.000000.000	
2.1.2	Issue at least 95% of licenses within 30 days of receipt of complete application.	96%	95%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of licenses issued within 30 days of application / total number of licenses issued	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	Faster processing of required filings	0300.000000.000; 0100.000000.000	
2.1.3	Maintain at least 75% of applicants submitting payments with application online	82%	75%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of applicants submitting online / total number of applicants submitted by any and all methods	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Regulated businesses; DCA staff	Faster processing of required fees	0300.000000.000; 0100.000000.000	
2.1.4	Receive 1 or less deficiencies as a result of State Audit of financial activities (revenue & disbursements)	0	1		Count	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of deficiencies	State Auditor's Report	Online	State employees overseeing implementation of accounting laws; SC residents	DCA compliance with state financial accounting laws	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	

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DEPARTMENT OF CONSUMER AFFAIRS

Goal Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served														
Strategy 2.2										Statewide Enterprise Objective				
Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly										Public Infrastructure and Economic Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	100%	100%		Percent	Maintain	Other	Number of proposed regulations / number of final regulations that became law during the session	Progress Reports, updated monthly	Agency Drive	Consumers and regulated industries; General Assembly	Timely, proper business guidance and consumer protections	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
2.2.2	Percentage of 5 year Regulations Review Completed (by FY24)	60%	80%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of regulations reviewed/ number of regulations set for review	Division Reports, monthly	Agency Drive	Consumers and regulated industries; General Assembly	Timely, proper business guidance	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	

Goal Educate consumers and businesses on their rights and responsibilities under the law														
Strategy 3.1										Statewide Enterprise Objective				
Engage in traditional educational efforts to decrease consumer risks and increase industry compliance										Education, Training, and Human Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
3.1.1	Give at least 125 presentations.	107	125		Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of presentations given	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Consumers and applicable industries	Education on rights and responsibilities under consumer protection laws	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.2	Customer satisfaction rating for presentations	4.6	4		Rank	equal to or greater than	State Fiscal Year (July 1 - June 30).	Average "stars" given in response to survey question on overall satisfaction with DCA presentation. Customer may choose 1-5, 5 being exceptional.	Survey monkey analytics, monthly	Online; Agency Drive	Audience of presentations	Relevant presentations meeting customer expectations	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.3	Number of educational publications created or updated and released	21	10		Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of publications created or updated and released	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Consumers and applicable businesses	DCA publications contain current information and are relevant	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.4	Percentage of presentations given based on an external request	25%	30%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of presentations given due to external request / all presentations given	Division Reports, updated monthly	Public Information Excel Spreadsheet; Agency Drive	Awareness of education available and ability for DCA to provide such education.	Consumers and applicable industries	2000.000000.000; 2507.000000.000; 0300.000000.000; 0100.000000.000	

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Goal Educate consumers and businesses on their rights and responsibilities under the law														
Strategy 3.2 Actively seek out media attention and cultivate relationships with media stakeholders										Statewide Enterprise Objective Education, Training, and Human Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
3.2.1	Number of times the Department appears in the media	534	660		Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Vendor reports identifying number of times DCA's name shows up in media	Media Monitoring Analytics, Division Reports, monthly	Critical Mention; Agency Drive	Consumers; applicable businesses; media	Informed of items/events occurring under DCA's jurisdiction	2000.000000.000	
3.2.2	Maintain press release pick up rate of 90% or greater	100%	90%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of press releases media mentions divided by number of press releases issued	Media Monitoring Analytics, Progress Reports, updated monthly	Critical Mention; Agency Drive	Consumers; applicable businesses; media	Press releases are compelling, relevant and in line with AP style guidelines	2000.000000.000	

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Goal Educate consumers and businesses on their rights and responsibilities under the law														
Strategy 3.3										Statewide Enterprise Objective				
Increase public awareness through digital media and alternative, cost-effective methods										Education, Training, and Human Development				
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
3.3.1	Maintain a monthly Facebook reach (number of persons seeing posts) average of 16,000	15693	16000		Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Add number of persons seeing posts each month/ 12	Division Reports, monthly	Facebook Analytics; Agency Drive	Consumers and applicable industries; media	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	2000.000000.000	
3.3.2	Maintain a monthly Twitter Impressions (number of persons posting our tweets) average of 30,000	29599	30000		Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of retweets divided by total number of tweets sent out by SCDCA.	Twitter reports, updated daily	Twitter Analytics; Agency Drive	Consumers and applicable industries; media	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	2000.000000.000	
3.3.3	Increase overall website visits by 5% annually	12%	5%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This years website visits - Last years website visits / last years website visits	Google Analytics, updated daily	Online; Agency Drive	Consumers, businesses, media	Easily navigable website containing useful, relevant information	2000.000000.000	

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Goal Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building

Strategy 4.1 **Statewide Enterprise Objective**

Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions Maintaining Safety, Integrity and Security

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
4.1.1	Percentage of complaints filed online	76%	72%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints filed online / total number of complaints received by any and all methods	Complaint Database, updated daily	SC.GOV	Businesses and consumers involved in complaint process	Accessible, convenient and efficient complaint mediation services	2000.000000.000; 0507.000000.000	

Goal		Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building												
Strategy		4.2												
Protect data entrusted with agency by its customers through employee training and awareness											Statewide Enterprise Objective			
Protect data entrusted with agency by its customers through employee training and awareness											Maintaining Safety, Integrity and Security			
Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
4.2.1	Hold Annual Information Security training	100%	100%		Percent	Maintain	State Fiscal Year (July 1 - June 30).	Number of employees trained/number of employees	HR Reports, updated annually	Human Resources	DCA staff; Consumers and businesses; SLED and FBI	Increased employee knowledge in information security	0300.000000.000; 0100.000000.000	
4.2.2	Percentage of Information Security policies and procedures implemented	95%	100%		Percent	Maintain	State Fiscal Year (July 1 - June 30).	Number of policies implemented / Number of policies recommended or slated for implementation	DCA Policies and Procedures	Agency Drive	DCA staff; Consumers and businesses; SLED and FBI	Create culture of information security	0300.000000.000; 0100.000000.000	

Goal	Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building												
Strategy	4.3										Statewide Enterprise Objective		
	Provide an environment that supports staff development, retention and agency mission fulfillment										Maintaining Safety, Integrity and Security		

Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Primary Stakeholder	Stakeholder Need Satisfied	State Funded Budget Program Number Responsible	Notes
4.3.1	Maintain employee satisfaction rate of at least 90%	95%	90%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percent of staff indicating overall satisfaction with employment at DCA via survey response. Take somewhat dissatisfied + very dissatisfied / Neutral + somewhat satisfied+ very satisfied	HR Reports, updated annually	Human Resources	DCA staff; all customers	Provide a desirable work environment	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.2	Employee turnover rate (percentage)	10%	15%		Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of employees separated voluntarily for other positions/ average number of FTEs (total number of employees at beginning of fiscal year + total number of employees at end of fiscal year / 2)	SCEIS reports, updated daily	Online; Human Resources	DCA staff; all customers	Provide a desirable work environment	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.3	Equal Opportunity Employment Rating	87%	70%		Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Formula to determine if 70% of affirmative action goals are met.	Human Affairs Commission reports, updated annually	Online; Human Resources	DCA staff; Human Affairs Commission; General Assembly	Comply with federal employment laws	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.4	Percentage of preneed database platform operational	0%	100%		Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	project phases divided by number of phases implemented	DCA Project Plan; Database	DTO; Agency drive	Accessible, convenient and efficient regulatory filing process	SC taxpayers, consumers and businesses offering preneed funeral contracts	0300.000000.00	

**FY 2020-2021 Agency Accountability Report
Budget Responses:**

**These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS**

State Funded Program Number	State Funded Program Title	Description of State Funded Program	FY 2020-21 Expenditures (Actual)				FY 2021-22 Expenditures (Projected)			
			General	Other	Federal	TOTAL	General	Other	Federal	TOTAL
0100.000000.000	Administration	Administration - Provides support and planning services to the agency. All support services critical to the operation of the agency are housed in Administration, including procurement, human resources, accounting and information technology. The Administrator position, the officer appointed by the Commission on Consumer Affairs to administer Title 37 and other statutes falling within the Department's authority and otherwise manage the day to day operations of the agency, is located in this Division.	\$262,555.00	\$232,922.00		\$495,477.00	\$278,926.00	\$255,682.00		\$534,608.00
0300.000000.000	Legal	Legal Division- The General Assembly has charged the DCA with advising the Legislature and Governor on consumer issues and state of credit in this State; Administer, interpret and enforce the S.C. Consumer Protection Code and other laws under DCA's purview and license, register, or otherwise regulate mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, professional employer organizations, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs.	\$414,908.00	\$972,692.00		\$1,387,600.00	\$321,317.00	\$1,142,822.00		\$1,464,139.00
0507.000000.000	Consumer Services	Consumer Services - Receive and process consumer complaints filed against businesses and provide a voluntary mediation program to resolve the complaint. Educate consumers on current consumer issues to help them become savvy consumers.	\$86,898.00	\$241,631.00		\$328,529.00	\$105,632.00	\$250,592.00		\$356,224.00

**These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS**

			FY 2020-21 Expenditures (Actual)				FY 2021-22 Expenditures (Projected)			
State Funded Program Number	State Funded Program Title	Description of State Funded Program	General	Other	Federal	TOTAL	General	Other	Federal	TOTAL
1506.000000.000	Consumer Advocacy	Advocacy Division - To provide legal representation for the consumer interest in ratemaking matters involving utilities, property and casualty insurance and worker's compensation insurance. The Advocacy Division also provides comments to state and federal agencies engaged in rulemaking, represents the consumer interest on various committees.	\$359,609.00			\$359,609.00	\$485,000.00			\$485,000.00
2000.000000.000	Public Information & Education	Public Information - Serves as the main consumer education portal for consumers, business and the media. The Division informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications.	\$167,192.00	\$10,849.00		\$178,041.00	\$223,500.00	\$8,150.00		\$231,650.00
2507.000000.000	ID Theft Unit	Identity Theft Unit - Provide education and outreach to consumers on how to deter, detect, and defend against identity theft. Assist consumers in mitigating instances of identity theft. Provide education to businesses and agencies on complying with state identity theft laws.	\$119,865.00			\$119,865.00	\$158,750.00			\$158,750.00
9500.050000.000	State Employer Contributions	Fringe benefits for department employees.	\$321,185.00	\$574,232.00		\$895,417.00	\$372,023.00	\$561,650.00		\$933,673.00

Legal Responses:

**These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Definitions applying to Rules of Practice	Requires a manner of delivery	Regulation 28-7	State	Regulation	
Provides Chapter name- South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-10	State	Statute	
Provides definitions for Mortgage Lending Act	Requires a manner of delivery	§ 37-22-110	State	Statute	
Establishes chapter title- South Carolina High Cost and Consumer Home Loans Act.	Requires a manner of delivery	§ 37-23-10	State	Statute	
Provides name for chapter- South Carolina Homeowners Association Act.	Requires a manner of delivery	§ 27-30-110	State	Statute	
Provides name for Act- DCA Services for Homeowners and Homeowners Association Act.	Requires a manner of delivery	§ 27-30-310	State	Statute	
Provides definitions for chapter on Homeowners Associations.	Requires a manner of delivery	§ 27-30-320	State	Statute	
Establishes that the information department is authorized to included on publicly available website for consumer Homeowners Associations.	Requires a service	§ 27-30-330	State	Statute	Provide information on filing complaints with DCA; education.
Sets forth content for complaints from homeowners or homeowners associations for consumers and reporting.	Requires a service	§ 27-30-340	State	Statute	Take complaints; report annually on specific data points.
Establishes definitions for chapter on regulation of Preneed Funeral Contracts.	Requires a manner of delivery	§ 32-7-10	State	Statute	
Authorizes penalties; revocation of license; request for contested case hearing for consumer preneed funeral contracts.	Requires a service	§ 32-7-100	State	Statute	Enforce chapter against licensees.
Institutes enforcement; investigation of unlicensed providers for consumer preneed funeral contracts.	Requires a service	§ 32-7-110	State	Statute	Enforce chapter against unlicensed individuals; report violations to Board of Funeral Service and other appropriate law enforcement.
Provides application of consumer preneed funeral contracts.	Requires a manner of delivery	§ 32-7-120	State	Statute	
Establishes sale at need of granite, memorials, or vaults by licensed funeral director for consumer preneed funeral contracts.	Requires a manner of delivery	§ 32-7-130	State	Statute	
Institutes preneed funeral contracts; management of funds; contents of contract; substitutions for merchandise selected for consumer preneed funeral contracts.	Requires a service	§ 32-7-20	State	Statute	Approve preneed contract forms.
Authorizes irrevocable contracts for consumer preneed funeral contracts.	Requires a manner of delivery	§ 32-7-25	State	Statute	
Provides refunds upon written demand for consumer preneed funeral contracts.	Requires a manner of delivery	§ 32-7-30	State	Statute	
Authorizes transfer of preneed funeral contracts for consumers.	Requires a manner of delivery	§ 32-7-35	State	Statute	
Sets forth deposit of trust funds for consumer preneed funeral contracts.	Requires a manner of delivery	§ 32-7-40	State	Statute	
Institutes transfer of contracts where provider goes out of business; department authorized to accomplish transfer for consumer preneed funeral contracts.	Requires a service	§ 32-7-45	State	Statute	Assist with preneed contract transfers.
Establishes license required; application, issuance, and revocation; service charges and listing of contracts sold to be forwarded to department; penalty for consumer preneed funeral contracts.	Requires a service	§ 32-7-50	State	Statute	Receive and process license applications; engage in examination and investigations; receive and maintain preneed contract copies.

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DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Authorizes Preneed Funeral Loss Reimbursement Fund established; disposition of funds; reimbursement procedures; advertising restrictions in sales of preneed contracts for consumer preneed funeral contracts.	Requires a service	§ 32-7-60	State	Statute	Administer Preneed Loss Reimbursement Fund; establish procedures and regulations.
Sets forth accounts and records; investigations for consumer preneed funeral contracts.	Requires a service	§ 32-7-70	State	Statute	Examine books of licensees bi-annually.
Institutes soliciting and advertising for consumer preneed funeral contracts.	Requires a service	§ 32-7-90	State	Statute	Promulgate regulations.
Establishes advertising and soliciting prohibitions as to preneed funeral contracts apply to funeral director licensed as agent and life insurer for consumer preneed funeral contracts.	Requires a manner of delivery	§ 32-7-95	State	Statute	
Establishes definitions for chapter on limitations on Loan Brokers.	Requires a manner of delivery	§ 34-36-10	State	Statute	
Establishes prohibited behavior; advance fee from a borrower to provide services as a loan broker for consumer loan brokers.	Requires a manner of delivery	§ 34-36-20	State	Statute	
Authorizes principal responsible for acts of brokers and brokers' agents or employees for consumer loan brokers.	Requires a manner of delivery	§ 34-36-30	State	Statute	
Institutes department oversight; orders and acts to effect compliance for consumer loan brokers.	Requires a service	§ 34-36-40	State	Statute	Investigate; request administrative hearings; otherwise enforce chapter.
Authorizes investigations and examinations to determine violations; obtaining evidence; witnesses and subpoenas; confidentiality; injunctions and other means of enforcement; cooperation with other enforcement agencies for consumer loan brokers.	Requires a service	§ 34-36-50	State	Statute	Engage in investigations and examinations; cooperate with other state and federal agencies.
Establishes actions to enjoin violations; impounding of property; appointment of receiver or administrator; order of restitution for consumer loan brokers.	Requires a service	§ 34-36-60	State	Statute	Bring civil actions; make application to seize property; seek restitution.
Sets forth violations and penalties for consumer loan brokers.	Requires a manner of delivery	§ 34-36-70	State	Statute	
Authorizes violation constitutes unfair trade practice; actions for damages; remedies additional to those otherwise provided for consumer loan brokers.	Requires a manner of delivery	§ 34-36-80	State	Statute	
Establishes department responsible for administration and enforcement of chapter, authority to promulgate regulations for consumer loan brokers.	Requires a service	§ 34-36-90	State	Statute	Administer and enforce chapter; promulgate regulations.
Sets forth scope of Chapter 10, Title 37 (Miscellaneous Loan Provisions)	Requires a manner of delivery	§ 37-10-101	State	Statute	
Sets forth attorney insurance preference requirement	Requires a service	§ 37-10-102	State	Statute	Create attorney-insurance preference form for creditor use
Authorizes prepayment of loans of one hundred fifty thousand dollars or less	Requires a manner of delivery	§ 37-10-103	State	Statute	
Sets forth a maximum loan finance charge that may be assessed on agricultural loans under twenty-five thousand dollars	Requires a manner of delivery	§ 37-10-104	State	Statute	
Sets forth violations and civil actions of Chapter	Requires a manner of delivery	§ 37-10-105	State	Statute	
Establishes maximum rate of interest for transaction without a contract and life insurance policy loans; Explains use of legal rate of interest	Requires a manner of delivery	§ 37-10-106	State	Statute	
Sets forth prohibitions on certain legal or equitable actions	Requires a manner of delivery	§ 37-10-107	State	Statute	

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DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Establishes the name of the title as the South Carolina Consumer Protection Code	Not related to agency deliverable	§ 37-1-101	State	Statute	
Establishes purposes and rules of construction for the South Carolina Consumer Protection Code	Requires a manner of delivery	§ 37-1-102	State	Statute	
Provides supplementary general principles of law applicable to the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-103	State	Statute	
Authorizes construction against implicit repeal of the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-104	State	Statute	
Establishes severability of the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-105	State	Statute	
Provides for the handling conflict with the Consumer Finance Law of the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-106	State	Statute	
Generally restricts waiver; agreement to forego rights; settlement of claims for the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-107	State	Statute	
Sets forth effect of title on powers of organizations for the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-108	State	Statute	
Authorizes change of dollar amounts used in the South Carolina Consumer Protection Code.	Requires a service	§ 37-1-109	State	Statute	Publish Dollar Amount Adjustments on a biennial basis
Establishes title of this Chapter as "State Continuing Care Retirement Community Act"	Requires a manner of delivery	§ 37-11-10	State	Statute	
Provides for disciplinary actions, sanctions, and assessment of costs against licensee	Requires a service	§ 37-11-100	State	Statute	May take disciplinary action against licensee; Deny application for licensure; Revoke license; Impose administrative penalty; Issue a reprimand; Issue a cease and desist order; Implement a probationary period
Institutes financial plan in case of insolvency or danger of insolvency, and penalty for failure to implement approved plan for continued care retirement communities	Requires a service	§ 37-11-105	State	Statute	May require licensee to submit financial plan; Approve or disapprove of plan; May require licensee to obtain new or additional management capability
Provides injunctions and criminal penalties for continued care retirement communities	Requires a service	§ 37-11-120	State	Statute	May maintain action in the name of the State against entity operating a continuing care retirement facility without a license
Authorizes enforcement actions by Attorney General in Administrative Law Court for violations of this Chapter	Requires a manner of delivery	§ 37-11-125	State	Statute	
Authorizes waiver of certain requirements for certain retirement communities	Requires a manner of delivery	§ 37-11-130	State	Statute	
Provides exemptions from Chapter for continued care retirement communities not charging entrance fee; Requires letter from Department	Requires a service	§ 37-11-135	State	Statute	Issue letter of no applicability to certain entities
Establishes retention and use of funds by Department	Requires a manner of delivery	§ 37-11-137	State	Statute	
Sets forth effective date of application of certain sections of chapter	Requires a manner of delivery	§ 37-11-140	State	Statute	
Provides definitions for chapter	Requires a manner of delivery	§ 37-11-20	State	Statute	
Establishes licensing of continuing care retirement communities	Requires a service	§ 37-11-30	State	Statute	Receive CCRC applications; issue licenses
Sets forth contract requirements for continuing care retirement communities	Requires a manner of delivery	§ 37-11-35	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Sets forth requirement for a determination of financial responsibility of applicant for license	Requires a service	§ 37-11-40	State	Statute	Must determine financial responsibility of applicant
Provides for eligibility for license for continued care retirement communities	Requires a service	§ 37-11-50	State	Statute	Issue licenses
Provides disclosure requirements and retirement community complaint system	Requires a manner of delivery	§ 37-11-60	State	Statute	
Establishes itemized billing requirements for consumer continued care retirement.	Requires a manner of delivery	§ 37-11-70	State	Statute	
Provides regulations, examination of affairs of retirement community and health care providers, and communities and providers to submit books and records for consumer continued care retirement.	Requires a service	§ 37-11-80	State	Statute	Promulgate regulations; Make examinations
Authorizes that certain entrance fees be placed in escrow account, release of funds, and exemptions from provisions of this section for consumer continued care retirement.	Requires a manner of delivery	§ 37-11-90	State	Statute	
Sets forth approval required prior to declaring or distributing dividend or similar distribution for consumer continued care retirement.	Requires a service	§ 37-11-95	State	Statute	Provide approval to licensee's trying to declare or distribute a dividend or similar distribution which generates a retained deficit or increases and existing retained deficit
Creates exclusions of the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-202	State	Statute	
Establishes jurisdiction and service of process of the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-203	State	Statute	
Establishes definition of "Federal Consumer Credit Protection Act" of the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-302	State	Statute	
Provides index of definitions in the South Carolina Consumer Protection Code.	Requires a manner of delivery	§ 37-1-303	State	Statute	
Sets forth definitions of terms used in Chapter 13 of Title 37 (Regulation of the Subleasing and Loan Assumption of Motor Vehicles)	Requires a manner of delivery	§ 37-13-10	State	Statute	
Establishes unlawful acts for consumer subleasing and loan assumption of motor vehicles.	Requires a manner of delivery	§ 37-13-20	State	Statute	
Sets forth that violation by other person not a defense to prosecution of sublease arranger; sublease arranger may not shift duties for consumer subleasing and loan assumption of motor vehicles.	Requires a manner of delivery	§ 37-13-30	State	Statute	
Authorizes civil penalties for violation of chapter; remedies	Requires a manner of delivery	§ 37-13-40	State	Statute	
Provides criminal penalties for violations Chapter	Requires a manner of delivery	§ 37-13-50	State	Statute	
Establishes promulgation of regulations by Department of Consumer Affairs for consumer subleasing and loan assumption of motor vehicles.	Requires a service	§ 37-13-60	State	Statute	Promulgate regulations
Authorizes education of public and enforcement of chapter by Department of Consumer Affairs for consumer subleasing and loan assumption of motor vehicles.	Requires a service	§ 37-13-70	State	Statute	Educate public and enforce Chapter
Sets forth promulgation of regulations as to licensing requirements; licensing fee for consumer subleasing and loan assumption of motor vehicles.	Requires a service	§ 37-13-80	State	Statute	Promulgate regulations; Require licensing fees

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Provides rights and remedies provided in Chapter are in addition to other rights and remedies provided by law	Requires a manner of delivery	§ 37-13-90	State	Statute	
Provides Chapter 15 of Title 37 may be cited as the Prizes and Gifts Act	Requires a manner of delivery	§ 37-15-10	State	Statute	
Sets forth procedures exempted from application of sections 27-15-40 through 37-15-70	Requires a manner of delivery	§ 37-15-100	State	Statute	
Provides definitions for Chapter	Requires a manner of delivery	§ 37-15-20	State	Statute	
Establishes restrictions on representation that a person has won a prize or contest for consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-30	State	Statute	
Establishes form and content of disclosures required as prerequisites to representation that person has chance to win something; exceptions; publisher of violative material not liable in regards to consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-40	State	Statute	
Establishes restriction of representation that person has been specially selected for consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-50	State	Statute	
Prohibits use of simulated checks or invoices for consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-60	State	Statute	
Prohibits payment of excessive shipping or handling charges as precondition of receipt of gift or prize prohibited for consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-70	State	Statute	
Establishes civil actions to enforce chapter; costs for consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-80	State	Statute	
Provides violation of this chapter is unfair trade practice for consumer prizes and gifts.	Requires a manner of delivery	§ 37-15-90	State	Statute	
Provides definitions for Chapter 16 (Prepaid Legal Services)	Requires a manner of delivery	§ 37-16-10	State	Statute	
Establishes registration; bond or letter of credit for consumer prepaid legal services.	Requires a service	§ 37-16-20	State	Statute	Receive/process applications; Create application form
Authorizes appointment of sales person as company representative; filing of name; address; and telephone number; renewal; fees; refusal or revocation of appointment for consumer prepaid legal services.	Requires a service	§ 37-16-30	State	Statute	Receive/process applications; Create application form; Collect fees
Institutes annual registration; affirmation of continuation of bond; fee for consumer prepaid legal services.	Requires a service	§ 37-16-40	State	Statute	Process renewal applications; Create forms
Provides for prior approval of contract; required provisions as to selection of attorney; approval process for consumer prepaid legal services.	Requires a service	§ 37-16-50	State	Statute	Review contracts; Approve/disapprove contracts
Institutes complaints for consumer prepaid legal services.	Requires a service	§ 37-16-60	State	Statute	Review and investigate complaints
Establishes sanctions for violation of chapter for consumer prepaid legal services.	Requires a service	§ 37-16-70	State	Statute	May file for contested case hearing with Administrative Law Court; May issue Administrative Orders
Sets forth failure to abide by contract; use of false, or deceptive acts or practices; repeated or systematic failure to comply or engaging in deceptive acts; sanctions for consumer prepaid legal services.	Requires a manner of delivery	§ 37-16-80	State	Statute	
Establishes promulgation of rules and regulations for consumer prepaid legal services.	Requires a service	§ 37-16-90	State	Statute	Promulgate regulations and rules

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Provides Chapter 17 of Title 37 may be cited as the Discount Medical Plan Organization Registration Act	Requires a manner of delivery	§ 37-17-1	State	Statute	
Institutes request for reinstatement hearing following revocation or denial of renewal for Discount Medical Plan Organizations.	Requires a service	§ 37-17-100	State	Statute	May reinstate or renew registration
Sets forth assessment of costs for Discount Medical Plan Organizations.	Requires a service	§ 37-17-110	State	Statute	May assess reasonable costs for investigation, disciplinary proceedings, court proceedings, or other actions to enforce this chapter
Institutes promulgation of regulations for consumer Discount Medical Plan Organizations.	Requires a service	§ 37-17-120	State	Statute	May promulgate regulations
Provides definitions for consumer Discount Medical Plan Organization Registration Act	Requires a manner of delivery	§ 37-17-20	State	Statute	
Establishes discount medical plan organizations; organizational, marketing and advertising requirements for Discount Medical Plan Organizations.	Requires a manner of delivery	§ 37-17-30	State	Statute	
Provides for registration and renewal; list of authorized representatives and marketers for Discount Medical Plan Organizations.	Requires a service	§ 37-17-40	State	Statute	Process applications; Create forms
Sets forth representative or marketer status for Discount Medical Plan Organizations.	Requires a service	§ 37-17-50	State	Statute	Process applications; Create forms
Sets forth required information to be provided to applicants by Discount Medical Plan Organizations.	Requires a manner of delivery	§ 37-17-52	State	Statute	
Provides rules relating to cancelation of membership; disclosures on initial contact; cancellation by customer for Discount Medical Plan Organizations.	Requires a manner of delivery	§ 37-17-55	State	Statute	
Sets forth application of chapter	Requires a service	§ 37-17-60	State	Statute	Receive written notices
Establishes administrative appeals for Discount Medical Plan Organizations.	Requires a manner of delivery	§ 37-17-70	State	Statute	
Institutes hearing before Administrative Law Court; assessment of administrative penalties for Discount Medical Plan Organizations.	Requires a service	§ 37-17-80	State	Statute	May file for contested case hearing before Administrative Law Court
Authorizes cease and desist orders for Discount Medical Plan Organizations.	Requires a service	§ 37-17-90	State	Statute	May issue cease and desist orders
Provides definitions for the Consumer Identity Theft Protection Act.	Requires a manner of delivery	§ 37-20-110	State	Statute	
Institutes verification of addresses for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-120	State	Statute	
Authorizes initiating law enforcement investigation of identity theft for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-130	State	Statute	
Establishes reflection of innocence of identity theft victim of crime committed using name in court records of person convicted of committing identity theft; petition for expedited judicial determination of factual innocence for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-140	State	Statute	
Institutes records of individuals who have been victims of identity theft to be maintained by State Law Enforcement Division; submission of fingerprints and other required information by victims for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-150	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Authorizes security freezes on consumer files; request for replacement personal identification number or password; consumer reporting agency duties and responsibilities; exceptions for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-160	State	Statute	
Establishes security freezes by consumer reporting agencies for protected consumers for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-161	State	Statute	
Sets forth disputes as to accuracy of consumer records; penalties for willful or negligent violations; attorney fees; civil damages and injunctive relief for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-170	State	Statute	
Institutes restrictions on publication and use of social security numbers; exceptions for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-180	State	Statute	
Authorizes requirements for disposition of business records; exceptions for consumer identity theft protection.	Requires a manner of delivery	§ 37-20-190	State	Statute	
Establishes penalties imposed on consumer credit-reporting agencies for violation of consumer identity theft protection.	Requires a manner of delivery	§ 37-20-200	State	Statute	
Establishes the name of the chapter as South Carolina Consumer Protection Code - Credit Sales	Not related to agency deliverable	§ 37-2-101	State	Statute	
Institutes the scope of chapter relating to credit sales	Requires a manner of delivery	§ 37-2-102	State	Statute	
Provides index of definitions for consumer credit sales.	Requires a manner of delivery	§ 37-2-103	State	Statute	
Establishes definition of "consumer credit sale"	Requires a manner of delivery	§ 37-2-104	State	Statute	
Establishes definitions of "goods"; "merchandise certificate"; "services"; "sale of goods"; "sale of services"; "sale of an interest in land"; "precomputed" for consumer credit sales.	Requires a manner of delivery	§ 37-2-105	State	Statute	
Establishes definition of "consumer lease" for consumer credit sales.	Requires a manner of delivery	§ 37-2-106	State	Statute	
Establishes definition of "seller" for consumer credit sales.	Requires a manner of delivery	§ 37-2-107	State	Statute	
Establishes definition of "revolving charge account" for consumer credit sales.	Requires a manner of delivery	§ 37-2-108	State	Statute	
Establishes definition of "credit service charge" for consumer credit sales.	Requires a manner of delivery	§ 37-2-109	State	Statute	
Establishes definition of "cash price" for consumer credit sales.	Requires a manner of delivery	§ 37-2-110	State	Statute	
Sets forth construction for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-100	State	Statute	
Establishes definition of "amount financed" for consumer credit sales.	Requires a manner of delivery	§ 37-2-111	State	Statute	
Provides definitions for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-20	State	Statute	
Establishes time restrictions on telephone solicitation for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-30	State	Statute	
Authorizes disclosure of certain information at the outset of and during a telephone solicitation for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-40	State	Statute	
Sets forth accuracy of called identification information required; exceptions for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-50	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Institutes prerecorded identifications and opt-out messages for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-60	State	Statute	
Establishes unwanted telephone solicitations; Do Not Call Registry; affirmative defense for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-70	State	Statute	
Sets forth remedies; injunctions for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery	§ 37-21-80	State	Statute	
Authorizes department to issue administrative orders; Attorney General investigations; civil penalties for the South Carolina Telephone Privacy Protection Act.	Requires a service	§ 37-21-90	State	Statute	Issue orders and otherwise enforce chapter.
Authorizes credit service charge for consumer credit sales	Requires a manner of delivery	§ 37-2-201	State	Statute	
Authorizes certain additional charges for consumer credit sales.	Requires a manner of delivery	§ 37-2-202	State	Statute	
Authorizes delinquency charges for consumer credit sales.	Requires a manner of delivery	§ 37-2-203	State	Statute	
Authorizes deferral charges for consumer credit sales.	Requires a manner of delivery	§ 37-2-204	State	Statute	
Authorizes credit service charge on refinancing for consumer credit sales.	Requires a manner of delivery	§ 37-2-205	State	Statute	
Authorizes credit service charge on consolidation for consumer credit sales.	Requires a manner of delivery	§ 37-2-206	State	Statute	
Authorizes credit service charge for revolving charge accounts for consumer credit sales.	Requires a manner of delivery	§ 37-2-207	State	Statute	
Authorizes advances to perform covenants of buyer for consumer credit sales.	Requires a manner of delivery	§ 37-2-208	State	Statute	
Authorizes right to prepay for consumer credit sales.	Requires a manner of delivery	§ 37-2-209	State	Statute	
Provides for rebate upon prepayment for consumer credit sales.	Requires a manner of delivery	§ 37-2-210	State	Statute	
Provides licensing requirements for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-120	State	Statute	
Authorizes contested case proceedings; appeals for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-130	State	Statute	
Institutes application for licensure; information required; identification or managing principal; filing fee; surety bond; issuance of license for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-140	State	Statute	
Establishes expiration and renewal of licenses; fingerprint check; assignment or transfer of license for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-150	State	Statute	
Authorizes continuing professional education for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-160	State	Statute	
Establishes managing principal; branch offices; notification of commissioner of designation and change of managing principal or branch manager for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-170	State	Statute	
Authorizes notice of change of address; display of license for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-180	State	Statute	
Institutes prohibited activities; violation of state or federal law for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-190	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Establishes powers of commissioner relating to denial, suspension, revocation or refusal to renew license; surrender; investigations and subpoena of documents for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-200	State	Statute	
Sets forth commissioner's records; segregated escrow funds; licensee ceasing business activities for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-210	State	Statute	
Authorizes maintenance of records by licensee; annual mortgage reports for consumer mortgage lending.	Requires a service	§ 37-22-220	State	Statute	Receive information from BOFI; compile and release annual mortgage log report.
Institutes violation and penalties for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-230	State	Statute	
Sets forth criminal background checks for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-240	State	Statute	
Establishes funds payable to commissioner for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-250	State	Statute	
Authorizes promulgation of regulations for consumer mortgage lending.	Requires a manner of delivery	§ 37-22-260	State	Statute	
Institutes participation in Nationwide Mortgage Licensing System and Registry.	Requires a manner of delivery	§ 37-22-270	State	Statute	
Establishes requirement to comply with Federal Truth in Lending Act	Requires a manner of delivery	§ 37-2-301	State	Statute	
Provides instructions regarding receipts; statement of account; evidence of payment for consumer credit sales.	Requires a manner of delivery	§ 37-2-302	State	Statute	
Establishes notice to co-signer and similar parties for consumer credit sales.	Requires a manner of delivery	§ 37-2-303	State	Statute	
Sets forth advertising requirements for consumer credit sales.	Requires a manner of delivery	§ 37-2-304	State	Statute	
Establishes requirements for filing and posting maximum rate schedule for consumer credit sales.	Requires a service	§ 37-2-305	State	Statute	Receive maximum rate schedules; Issue maximum rate schedule certificates for posting by creditor; promulgate regulation establishing filing procedures
Establishes requirement for filing notice of assumption of rights for consumer credit sales with the Department.	Requires a manner of delivery	§ 37-2-306	State	Statute	Receive filings relating to creditors' seller credit card plan disclosures as required by the Federal Truth-in-Lending Act, Federal Reserve Board Regulation Z, Section 226.5a(b), 12 C.F.R. Section 226.5a(b), and any amendments or replacements.
Provides for required notice of closing fees on motor vehicle sales contract; requires motor vehicle dealers to pay a registration fee and file written notice with the Department indicating the maximum amount of a closing fee it intends to charge	Requires a manner of delivery	§ 37-2-307	State	Statute	Receive/Process filings relating to motor vehicle dealer closing fees; Review closing fee filings for reasonableness; Issue written orders detailing the Department's findings; Make and promulgate rules and regulations relating to motor vehicle dealer closing fees
Sets forth disclosures for motor vehicle sales or leases; credit and lease advertising; penalties and hearing rights for consumer credit sales.	Requires a manner of delivery	§ 37-2-308	State	Statute	
Establishes manufactured home credit disclosure; material items for consumer credit sales.	Requires a manner of delivery	§ 37-2-309	State	Statute	
Provides definitions for consumer general provisions.	Requires a manner of delivery	§ 37-23-20	State	Statute	
Authorizes high-cost home loan agreements for consumer general provisions.	Requires a manner of delivery	§ 37-23-30	State	Statute	
Institutes lender limitations for consumer general provisions.	Requires a manner of delivery	§ 37-23-40	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Sets forth disclosure; form for consumer general provisions.	Requires a service	§ 37-23-45	State	Statute	Create and make available a high-cost home loan checklist.
Establishes borrower's right in action for violations; penalties; statute of limitations; enforcement; costs; application of article for consumer general provisions.	Requires a service	§ 37-23-50	State	Statute	Ability to enforce chapter.
Authorizes bona fide error, restitution for consumer general provisions.	Requires a manner of delivery	§ 37-23-60	State	Statute	
Establishes prohibited acts; complaints; penalties; statute of limitations; enforcement; costs for consumer general provisions.	Requires a service	§ 37-23-70	State	Statute	Ability to enforce chapter.
Institutes disclosure; form for consumer general provisions.	Requires a service	§ 37-23-75	State	Statute	Create and make available a home loan checklist.
Sets forth prepayment for consumer general provisions.	Requires a manner of delivery	§ 37-23-80	State	Statute	
Establishes compliance failure for consumer general provisions.	Requires a manner of delivery	§ 37-23-85	State	Statute	
Provides the scope of Part 4 - Limitations on Agreements and Practices	Requires a manner of delivery	§ 37-2-401	State	Statute	
Prohibits use of multiple agreements for consumer credit sales.	Requires a manner of delivery	§ 37-2-402	State	Statute	
Prohibits certain negotiable instruments for consumer credit sales.	Requires a manner of delivery	§ 37-2-403	State	Statute	
Establishes assignee is subject to claims and defenses for consumer credit sales.	Requires a manner of delivery	§ 37-2-404	State	Statute	
Provides relief from balloon payments for consumer credit sales.	Requires a manner of delivery	§ 37-2-405	State	Statute	
Sets forth restriction on liability in consumer lease for consumer credit sales.	Requires a manner of delivery	§ 37-2-406	State	Statute	
Authorizes security interest in sales; prohibits security interest in leases for consumer credit sales.	Requires a manner of delivery	§ 37-2-407	State	Statute	
Establishes cross-collateral for consumer credit sales.	Requires a manner of delivery	§ 37-2-408	State	Statute	
Provides for debt secured by cross-collateral for consumer credit sales.	Requires a manner of delivery	§ 37-2-409	State	Statute	
Prohibits assignment of earnings for consumer credit sales.	Requires a manner of delivery	§ 37-2-410	State	Statute	
Prohibits certain referral sales and leases regarding consumer credit sales.	Requires a manner of delivery	§ 37-2-411	State	Statute	
Authorizes notice of assignment in certain situations for consumer credit sales.	Requires a manner of delivery	§ 37-2-412	State	Statute	
Authorizes agreement provisions relating to attorney fees for consumer credit sales.	Requires a manner of delivery	§ 37-2-413	State	Statute	
Establishes limitation on default charges for consumer credit sales.	Requires a manner of delivery	§ 37-2-414	State	Statute	
Prohibits authorization to confess judgement for consumer credit sales.	Requires a manner of delivery	§ 37-2-415	State	Statute	
Allows for change in terms of revolving charge accounts in certain situations for consumer credit sales; Establishes disclosure requirements	Requires a manner of delivery	§ 37-2-416	State	Statute	
Sets forth definition of "home solicitation sale"	Requires a manner of delivery	§ 37-2-501	State	Statute	
Sets forth buyer's right to cancel	Requires a manner of delivery	§ 37-2-502	State	Statute	
Establishes form of agreement or offer; statement of buyer's rights regarding consumer credit sales.	Requires a manner of delivery	§ 37-2-503	State	Statute	
Sets forth restoration of down payment for consumer credit sales.	Requires a manner of delivery	§ 37-2-504	State	Statute	
Establishes duty of buyer; no compensation for services before cancellation for consumer credit sales.	Requires a manner of delivery	§ 37-2-505	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Authorizes compliance with Federal Trade Commission Trade Regulation Rule for consumer credit sales.	Requires a manner of delivery	§ 37-2-506	State	Statute	
Establishes definitions for chapter on Dispensing of an Ophthalmic Contact Lens or Lenses.	Requires a manner of delivery	§ 37-25-10	State	Statute	
Authorizes prescription required for consumer contact lenses.	Requires a manner of delivery	§ 37-25-20	State	Statute	
Establishes prescription; contents for consumer contact lenses.	Requires a manner of delivery	§ 37-25-30	State	Statute	
Institutes prescription; time valid for consumer contact lenses.	Requires a manner of delivery	§ 37-25-40	State	Statute	
Provides contact lens fitting; when complete and prescription written for consumer contact lenses.	Requires a manner of delivery	§ 37-25-50	State	Statute	
Establishes release of prescription for consumer contact lenses.	Requires a manner of delivery	§ 37-25-60	State	Statute	
Authorizes penalties; contested case hearing; order for enforcement for consumer contact lenses.	Requires a service	§ 37-25-70	State	Statute	Enforce chapter.
Establishes immunity from liability.	Requires a manner of delivery	§ 37-25-80	State	Statute	
Sets forth sales subject to the Consumer Protection Code by agreement of parties	Requires a manner of delivery	§ 37-2-601	State	Statute	
Authorizes credit service charge for sales other than a consumer credit sale	Requires a manner of delivery	§ 37-2-605	State	Statute	
Sets forth definitions relating to Chapter 2, Part 7 - Consumer Rental-Purchase Agreements	Requires a manner of delivery	§ 37-2-701	State	Statute	
Sets forth required disclosures; manner of disclosure; when disclosures are required for consumer rental-purchase agreement	Requires a service	§ 37-2-702	State	Statute	Promulgate regulations setting requirements relating to consumer rental-purchase agreements
Establishes renegotiation and extension of consumer rental-purchase agreement	Requires a manner of delivery	§ 37-2-703	State	Statute	
Sets forth statement of terms regarding advertisements for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-704	State	Statute	
Authorizes delinquency charges for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-705	State	Statute	
Authorizes deposits, delivery charges, and pick up charges for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-706	State	Statute	
Prohibits charge for default of lessee for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-707	State	Statute	
Prohibits use of certain negotiable instruments for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-708	State	Statute	
Establishes the effect of assignment of a consumer rental-purchase agreement on the claims or defenses of a consumer	Requires a manner of delivery	§ 37-2-709	State	Statute	
Prohibits assignment of earnings for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-710	State	Statute	
Sets forth lessee's rights and obligations upon assignment for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-711	State	Statute	
Prohibits confession of judgement for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-2-712	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Sets forth lessee's right to return property, continue rental, or purchase property before end of rental-purchase agreement	Requires a manner of delivery	§ 37-2-713	State	Statute	
Authorizes lessee's right to reinstatement of rental-purchase agreement in certain circumstances	Requires a manner of delivery	§ 37-2-714	State	Statute	
Provides purposes for chapter regulating the offering and sale of guaranteed asset protection waiver.	Requires a manner of delivery	§ 37-30-100	State	Statute	
Provides definitions for consumer guaranteed asset protection.	Requires a manner of delivery	§ 37-30-110	State	Statute	
Authorizes offering and sale of GAP waivers in state for consumer guaranteed asset protection.	Requires a manner of delivery	§ 37-30-120	State	Statute	
Institutes insurance policy insuring a GAP waiver for consumer guaranteed asset protection.	Requires a manner of delivery	§ 37-30-130	State	Statute	
Establishes GAP waiver disclosures for consumer guaranteed asset protection.	Requires a manner of delivery	§ 37-30-140	State	Statute	
Sets forth cancellation of GAP waiver for consumer guaranteed asset protection.	Requires a manner of delivery	§ 37-30-150	State	Statute	
Authorizes enforcement of consumer guaranteed asset protection.	Requires a service	§ 37-30-160	State	Statute	Enforce chapter.
Establishes civil actions for consumer guaranteed asset protection.	Requires a manner of delivery	§ 37-30-175	State	Statute	
Establishes the name of the chapter as South Carolina Consumer Protection Code - Loans	Requires a manner of delivery	§ 37-3-101	State	Statute	
Provides the scope for consumer loans.	Requires a manner of delivery	§ 37-3-102	State	Statute	
Establishes the index of definitions for consumer loans.	Requires a manner of delivery	§ 37-3-103	State	Statute	
Sets forth the definition of "consumer loan"	Requires a manner of delivery	§ 37-3-104	State	Statute	
Excludes first mortgage real estate loans from definition of "consumer loan" except for certain circumstances	Requires a manner of delivery	§ 37-3-105	State	Statute	
Sets forth the definition of "loan" for consumer loans.	Requires a manner of delivery	§ 37-3-106	State	Statute	
Provides definitions for "lender", "precomputed", and "principal" for consumer loans.	Requires a manner of delivery	§ 37-3-107	State	Statute	
Provides definition of "revolving loan account" for consumer loans.	Requires a manner of delivery	§ 37-3-108	State	Statute	
Provides definition of "loan finance charge" for consumer loans.	Requires a manner of delivery	§ 37-3-109	State	Statute	
Explains that Part 2 of Chapter 3 (Maximum Charges) does not apply to restricted loans or restricted lenders	Requires a manner of delivery	§ 37-3-200	State	Statute	
Authorizes loan finance charge for consumer loans; Sets forth how loan finance charge may be contracted for and received	Requires a manner of delivery	§ 37-3-201	State	Statute	
Authorizes certain additional charges for consumer loans.	Requires a manner of delivery	§ 37-3-202	State	Statute	
Authorizes delinquency charges for consumer loans in certain circumstances.	Requires a manner of delivery	§ 37-3-203	State	Statute	
Authorizes deferral charges for consumer loans in certain circumstances.	Requires a manner of delivery	§ 37-3-204	State	Statute	
Authorizes loan finance charge on refinancing for consumer loans in certain circumstances	Requires a manner of delivery	§ 37-3-205	State	Statute	
Authorizes loan finance charge on consolidation for consumer loans in certain circumstances	Requires a manner of delivery	§ 37-3-206	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Authorizes conversion to revolving loan account for consumer loans.	Requires a manner of delivery	§ 37-3-207	State	Statute	
Provides for advance to perform covenants of debtor	Requires a manner of delivery	§ 37-3-208	State	Statute	
Institutes right to prepay for consumer loans.	Requires a manner of delivery	§ 37-3-209	State	Statute	
Provides for rebate upon prepayment for consumer loans.	Requires a manner of delivery	§ 37-3-210	State	Statute	
Sets forth application and compliance with Federal Truth in Lending Act	Requires a manner of delivery	§ 37-3-301	State	Statute	
Establishes receipts, statements of account, and evidence of payment for consumer loans.	Requires a manner of delivery	§ 37-3-302	State	Statute	
Sets forth notice to co-signers and similar parties for consumer loans.	Requires a manner of delivery	§ 37-3-303	State	Statute	
Sets forth advertising requirements for consumer loans.	Requires a manner of delivery	§ 37-3-304	State	Statute	
Requires the filing and posting maximum rate schedule for consumer loans.	Requires a service	§ 37-3-305	State	Statute	Receive maximum rate schedules; Issue maximum rate schedule certificates for posting by creditor; promulgate regulation establishing filing procedures
Establishes notice of assumption rights for consumer loans	Requires a service	§ 37-3-306	State	Statute	Receive filings relating to lenders' credit card plan disclosures as required by the Federal Truth-in-Lending Act, Federal Reserve Board Regulation Z, Section 226.5a(b), 12 C.F.R. Section 226.5a(b), and any amendments or replacements.
Sets forth manufactured home loan disclosure and material terms for consumer loans.	Requires a manner of delivery	§ 37-3-308	State	Statute	
Limits scope of Chapter 3, Part 4 (Limitation on Agreements) to consumer loans	Requires a manner of delivery	§ 37-3-401	State	Statute	
Provides relief from balloon payments for consumer loans	Requires a manner of delivery	§ 37-3-402	State	Statute	
Prohibits assignment of earnings for consumer loans.	Requires a manner of delivery	§ 37-3-403	State	Statute	
Allows for contracting of reasonable attorney's fees for consumer loans.	Requires a manner of delivery	§ 37-3-404	State	Statute	
Prohibits charges as a result of default other than those authorized by the Consumer Protection Code	Requires a manner of delivery	§ 37-3-405	State	Statute	
Authorizes notice of assignment for consumer loans in certain circumstances.	Requires a manner of delivery	§ 37-3-406	State	Statute	
Prohibits authorization to confess judgement for consumer loans.	Requires a manner of delivery	§ 37-3-407	State	Statute	
Authorizes change in terms of revolving loan accounts for consumer loans.	Requires a manner of delivery	§ 37-3-408	State	Statute	
Prohibits use of multiple agreements with intent to avoid disclosure of an annual percentage rate for consumer loans	Requires a manner of delivery	§ 37-3-409	State	Statute	
Sets forth that lender is subject to claims and defenses arising from sale and leases for consumer loans.	Requires a manner of delivery	§ 37-3-410	State	Statute	
Sets forth that card issuer is subject to claims and defenses for consumer loans.	Requires a manner of delivery	§ 37-3-411	State	Statute	
Provides for circumstances in which a variable interest for rate real estate mortgage loans may be permissible	Requires a manner of delivery	§ 37-3-412	State	Statute	
Defines "short-term vehicle secured loan"; Provides for notice to borrower for consumer loans.	Requires a manner of delivery	§ 37-3-413	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Limits scope of Chapter 3, Part 5 (Supervised Loans) to not apply to restricted loans or restricted lenders	Requires a manner of delivery	§ 37-3-500	State	Statute	
Provides definitions for "supervised loan", "supervised lender", "restricted loan", "restricted lender" for consumer loans.	Requires a manner of delivery	§ 37-3-501	State	Statute	
Establishes authority to make supervised loans for consumer loans.	Requires a manner of delivery	§ 37-3-502	State	Statute	
Provides for the State Board of Financial Institutions to license supervised lenders	Requires a manner of delivery	§ 37-3-503	State	Statute	
Provides for revocation or suspension of license for consumer loans.	Requires a manner of delivery	§ 37-3-504	State	Statute	
Establishes requirement for maintenance of records and providing of annual reports by licensees	Requires a manner of delivery	§ 37-3-505	State	Statute	
Establishes examination and investigations for consumer loans.	Requires a manner of delivery	§ 37-3-506	State	Statute	
Sets forth application of Part on Administrative Procedure and Judicial Review	Requires a manner of delivery	§ 37-3-507	State	Statute	
Prohibits use of multiple agreements for single consumer loan transaction when intent is to obtain a higher loan finance charge	Requires a manner of delivery	§ 37-3-509	State	Statute	
Provides restrictions on interest in land as security for consumer loans.	Requires a manner of delivery	§ 37-3-510	State	Statute	
Establishes regular schedule of payments and maximum loan term for consumer loans.	Requires a manner of delivery	§ 37-3-511	State	Statute	
Sets forth conduct of business other than making loans for consumer loans.	Requires a manner of delivery	§ 37-3-512	State	Statute	
Provides that the application of all provisions of Title relating to consumer loans apply also to supervised loans	Requires a manner of delivery	§ 37-3-513	State	Statute	
Establishes limitation on attorney's fees for supervised loans.	Requires a manner of delivery	§ 37-3-514	State	Statute	
Establishes loan renewal limitations for consumer loans.	Requires a manner of delivery	§ 37-3-515	State	Statute	
Establishes loans subject to Title by agreement of parties	Requires a manner of delivery	§ 37-3-601	State	Statute	
Authorizes loan finance charge for other loans for consumer loans.	Requires a manner of delivery	§ 37-3-605	State	Statute	
Provides Title 37, Chapter 4 shall be known as South Carolina Consumer Protection Code - Insurance	Requires a manner of delivery	§ 37-4-101	State	Statute	
Provides the scope for Title 37, Chapter 4.	Requires a manner of delivery	§ 37-4-102	State	Statute	
Provides the definition for "consumer credit insurance"	Requires a manner of delivery	§ 37-4-103	State	Statute	
Establishes creditor's provision of and charge for insurance; excess amount of charge for consumer insurance.	Requires a manner of delivery	§ 37-4-104	State	Statute	
Sets forth conditions applying to insurance to be provided by creditor for consumer insurance.	Requires a manner of delivery	§ 37-4-105	State	Statute	
Sets forth unconscionability for consumer insurance.	Requires a manner of delivery	§ 37-4-106	State	Statute	
Sets forth maximum charges allowed by creditor for consumer insurance.	Requires a manner of delivery	§ 37-4-107	State	Statute	
Sets forth refund or credit required; amount for consumer insurance.	Requires a manner of delivery	§ 37-4-108	State	Statute	
Provides for existing insurance, choice of insurer for consumer insurance.	Requires a manner of delivery	§ 37-4-109	State	Statute	
Prohibits charge for insurance in connection with deferral, refinancing or consolidation unless certain criteria are met; Prohibits duplicate charges for consumer insurance.	Requires a manner of delivery	§ 37-4-110	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Authorizes and directs cooperation between Administrator and Insurance Commissioner for consumer insurance.	Requires a service	§ 37-4-111	State	Statute	Enforce chapter with cooperation of Director of the Department of Insurance
Sets forth administrative action of Director of the Department of Insurance for consumer insurance.	Requires a manner of delivery	§ 37-4-112	State	Statute	
Sets forth term of insurance; medical evidence of insurability disclosure requirements	Requires a manner of delivery	§ 37-4-201	State	Statute	
Provides the amount of insurance for consumer insurance.	Requires a manner of delivery	§ 37-4-202	State	Statute	
Establishes filing and approval of rates and forms for consumer insurance.	Requires a manner of delivery	§ 37-4-203	State	Statute	
Sets forth minimum charges and retentions for consumer insurance.	Requires a manner of delivery	§ 37-4-204	State	Statute	
Provides for payment on legitimate insurance claim; damages; fees; costs for consumer insurance.	Requires a manner of delivery	§ 37-4-205	State	Statute	
Establishes required disclosures; need for debtor to sign for consumer insurance.	Requires a manner of delivery	§ 37-4-206	State	Statute	
Prohibits misrepresentation of medical condition as basis for voiding insurance in certain circumstances.	Requires a manner of delivery	§ 37-4-207	State	Statute	
Sets forth amount that may be charged for nonfiling insurance coverage for consumer insurance.	Requires a manner of delivery	§ 37-4-208	State	Statute	
Allows for combining disclosures for consumer insurance.	Requires a manner of delivery	§ 37-4-209	State	Statute	
Provides what constitutes a disability for consumer insurance.	Requires a manner of delivery	§ 37-4-210	State	Statute	
Establishes parameters for sale of property and liability insurance with a consumer credit transaction.	Requires a manner of delivery	§ 37-4-301	State	Statute	
Sets forth insurance on creditor's interest only for consumer insurance.	Requires a manner of delivery	§ 37-4-302	State	Statute	
Sets forth limits to contracts for liability insurance	Requires a manner of delivery	§ 37-4-303	State	Statute	
Prohibits cancellation of property or liability insurance by creditor, except in case of default or written authorization by debtor	Requires a manner of delivery	§ 37-4-304	State	Statute	
Provides Title 37, Chapter 5 shall be known as South Carolina Consumer Protection Code - Remedies and Penalties	Requires a manner of delivery	§ 37-5-101	State	Statute	
Provides the scope for Title 37, Chapter 5	Requires a manner of delivery	§ 37-5-102	State	Statute	
Sets forth the restrictions on deficiency judgements in consumer credit sales	Requires a manner of delivery	§ 37-5-103	State	Statute	
Prohibits wage garnishment	Requires a manner of delivery	§ 37-5-104	State	Statute	
Provides that employee may not be discharged due to garnishment by a creditor	Requires a manner of delivery	§ 37-5-106	State	Statute	
Prohibits extortionate extensions of credit	Requires a manner of delivery	§ 37-5-107	State	Statute	
Sets forth remedies and penalties for unconscionability and inducement by unconscionable conduct	Requires a service	§ 37-5-108	State	Statute	Receive, investigate, evaluate and attempt to resolve debt collection complaints; distribute copies of any complaints alleging unconscionable debt collection practices to entity complained about; provide copies of complaints relating to unconscionable conduct in collecting a debt of a supervised lender to the Director of the Consumer Finance Division of the State Board of Financial Institutions

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Limits agreement provisions related to default	Requires a manner of delivery	§ 37-5-109	State	Statute	
Provides for notice of consumer's right to cure	Requires a manner of delivery	§ 37-5-110	State	Statute	
Provides a cure of default for consumer remedies and penalties.	Requires a manner of delivery	§ 37-5-111	State	Statute	
Establishes creditor's right to take possession after default provided no entry into a place of residence needed and no other breach of the peace will occur	Requires a manner of delivery	§ 37-5-112	State	Statute	
Sets forth venue, complaint, stay of enforcement of or relief from default judgement	Requires a manner of delivery	§ 37-5-113	State	Statute	
Sets forth Complaint criteria for action arising out of a consumer credit transaction; Default judgment limitations	Requires a manner of delivery	§ 37-5-114	State	Statute	
Authorizes stay of enforcement of or relief from default judgement	Requires a manner of delivery	§ 37-5-115	State	Statute	
Establishes notice period for lien or submission of debt to credit bureau or reporting agency, by health care services provider; Sets forth penalty	Requires a manner of delivery	§ 37-5-117	State	Statute	
Sets forth effect of violations on right of parties	Requires a service	§ 37-5-202	State	Statute	Notify creditors of violations.
Establishes civil liability for violation of disclosure provisions	Requires a manner of delivery	§ 37-5-203	State	Statute	
Authorizes refunds and penalties as setoff to obligation	Requires a manner of delivery	§ 37-5-205	State	Statute	
Sets forth criminal penalties for willful violations of applicable laws	Requires a manner of delivery	§ 37-5-301	State	Statute	
Establishes criminal penalties for disclosure violations	Requires a manner of delivery	§ 37-5-302	State	Statute	
Sets forth criminal penalties for fraudulent use of cards	Requires a manner of delivery	§ 37-5-303	State	Statute	
Provides Title 37, Chapter 6 shall be known as South Carolina Consumer Protection Code - Administration	Requires a manner of delivery	§ 37-6-101	State	Statute	
Sets forth applicability of Part 1 of Chapter 6 (Powers and Functions of Administrator)	Requires a manner of delivery	§ 37-6-102	State	Statute	
Provides definition for "administrator"	Requires a manner of delivery	§ 37-6-103	State	Statute	
Establishes power of administrator; harmony with Federal regulations; reliance on rules; duty to report	Requires a service	§ 37-6-104	State	Statute	Receive complaints, educate businesses and consumers, make studies, appoint attorneys and other employees, engage in rulemaking, investigate and enforce Title, coordinate and cooperate with other state and federal agencies; Annually issue State of Credit Report
Sets forth administrator's powers with respect to supervised financial organizations	Requires a service	§ 37-6-105	State	Statute	Information gathering relating to supervised financial organizations; take legal action; consult and assist other agencies with enforcement of Title against supervised financial organizations
Institutes investigatory power of Administrator	Requires a service	§ 37-6-106	State	Statute	Engage in investigations of persons subject to Title, subpoena witnesses, compel attendance, adduce evidence, and require production of any matter; apply to Administrative Law Court when an entity fails to obey a subpoena
Establishes application of Administrative Procedures Act on Part 1 of Chapter 6 (Administration)	Requires a manner of delivery	§ 37-6-107	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Provides for administrative enforcement orders	Requires a service	§ 37-6-108	State	Statute	Issue Administrative Orders; Levy administrative penalties; Issue written warnings and violations letters
Allows for acceptance of assurance of discontinuance	Requires a service	§ 37-6-109	State	Statute	Accept Assurance of Discontinuance from entities
Authorizes injunctions against violations of title	Requires a service	§ 37-6-110	State	Statute	May bring civil action to restrain entity from violating Title and for appropriate relief
Allows for injunctions against unconscionable agreements and fraudulent or unconscionable conduct	Requires a service	§ 37-6-111	State	Statute	May bring civil action
Provides temporary relief for consumer administration.	Requires a service	§ 37-6-112	State	Statute	May apply to the court for appropriate temporary relief
Provides for civil actions by Administrator	Requires a service	§ 37-6-113	State	Statute	May bring civil action
Establishes debtors' remedies are not affected by Administrator's powers	Requires a manner of delivery	§ 37-6-115	State	Statute	
Sets forth venue for Administrator action	Requires a manner of delivery	§ 37-6-116	State	Statute	
Sets forth administrative responsibilities respecting consumer protection generally	Requires a service	§ 37-6-117	State	Statute	Receive complaints; refer to other state/federal agencies; Cooperate and assist SC and US Attorney General and other state/local agencies performing consumer protection functions; Educate consumers and businesses; Make recommendations to Governor and legislature about new laws and amendments; Bring an individual action for a consumer; Develop pamphlet explaining rights and responsibilities of consumers
Allows investigation of unfair trade practices in consumer transactions	Requires a service	§ 37-6-118	State	Statute	Provide notice to party being investigated of Administrator's findings of fact and conclusions
Establishes trade practices targeting vulnerable adults prohibited; penalties	Requires a service	§ 37-6-119	State	Statute	Issue an administrative order to cease and desist, to return property or money received in violation of this section, and to impose penalties; bring civil action seeking equitable relief
Sets forth applicability of Part 2 of Chapter 6 (Notification and Fees)	Requires a manner of delivery	§ 37-6-201	State	Statute	
Establishes consumer credit grantor notification requirement	Requires a manner of delivery	§ 37-6-202	State	Statute	Process credit grantor notification filings.
Establishes fees for consumer credit grantor notification filings	Requires a manner of delivery	§ 37-6-203	State	Statute	
Establishes consumer credit grantor notification requirement for consumer rental-purchase agreements	Requires a manner of delivery	§ 37-6-204	State	Statute	Process credit grantor notification filings for consumer rental-purchase agreements
Creates Council of Advisors on Consumer Credit	Requires a manner of delivery	§ 37-6-301	State	Statute	
Establishes function of council; Addresses conflicts of interest	Requires a manner of delivery	§ 37-6-302	State	Statute	
Sets forth required number of meetings between Council and Administrator	Requires a service	§ 37-6-303	State	Statute	Meet with Council at least twice per year
Establishes applicability and scope of Part 4, Chapter 6 (Administrative Procedures and Judicial Review)	Requires a manner of delivery	§ 37-6-401	State	Statute	
Provides definitions for "contested case"; "license"; "licensing"; "party"; "rule" for consumer administration.	Requires a manner of delivery	§ 37-6-402	State	Statute	
Sets forth public information; adoption of rules; availability to other rule-making orders for Administrator	Requires a service	§ 37-6-403	State	Statute	Adopt rules; Make rules open to public inspection
Establishes procedure for adoption of rules by Administrator	Requires a service	§ 37-6-404	State	Statute	Notice relating to adoption, amendment or real of any rule

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Establishes filing and taking effect of rules for Administrator	Requires a service	§ 37-6-405	State	Statute	Provide Secretary of State a certified copy of each rule adopted by Administrator
Provides for publication of rules by Secretary of State	Requires a manner of delivery	§ 37-6-406	State	Statute	
Institutes petition for adoption of rules for Administrator	Requires a service	§ 37-6-407	State	Statute	Prescribe form for petitions and the procedure for their submission, consideration, and disposition; Deny petitions or initiate rule-making proceedings
Authorizes declaratory judgement on validity or applicability of rules	Requires a service	§ 37-6-408	State	Statute	Serve as party in any action for declaratory judgment against a rule of the Administrator
Provides for declaratory rulings by Administrator for consumer administration.	Requires a service	§ 37-6-409	State	Statute	Provide by rule for the filing and disposition of petitions or declaratory rulings as to the applicability of any statutory provisions or rules of the Administrator
Sets forth information relating to contested cases, notice, hearing, and records	Requires a manner of delivery	§ 37-6-410	State	Statute	
Provides rules of evidence and official notice for contested case hearings	Requires a manner of delivery	§ 37-6-411	State	Statute	
Sets forth requirements of decisions and orders from a contested case hearing	Requires a manner of delivery	§ 37-6-412	State	Statute	
Sets forth application of Part on grant or denial of a license required to be preceded by notice and opportunity for hearing	Requires a manner of delivery	§ 37-6-413	State	Statute	
Allows for contested case hearing before the Administrative Law Court	Requires a manner of delivery	§ 37-6-414	State	Statute	
Creates the Department of Consumer Affairs, the Commission on Consumer Affairs, and the Office of Administrator of Consumer Affairs	Requires a manner of delivery	§ 37-6-501	State	Statute	
Sets forth requirements of members of Commission on Consumer Affairs, including terms and vacancies	Requires a manner of delivery	§ 37-6-502	State	Statute	
Establishes quorum and meeting requirements	Requires a service	§ 37-6-503	State	Statute	Engage in monthly meetings with Commission
Sets forth bond requirements of Commission members	Requires a manner of delivery	§ 37-6-504	State	Statute	
Authorizes compensation and expenses for Commission members	Requires a manner of delivery	§ 37-6-505	State	Statute	
Establishes powers and duties of Commission	Requires a manner of delivery	§ 37-6-506	State	Statute	
Sets forth qualifications of Administrator	Requires a manner of delivery	§ 37-6-507	State	Statute	
Provides for Deputy Administrator	Requires a manner of delivery	§ 37-6-508	State	Statute	
Requires oath and bond of Administrator	Requires a manner of delivery	§ 37-6-509	State	Statute	
Sets forth requirements relating to personnel	Requires a service	§ 37-6-510	State	Statute	Prepare written manual of necessary employee positions for the Department
Requires Department to maintain file for each creditor of rate schedules filed by creditor; Sets forth related fees	Requires a service	§ 37-6-511	State	Statute	Maintain file for each creditor's max rate schedules; Provide copy of filing to creditor; Process filing fees
Establishes advisory committee of persons with cognizable handicaps	Requires a service	§ 37-6-512	State	Statute	Appoint advisory committee
Establishes the Division of Consumer Advocacy within the Department of Consumer Affairs	Requires a manner of delivery	§ 37-6-601	State	Statute	
Sets forth qualifications of Consumer Advocate	Requires a manner of delivery	§ 37-6-602	State	Statute	
Sets forth staff requirements and expenses of Division of Consumer Advocacy	Requires a manner of delivery	§ 37-6-603	State	Statute	

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Sets forth functions and duties of Division of Consumer Advocacy	Requires a service	§ 37-6-604	State	Statute	Provide legal representation; monitor existing regulations, rate structures, and policies; evaluate and act upon requires from consumers; provide information for annual report required of Commission on Consumer Affairs
Provides for access of Consumer Advocate to records of state agencies and insurance companies	Requires a service	§ 37-6-605	State	Statute	May request Order compelling witness or company to produce documentary evidence
Provides for petitions filed by advocate with regulatory agencies in interest of consumers	Requires a service	§ 37-6-606	State	Statute	May file petition requesting regulatory agency commence or complete a proceeding respecting any organization whose operations substantially affect the consumer interest
Establishes advocate may maintain actions for judicial review	Requires a service	§ 37-6-607	State	Statute	May intervene or participate in any civil proceeding involving the review or enforcement of an agency action which substantially affects the interests of consumers
Provides for temporary staff; Sets forth compensation requirements	Requires a manner of delivery	§ 37-6-608	State	Statute	
Establishes discretion as to Consumer Advocate's decisions.	Requires a manner of delivery	§ 37-6-609	State	Statute	
Provides definitions for terms used in this Chapter	Requires a manner of delivery	§ 37-7-101	State	Statute	
Institutes licensing requirement for consumer credit counseling.	Requires a service	§ 37-7-102	State	Statute	Issue licenses
Sets forth requirement of surety bonds for consumer credit counseling.	Requires a manner of delivery	§ 37-7-103	State	Statute	
Sets forth requirement of license application as credit counseling organization and credit counselor; Includes content of application and required filing fee	Requires a service	§ 37-7-104	State	Statute	Receive credit counseling applications; issue licenses
Sets forth continuing professional education requirements for consumer credit counseling.	Requires a service	§ 37-7-105	State	Statute	Offer continuing professional education courses; appoint panel members; assess penalties
Establishes grounds for refusal to license, suspension, revocation or refusal to renew for consumer credit counseling.	Requires a service	§ 37-7-106	State	Statute	May refuse to issue license, or may suspend or revoke a license
Provides for issuance or denial of license; contents and posting; renewal for consumer credit counseling.	Requires a service	§ 37-7-107	State	Statute	Issue licenses; Deny licensure; Process renewal applications
Sets forth requirements for engaging in credit counseling services or debt management plans; preparation and contents of budget analysis; notice regarding services for consumer credit counseling.	Requires a manner of delivery	§ 37-7-108	State	Statute	
Authorizes debt management plan; fee; form for consent of creditors; notice of plan to creditors; presumed consent for consumer credit counseling.	Requires a manner of delivery	§ 37-7-109	State	Statute	
Sets forth requirement of written contract; Sets forth required contents, required disclosures; cancellation of plan for consumer credit counseling.	Requires a manner of delivery	§ 37-7-110	State	Statute	
Sets forth requirement relating to funds paid to licensee for distribution to creditors; trust accounts; duties and responsibilities for consumer credit counseling.	Requires a manner of delivery	§ 37-7-111	State	Statute	
Prohibits fees not established by Department regulations	Requires a manner of delivery	§ 37-7-112	State	Statute	
Sets forth minimum requirements for individualized counseling and education session for consumer credit counseling.	Requires a manner of delivery	§ 37-7-113	State	Statute	

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Sets forth records; maintenance and preservation for consumer credit counseling.	Requires a service	§ 37-7-114	State	Statute	Review books, accounts, and records
Authorizes annual reports; occurrences triggering other reports for consumer credit counseling.	Requires a manner of delivery	§ 37-7-115	State	Statute	Review written reports; Assess penalty for failure to file written report
Sets forth prohibited acts for consumer credit counseling.	Requires a manner of delivery	§ 37-7-116	State	Statute	
Sets forth violations and penalties; civil action by consumer; limitations for consumer credit counseling.	Requires a manner of delivery	§ 37-7-117	State	Statute	
Establishes violation of Unfair Trade Practices Act for consumer credit counseling.	Requires a manner of delivery	§ 37-7-118	State	Statute	
Authorizes cease and desist orders; penalties for noncompliance; revocation of license; increase of bond for consumer credit counseling.	Requires a service	§ 37-7-119	State	Statute	May Issue Cease and Desist Orders; Assess penalties; Revoke licenses; Impose administrative fines
Establishes appeals for consumer credit counseling.	Requires a manner of delivery	§ 37-7-120	State	Statute	
Provides regulations for consumer credit counseling.	Requires a service	§ 37-7-121	State	Statute	May promulgate regulations
Establishes use of application and renewal fees for consumer credit counseling.	Requires a manner of delivery	§ 37-7-122	State	Statute	
Sets forth time of taking effect; provisions for transition	Requires a manner of delivery	§ 37-9-101	State	Statute	
Establishes continuation of licensing of supervised lenders	Requires a manner of delivery	§ 37-9-102	State	Statute	
Sets forth relationship between separate subsidiary corporations; obligation of parent and subsidiary	Requires a manner of delivery	§ 37-9-103	State	Statute	
Authorizes declaration of competitive line; factors considered; hearing before Administrative Law Court for consumer insurance.	Requires a service	§ 38-73-230	State	Statute	Receive certain insurance notices from Department of Insurance.
Establishes rate filing where line declared competitive; Consumer Advocate review of certain filings for consumer insurance.	Requires a service	§ 38-73-240	State	Statute	Receive certain insurance filings; request additional information from insurers; review filings and inform of discrepancies; file in ALC.
Institutes rate filings where lines declared noncompetitive for consumer insurance.	Requires a manner of delivery	§ 38-73-250	State	Statute	
Authorizes approval process for rate level changes; Consumer Advocate review of certain filings for consumer insurance.	Requires a service	§ 38-73-260	State	Statute	Receive certain insurance filings; request additional information from insurers; review filings and inform of discrepancies; file in ALC.
Establishes authority to disapprove previously approved rate for classification of worker's compensation insurance; reassignment of classifications; time for filing appeal for consumer insurance.	Requires a manner of delivery	§ 38-73-495	State	Statute	
Authorizes merit rating for workers; compensation insurance; credit; testing for consumer insurance.	Requires a manner of delivery	§ 38-73-500	State	Statute	
Institutes reductions in premiums for consumer insurance.	Requires a manner of delivery	§ 38-73-505	State	Statute	
Establishes nonpartisan rating bureau for workers' compensation for consumer insurance.	Requires a manner of delivery	§ 38-73-510	State	Statute	
Provides deductibles for consumer insurance.	Requires a manner of delivery	§ 38-73-515	State	Statute	
Establishes rate filings are required for consumer insurance.	Requires a manner of delivery	§ 38-73-520	State	Statute	
Process for filing of multiplies for expenses by insurers writing workers' compensation	Requires a service	§ 38-73-525	State	Statute	Receive certain workers' compensation insurance filings.

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Establishes authority granted director or designee; effect of legislation and court decisions for consumer insurance.	Requires a manner of delivery	§ 38-73-915	State	Statute	
Establishes chapter title- Motor Club Services Act.	Requires a manner of delivery	§ 39-61-10	State	Statute	
Establishes cease and desist orders; revocation or suspension of certificate of authority for consumer motor club services.	Requires a service	§ 39-61-100	State	Statute	File contested case in ALC.
Institutes requirements of service contracts for consumer motor club services.	Requires a manner of delivery	§ 39-61-110	State	Statute	
Authorizes registration of club representatives; termination of representative's authority; fee for consumer motor club services.	Requires a service	§ 39-61-120	State	Statute	Determine information for application form; receive termination notices and funds.
Establishes sanctions for noncompliance by club representative; contested case hearing for consumer motor club services.	Requires a service	§ 39-61-130	State	Statute	Issue administrative orders
Institutes restrictions on advertising for consumer motor club services.	Requires a manner of delivery	§ 39-61-140	State	Statute	
Establishes services subject exclusively to consumer motor club services.	Requires a manner of delivery	§ 39-61-150	State	Statute	
Sets forth authority of administrator for consumer motor club services.	Requires a service	§ 39-61-160	State	Statute	Administer chapter; promulgate regulations.
Provides violations and penalties for consumer motor club services.	Requires a manner of delivery	§ 39-61-170	State	Statute	
Authorizes sale of insurance by club representatives; license requirements for consumer motor club services.	Requires a manner of delivery	§ 39-61-180	State	Statute	
Establishes incidental services for consumer motor club services.	Requires a manner of delivery	§ 39-61-190	State	Statute	
Provides definitions for consumer motor club services.	Requires a manner of delivery	§ 39-61-20	State	Statute	
Establishes attorney's fees for consumer motor club services.	Requires a manner of delivery	§ 39-61-200	State	Statute	
Authorizes deposit of cash, securities, or bonds for consumer motor club services.	Requires a service	§ 39-61-30	State	Statute	Approve types of financial security.
Establishes security; required assurances for consumer motor club services.	Requires a manner of delivery	§ 39-61-40	State	Statute	
Sets forth suits by aggrieved members; aggregate liability for consumer motor club services.	Requires a manner of delivery	§ 39-61-50	State	Statute	
Institutes submission and approval of club name for consumer motor club services.	Requires a service	§ 39-61-60	State	Statute	Approve motor club names.
Establishes application for, and issuance of, certificate of authority; fee for consumer motor club services.	Requires a service	§ 39-61-70	State	Statute	Create application; issue certificates.
Authorizes certificates of authority permanent unless suspended or revoked; renewal requirements for consumer motor club services.	Requires a service	§ 39-61-80	State	Statute	Set financial statement requirements for renewal.
Institutes service of process for consumer motor club services.	Requires a service	§ 39-61-90	State	Statute	Receive service of process for motor clubs and forward accordingly.
Establishes definitions for regulation of Pawnbrokers	Requires a manner of delivery	§ 40-39-10	State	Statute	
Institutes charges on loans for consumer pawnbrokers.	Requires a service	§ 40-39-100	State	Statute	Create rate schedule for posting.
Establishes vesting of title to pledged property for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-110	State	Statute	
Authorizes certificates of authority renewals; penalties for noncompliance; limited operations after lapses for consumer pawnbrokers.	Requires a service	§ 40-39-120	State	Statute	Revoke certificates; promulgate regulations; assess late filings; require new filings.
Authorizes pawnbrokers to comply with federal law; enforcement powers of administrator for consumer pawnbrokers.	Requires a service	§ 40-39-130	State	Statute	Enforce Truth in Lending Act.

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Establishes third-party ownership of pledge and sold property; returns; pawnbroker remedies and liability exemption for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-140	State	Statute	
Institutes hold orders for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-145	State	Statute	
Authorizes administrative orders; penalties for consumer pawnbrokers.	Requires a service	§ 40-39-150	State	Statute	Issue administrative orders; assess penalties.
Establishes contested case hearings for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-155	State	Statute	
Authorizes violations of Sections 40-39-80, 40-39-90, 40-39-100, 40-39-110, and 40-39-130; pledgor's cause of action against pawnbroker for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-160	State	Statute	
Authorizes Department of Consumer Affairs to regulate pawnbrokers; certificate of authority to operate pawnbroker business; background checks; persons ineligible for certificate of authority for consumer pawnbrokers.	Requires a service	§ 40-39-20	State	Statute	Regulate pawnbrokers, promulgate regulations, receive and review applications; notify law enforcement; process criminal background checks.
Provides certificate of authority required for each business location; penalties; location of retained pledged goods; posting of operation hours for consumer pawnbrokers.	Requires a service	§ 40-39-30	State	Statute	Enforce chapter via fines, revocation or other action.
Establishes unauthorized fees prohibited; violative pawn transaction ramifications for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-40	State	Statute	
Sets forth bonding and insurance requirements; notice of potential threats to pawned goods for consumer pawnbrokers.	Requires a service	§ 40-39-50	State	Statute	Approve financial responsibility.
Institutes periodic dollar amount adjustments for consumer pawnbrokers.	Requires a service	§ 40-39-55	State	Statute	Publish dollar amount adjustments
Establishes actions on bond for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-60	State	Statute	
Authorizes recordkeeping; identity verifications; only owners or their agents may pawn or sell for consumer pawnbrokers.	Requires a manner of delivery	§ 40-39-70	State	Statute	
Establishes pawn tickets; content requirements; executions; special circumstances for consumer pawnbrokers.	Requires a service	§ 40-39-80	State	Statute	Prescribe pawn transaction ticket.
Authorizes recordkeeping; electronic transfers; database for consumer pawnbrokers.	Requires a service	§ 40-39-90	State	Statute	Examine pawn records; approve electronic recordkeeping systems.
Establishes regulation of Mortgage Brokers.	Requires a manner of delivery	§ 40-58-10	State	Statute	
Establishes authority to promulgate regulations for consumer mortgage brokers.	Requires a service	§ 40-58-100	State	Statute	Promulgate regulations.
Institutes license application and renewal fees; term of license; late renewals for consumer mortgage brokers.	Requires a service	§ 40-58-110	State	Statute	Accept renewal applications; set format and time period; receive licensing fees.
Authorizes maintenance of records; composite annual report; confidentiality for consumer mortgage brokers.	Requires a service	§ 40-58-120	State	Statute	Examine records; receive annual reports.
Establishes participation in Nationwide Mortgage Licensing System Registry for consumer mortgage brokers.	Requires a service	§ 40-58-130	State	Statute	Utilize NMLS.
Provides definitions for consumer mortgage brokers.	Requires a manner of delivery	§ 40-58-20	State	Statute	
Establishes mortgage brokers and loan originators to be licensed; exceptions for consumer mortgage brokers.	Requires a service	§ 40-58-30	State	Statute	Issue licenses; receive notices of termination.
Authorizes surety bonds; determination of amount; uses for consumer mortgage brokers.	Requires a service	§ 40-58-40	State	Statute	Provide bond format; accept bonds.

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Institutes application for licensure; applicant work experience and education requirements; exceptions; license required for qualified loan originator for consumer mortgage brokers.	Requires a service	§ 40-58-50	State	Statute	Create application form; receive funds; process criminal background checks; establish certain experience requirements; receive notices.
Reserved	Not related to agency deliverable	§ 40-58-55	State	Statute	
Authorizes issuance of license; contents and posting; issuance as indication of approval of contracts by State or state agency; correction of errors; advertising for consumer mortgage brokers.	Requires a service	§ 40-58-60	State	Statute	Make licensing decision; receive updates.
Establishes maintenance, availability, and examination of records; mortgage loan logs; official place of business; notice to close branch office or to cease business in State for consumer mortgage brokers.	Requires a service	§ 40-58-65	State	Statute	Examine books and records; receive data and compile for annual mortgage log report; receive annual reports; receive certain notices; share information with other law enforcement agencies.
Sets forth continuing professional education requirements for consumer mortgage brokers.	Requires a service	§ 40-58-67	State	Statute	Receive reports of continuing education; inspect related records.
Establishes prohibited activities for consumer mortgage brokers.	Requires a manner of delivery	§ 40-58-70	State	Statute	
Institutes mortgage broker fee agreements disclosing charges for consumer mortgage brokers.	Requires a manner of delivery	§ 40-58-75	State	Statute	
Authorizes mortgage broker fee agreement requirements; penalty for violations; unintentional violations for consumer mortgage brokers.	Requires a manner of delivery	§ 40-58-78	State	Statute	
Establishes denial, suspension, revocation, or nonrenewal of license; grounds; administrative penalty; cease and desist orders; investigation or examination of loans; notification of national registry for consumer mortgage brokers.	Requires a service	§ 40-58-80	State	Statute	Suspend, revoke or refuse to license; investigate violations; issue orders; assess penalties and otherwise enforce the chapter.
Authorizes request for contested case hearing before Administrative Law Court for consumer mortgage brokers.	Requires a service	§ 40-58-90	State	Statute	File with ALC.
Establishes definitions for regulation of Professional Employer Organizations.	Requires a manner of delivery	§ 40-68-10	State	Statute	
Authorizes duty to issue license to qualified applicants; issuance within prescribed time; time license is valid; renewal for consumer professional employer organizations.	Requires a service	§ 40-68-100	State	Statute	Issue and renew licenses.
Institutes disclosure by licensee of information as to insurance or benefit plans for benefit of assigned employees; other reports may be required by regulation for consumer professional employer organizations.	Requires a service	§ 40-68-110	State	Statute	Receive certain reports/updates.
Establishes licensee's obtaining of workers' compensation coverage; licensee-sponsored and client-sponsored benefit plans for assigned employees; unemployment taxes; notification of start and end of relationship with client company for consumer professional employer organizations.	Requires a service	§ 40-68-120	State	Statute	Receive notice.
Sets forth form and content of licenses and notices; display for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-130	State	Statute	

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Authorizes name under which business may be conducted; change of name or location of primary office or records; addition of business offices; license not assignable for consumer professional employer organizations.	Requires a service	§ 40-68-140	State	Statute	Receive notices of changed names; promulgate regulation related thereto; receive event notices.
Establishes prohibited acts; operation without license; wrongful use of title or representation of being licensed; use of forged or false information to obtain license or in disciplinary proceeding; use of expired or revoked license; penalties for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-150	State	Statute	
Institutes investigation of complaints for consumer professional employer organizations.	Requires a service	§ 40-68-155	State	Statute	Forward insurance complaints to Dept. of Insurance.
Authorizes disciplinary action; grounds; sanctions; notice, hearing, and appeal; reinstatement for consumer professional employer organizations.	Requires a service	§ 40-68-160	State	Statute	Take disciplinary action; issue orders; enforce chapter.
Institutes enforcement by Attorney General for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-165	State	Statute	
Sets forth fees to be used to implement provisions of consumer professional employer organizations.	Requires a service	§ 40-68-170	State	Statute	Retain fees.
Establishes other applicable license requirements; licensed, registered, or certified employee considered employee of client company or of licensee; Employment Security Law unaffected for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-180	State	Statute	
Authorizes department to adopt regulations; Administrative Procedures Act to govern; licensee governed by chapter and regulations for consumer professional employer organizations.	Requires a service	§ 40-68-20	State	Statute	Promulgate regulations.
Sets forth license required; application and fee; information required as to each member of group; ineligibility for license for year after denial or revocation of license; exceptions for consumer professional employer organizations.	Requires a service	§ 40-68-30	State	Statute	Issue licenses; receive certain information.
Establishes qualification to serve as controlling person; background investigation; fingerprinting; effect of conviction of crime; designating agent for service of process; minimum net worth requirement for consumer professional employer organizations.	Requires a service	§ 40-68-40	State	Statute	Conduct background investigations; deny applications.
Sets forth continuing professional education for consumer professional employer organizations.	Requires a service	§ 40-68-45	State	Statute	Receive continuing education reports; offer continuing education.
Authorizes license fees' biennial assessment fee; submission of financial data to ensure compliance for consumer professional employer organizations.	Requires a service	§ 40-68-50	State	Statute	Collect fees and assessments; set renewal timeframes.
Institutes acceptance of affidavit or certification of approval for consumer professional employer organizations.	Requires a service	§ 40-68-55	State	Statute	Promulgate regulations.
Provides terms of agreement to be established in writing; notice to assigned employees; posting of notice by client company; notice or knowledge of injury for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-60	State	Statute	

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Establishes requirements of contract between licensee and client company; investigation of client company's work force; securing workers' compensation insurance coverage; licensee considered employer of assigned employees for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-70	State	Statute	
Sets forth responsibilities of client company with respect to workers' compensation insurance; penalties and liabilities for violation for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-75	State	Statute	
Institutes licensing of multiple companies owned by same entity as professional employer organization group; joint liability for consumer professional employer organizations.	Requires a manner of delivery	§ 40-68-80	State	Statute	
Establishes nonresident company or group; restricted license; appointment of entity for receipt of legal process for consumer professional employer organizations.	Requires a service	§ 40-68-90	State	Statute	Issue restricted license; approve application form.
Establishes chapter name- Physical Fitness Services Act.	Requires a manner of delivery	§ 44-79-10	State	Statute	
Institutes advertising disclosure requirements; providing of other information upon request for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-100	State	Statute	
Provides exemptions for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-110	State	Statute	
Establishes violations and penalties for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-120	State	Statute	
Provides definitions for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-20	State	Statute	
Institutes credit contract requirements for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-30	State	Statute	
Sets forth prohibited contractual provisions for consumer physical fitness services.	Requires a service	§ 44-79-40	State	Statute	Approve certain contracts.
Institutes unenforceability of prohibited contractual provisions for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-50	State	Statute	
Authorizes permissible contractual provisions for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-60	State	Statute	
Establishes rights against successors to contract for consumer physical fitness services.	Requires a manner of delivery	§ 44-79-70	State	Statute	
Provides financial responsibility requirements; certificates of authority for consumer physical fitness services.	Requires a service	§ 44-79-80	State	Statute	Receive bonds; determine bond alternatives; receive change of event reports; set application form; issue licenses; file with ALC.
Authorizes promulgation of regulations for consumer physical fitness services.	Requires a service	§ 44-79-90	State	Statute	Promulgate regulations.
Establishes enforcement of Motor Vehicle Express Warranties.	Requires a manner of delivery	§ 56-28-10	State	Statute	
Institutes repurchased vehicles not to be resold; exceptions for consumer motor vehicle express warranties.	Requires a service	§ 56-28-100	State	Statute	Receive certain notices.
Establishes notification to subsequent purchasers; penalties for failure to notify for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-110	State	Statute	

**These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Authorizes manufacturers to provide annual written summaries of certain motor vehicles; forms; records to be made available; penalties for consumer motor vehicle express warranties.	Requires a service	§ 56-28-20	State	Statute	Receive annual reports; create report form; inspect records; impose penalties.
Institutes nonconformity with express warranties; notice required; repairs required for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-30	State	Statute	
Establishes replacement of motor vehicle; refund of purchase price for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-40	State	Statute	
Sets forth presumption of attempts to conform; information to be provided to consumers; obligations of manufacturer; costs and attorney's fees; notice requirements for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-50	State	Statute	
Authorizes informal dispute settlement procedures for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-60	State	Statute	
Institutes limitations of actions for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-70	State	Statute	
Establishes construction of chapter; reimbursement from dealer prohibited; exception for consumer motor vehicle express warranties.	Requires a manner of delivery	§ 56-28-80	State	Statute	
Authorizes state arbitration board may be established for consumer motor vehicle express warranties.	Requires a service	§ 56-28-90	State	Statute	Promulgate regulation creating arbitration board.
Establishes title for chapter- Uniform Athlete Agents Act of 2018.	Requires a manner of delivery	§ 59-102-10	State	Statute	
Sets forth agency contracts for consumer athlete agents.	Requires a manner of delivery	§ 59-102-100	State	Statute	
Authorizes notice of contract to athletic director for consumer athlete agents.	Requires a service	§ 59-102-110	State	Statute	Receive complaints from educational institutions.
Institutes cancellation of agency contract by student for consumer athlete agents.	Requires a manner of delivery	§ 59-102-120	State	Statute	
Establishes records to be maintained by athlete agent for consumer athlete agents.	Requires a service	§ 59-102-130	State	Statute	Inspect records.
Sets forth prohibited acts of athlete agents for consumer athlete agents.	Requires a manner of delivery	§ 59-102-140	State	Statute	
Establishes violations and penalties for consumer athlete agents.	Requires a manner of delivery	§ 59-102-150	State	Statute	
Authorizes actions for damages; attorney's fees; accrual for consumer athlete agents.	Requires a manner of delivery	§ 59-102-160	State	Statute	
Sets forth administrative fee for consumer athlete agents.	Requires a manner of delivery	§ 59-102-170	State	Statute	
Provides application and construction of act for consumer athlete agents.	Requires a manner of delivery	§ 59-102-180	State	Statute	
Establishes relation to Electronic Signatures in Global and National Commerce Act for consumer athlete agents.	Requires a manner of delivery	§ 59-102-190	State	Statute	
Provides definitions for consumer athlete agents.	Requires a manner of delivery	§ 59-102-20	State	Statute	
Sets forth service of process on nonresident agents; subpoenas; use of funds for consumer athlete agents.	Requires a service	§ 59-102-30	State	Statute	Receive service; issue subpoenas; retain funds.
Authorizes certificate of registration as athlete agent required; exceptions for consumer athlete agents.	Requires a manner of delivery	§ 59-102-40	State	Statute	
Institutes application for registration; contents; registration in another state for consumer athlete agents.	Requires a service	§ 59-102-50	State	Statute	Prescribe application form; cooperate with other state agencies.

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Description	Purpose	Law Number	Jurisdiction	Type	Notes
Establishes issuance of certificate of registration; grounds for refusal; application for renewal; renewal application submitted in another state for consumer athlete agents.	Requires a service	§ 59-102-60	State	Statute	Issue certificates; make licensing decision; process renewals.
Authorizes suspension, revocation or refusal to renew certificate of registration for consumer athlete agents.	Requires a service	§ 59-102-70	State	Statute	Suspend, revoke or refuse to renew licenses.
Provides temporary certificate of registration for consumer athlete agents.	Requires a service	§ 59-102-80	State	Statute	Issue temporary certificates.
Establishes fees for consumer athlete agents.	Requires a manner of delivery	§ 59-102-90	State	Statute	
Establishes requirements pertaining to agency security breaches.	Requires a service	1-11-490	State	Statute	Receive notices, enforce chapter.
Requires manufactured home dealers make energy efficiency records available to DCA.	Requires a manner of delivery	12-36-2110	State	Statute	
Regulation Z, implements requirements for Truth in Lending Act.	Requires a manner of delivery	15 USC 1601 et seq.	Federal	Statute	
Regulation Z, implements requirements for Truth in Lending Act.	Requires a manner of delivery	16 CFR 1026	Federal	Regulation	
Establishes limitations on Telephone Solicitations.	Requires a service	16-17-445	State	Statute	Investigate complaints and enforce section.
Establishes limitations on Telephone Calls made with Automatically Dialed Announcing Devices.	Requires a service	16-17-446	State	Statute	Investigate complaints and enforce section.
Regulation of the Sale and Marketing of Renewable Energy Generation Facilities	Requires a service	28-78	State	Regulation	
Establishes regulation of reverse mortgages, giving DCA complaint intake and enforcement authority.	Requires a service	29-4-30	State	Statute	Receive complaints and enforce provisions.
Gives Board of Financial Institutions authority to request enforcement assistance from DCA regarding deferred presentment services.	Requires a service	34-39-220	State	Statute	Assist with enforcement of chapter.
Permits DCA to assist in enforcing check cashing services law.	Requires a service	34-41-100	State	Statute	Assist with enforcement of chapter.
Establishes the territorial application of the Consumer Protection Code	Requires a manner of delivery	37-1-201	State	Statute	
Sets forth definitions for terms used in the South Carolina Consumer Protection Code.	Requires a manner of delivery	37-1-301	State	Statute	
Allows charging of closing fees for motor vehicle dealers.	Requires a service	37-2-307	State	Statute	Process closing fee filings, investigate and enforce as necessary
Requirements for motor vehicle advertising.	Requires a manner of delivery	37-2-308	State	Statute	
Requirements for manufactured housing credit disclosures, material terms.	Requires a manner of delivery	37-2-309	State	Statute	
Requirements for manufactured housing credit disclosures, material terms.	Requires a manner of delivery	37-3-308	State	Statute	
Limitations on short term motor vehicle secured loans.	Requires a manner of delivery	37-3-413	State	Statute	
Permits the Department of Insurance to share exam/investigation findings with the consumer advocate	Requires a manner of delivery	38-13-30	State	Statute	
Requires DCA to notify and cooperate with the Department of Insurance Fraud Division.	Requires a service	38-55-530	State	Statute	Provide information.
Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	Requires a manner of delivery	38-71-315	State	Statute	
Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	Not related to agency deliverable	38-71-315	State	Statute	

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DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Provides for Consumer Advocate review of workers compensation insurance rate filings.	Requires a service	38-73-490	State	Statute	Review filings and request hearings when appropriate.
Permits Consumer Advocate to intervene in insurance proceedings.	Requires a service	38-73-910	State	Statute	Review filings and request hearings when appropriate.
Requires DCA and DOI, among other, consult on coastal property rating system.	Requires a service	38-75-490	State	Statute	Study and develop rating system.
Requires DCA to notify and cooperate with the Department of Insurance Motor Vehicle Fraud Division and other authorized agencies.	Requires a service	38-77-1120	State	Statute	Provide information.
Establishes requirements pertaining to business security breaches.	Requires a service	39-1-90	State	Statute	Receive notices, enforce chapter.
Builders Commission to seek assistance from DCA in securing restraining order or court injunctive relief in court against violators.	Requires a service	40-59-210	State	Statute	Assist with enforcement of chapter.
Creates State Health Planning Committee, designating the Consumer Advocate as a member.	Board, commission, or committee on which someone from our agency must/may serve	44-7-180	State	Statute	
Creates Solid Waste Advisory Council, designating the Consumer Advocate as a member.	Board, commission, or committee on which someone from our agency must/may serve	44-96-60	State	Statute	
Creates Pesticide Advisory Committee, requiring DCA recommend two citizen members to the Governor for appointment.	Requires a service	46-13-150	State	Statute	Make recommendations for appointment.
Requires State Livestock-Poultry Health Commission to consult with DCA, among others, when establishing advisory committees.	Requires a service	47-4-150	State	Statute	Assist in establishment of committees.
Requires DCA's telephone number on cable bills, mediate cable complaints.	Requires a service	58-12-360	State	Statute	Receive complaints.
Requires DCA to develop consumer protection regulations related to the sale or lease of renewable energy generation facilities.	Requires a service	58-27-2660	State	Statute	Promulgate regulations.
Name, image and likeness act definitions	Requires a manner of delivery	59-158-10	State	Statute	
Parameters for agent when dealing with NIL contracts and contract requirements	Requires a service	59-158-40	State	Statute	
Notice provisions for NIL contracts	Requires a manner of delivery	59-158-60	State	Statute	
Conflict parameters if contradicts athlete agents act	Requires a manner of delivery	59-158-80	State	Statute	
Pertains to state agency data breach notification requirements.	Requires a service	Proviso 117.110	State	FY 2018-19 Proviso	Compile credit reporting list, receive notices, enforce
Authorizes DCA to retain all funds paid in the settlement of cases involving statutes enforced by the department and to use the retained funds to offset enforcement costs.	Funding agency deliverable(s)	Proviso 80.1	State	FY 2018-19 Proviso	
Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program.	Funding agency deliverable(s)	Proviso 80.2	State	FY 2018-19 Proviso	
Retain funds collected under Chapters 2, 3 and 6 of Title 37 (Registered Credit Grantor Notification and Maximum Rate Filing) to cover operational costs and to carry	Funding agency deliverable(s)	Proviso 80.3	State	FY 2018-19 Proviso	
Authorizes DCA to retain funds collected under Chapter 61, Title 39 (Motor Clubs); Chapter 39, Title 40 (Pawnbrokers) and Chapter 79, Title 44 (Physical Fitness Facilities) for program implementation.	Funding agency deliverable(s)	Proviso 80.4	State	FY 2018-19 Proviso	
Authority to establish Rules	Not related to agency deliverable	Regulation 28-1	State	Regulation	
Procedures for Physical Fitness Services Centers	Requires a service	Regulation 28-100	State	Regulation	Review applications and issue certificates of authority. Review records to assure compliance. Review contracts.

**These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Licensing of Professional Employer Organizations	Requires a service	Regulation 28-1000	State	Regulation	Review applications and issue licenses; conduct inspections and investigations
Registration of Prepaid Legal Services	Requires a service	Regulation 28-1100	State	Regulation	Review applications and issue certificates of registration
Filing and Service	Requires a manner of delivery	Regulation 28-13	State	Regulation	
Applicability of APA	Requires a manner of delivery	Regulation 28-14	State	Regulation	
Witnesses in actions	Requires a manner of delivery	Regulation 28-15	State	Regulation	
Procedures for actions	Requires a manner of delivery	Regulation 28-18	State	Regulation	
Administrator investigative authority	Requires a manner of delivery	Regulation 28-19	State	Regulation	
Establishes organizational structure	Requires a manner of delivery	Regulation 28-2	State	Regulation	
Procedures for hearings	Requires a manner of delivery	Regulation 28-20	State	Regulation	
Procedures for Pawnbrokers	Requires a service	Regulation 28-200	State	Regulation	Review applications and issue certificates of authority. Review records to assure compliance.
Decisions/ Orders of Administrator	Requires a manner of delivery	Regulation 28-23	State	Regulation	
Procedure for rehearing and review	Requires a manner of delivery	Regulation 28-24	State	Regulation	
Procedure for Declaratory Rulings	Requires a service	Regulation 28-25	State	Regulation	Provide declaratory rulings on SC consumer law when appropriate
Procedure for Administrative Interpretations	Requires a service	Regulation 28-26	State	Regulation	Provide administrative interpretations on the SCCPC when appropriate
Procedure for adoption of rules	Requires a manner of delivery	Regulation 28-27	State	Regulation	
Commission and Council Meetings	Board, commission, or committee on which someone from our agency must/may serve	Regulation 28-28	State	Regulation	
Procedure for debtor to rescind transaction	Not related to agency deliverable	Regulation 28-29-5.204	State	Regulation	
Establishes general purposes of DCA	Requires a service	Regulation 28-3	State	Regulation	Provide information to and protect consumers; report on credit in SC; implement the SCCPC; work with businesses to ensure compliance with SCCPC; provide reports on credit issues; work to establish new credit/consumer laws; represent consumers' interests in front of regulatory agencies or courts.
Penalties for delinquent notification filing	Requires a manner of delivery	Regulation 28-30	State	Regulation	
Defines method of operations/ divisions of DCA	Requires a service	Regulation 28-4	State	Regulation	Mediate consumer complaints; evaluate rate requests and intervene when appropriate; provide information to consumers and businesses; provide information on ID theft; review consumer protections laws; conduct litigation and administrative enforcement of SCCPC.
Procedures for Rental-Purchases	Requires a service	Regulation 28-40	State	Regulation	Review of records
Licensing of mortgage brokers	Requires a manner of delivery	Regulation 28-400	State	Regulation	
Retention of records	Not related to agency deliverable	Regulation 28-5	State	Regulation	
Lemon Law Records	Requires a service	Regulation 28-500	State	Regulation	Inspection of records

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DEPARTMENT OF CONSUMER AFFAIRS**

Description	Purpose	Law Number	Jurisdiction	Type	Notes
Establishes charts for rebates	Requires a manner of delivery	Regulation 28-50-2.210, 3.210	State	Regulation	
Applicability of federal TILA	Requires a manner of delivery	Regulation 28-6	State	Regulation	
"Extended First Payment" transactions defined	Requires a manner of delivery	Regulation 28-60	State	Regulation	
Licensing of Continuing Care Retirement Communities	Requires a service	Regulation 28-600	State	Regulation	Review license application; issue licenses; conduct inspections and investigations; review complaints
Dollar Amount Adjustments	Requires a manner of delivery	Regulation 28-62	State	Regulation	
Maximum rate filings and postings	Requires a service	Regulation 28-70	State	Regulation	Review of records and ensure compliance
Licensing of Consumer Credit Counselors	Requires a service	Regulation 28-700	State	Regulation	Review of books and records
Marketing or Sale of Renewable Energy Generation Facilities	Requires a service	Regulation 28-78	State	Regulation	Create marketing pamphlet and standard disclosure; ensure compliance
Establishes notification procedures for creditors	Requires a service	Regulation 28-8	State	Regulation	Issue licenses when appropriate
Procedures for Motor Clubs	Requires a service	Regulation 28-80	State	Regulation	Review applications and issue certificates of authority
Informal complaint procedures	Requires a service	Regulation 28-9	State	Regulation	Investigate and bring action upon informal complaints
Procedures for Discount Medical Plans	Requires a service	Regulation 28-90	State	Regulation	Review application and issue certificates of registration
Licensing of Motor Vehicle sublease arrangers	Requires a service	Regulation 28-900	State	Regulation	Review applications; review records

FY 2020-2021 Agency Accountability Report
Services Responses:

These responses were submitted for the FY 2020-2021 Accountability Report by the

DEPARTMENT OF CONSUMER AFFAIRS

Description of Service	Description of Direct Customer	Customer Name	Others Impacted By the Service	Agency unit providing the service	Description of agency unit	Primary negative impact if service not provided
Protection of the marketplace while giving due regard to those businesses acting fairly; representation of the consumer interest before the Legislature and Governor.	Millions of South Carolina consumers, those who conduct business with regulated entities, those required to comply with laws under DCA's jurisdiction.	South Carolinians	Customers of regulated businesses; regulated industries	All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Noncompliant businesses will operate in violation of SC law causing potential harm to SC consumers and legitimate businesses.
Partnership opportunities and availability of our expertise to assist in performance of their job functions.	State and Local Government agencies serving South Carolinians.	Law enforcement		Legal	Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview.	Decreased knowledge amongst law enforcement community creating a gap in enforcement.
Thorough review of insurance and utility rate filings to ensure the marketplace is fair and balanced.	Consumers utilizing certain insurance products and those using utility services for personal, family or household purpose.	Ratepayers		Advocacy	Provide legal representation for the consumer interest in ratemaking matters involving utilities, property and casualty insurance and worker's compensation insurance.	Insurance companies may be permitted to implement insurance rates that are excessive, inadequate, or unfairly discriminatory and utility companies unjust and unfair rates.
Prompt, efficient service and for the agency to utilize a fair and balanced approach in carrying out its legal functions.	Credit Grantors, Athlete Agents, Continuing Care Retirement Communities, Credit Counseling, Discount Medical Plan Organizations, Mortgage Brokers, Motor Vehicle Dealers, Motor Clubs, Pawnbrokers, Physical Fitness Services, Preneed Funeral Providers, Prepaid Legal, Professional Employer Organizations.	Regulated and indirectly regulated businesses	Customers of regulated businesses	Legal	Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview.	Consumers are not able to access services from qualified professionals, business providers are delayed in operating.
Sharing knowledge of consumer rights and responsibilities to create savvy consumers.	Millions of SC consumers participating in the marketplace.	South Carolinians	Schools; Civic Organizations; Community Groups; Churches	Public Information & Education; Identity Theft Unit	Public Information- Informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications; ID Theft Unit- Provide education and outreach to consumers on how to deter, detect, and defend against identity theft.	Decreased business and consumer knowledge of rights and responsibilities resulting in imbalanced, unlevel-playing field in the consumer credit marketplace.

These responses were submitted for the FY 2020-2021 Accountability Report by the

DEPARTMENT OF CONSUMER AFFAIRS

Description of Service	Description of Direct Customer	Customer Name	Others Impacted By the Service	Agency unit providing the service	Description of agency unit	Primary negative impact if service not provided
Provide consumer law guidance; act professionally in representing the consumer interest.	Members of the legal community hearing or litigating matters related to laws under the Department's jurisdiction.	Lawyers	Judges; Hearing Officers; Commissioners	Legal; Administration; Advocacy	Legal- Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview; Advocacy-Provide legal representation for the consumer interest in ratemaking matters involving utilities, property and casualty insurance and worker's compensation insurance; Administration- The Administrator position, the officer appointed by the Commission on Consumer Affairs to administer Title 37 and other statutes falling within the Department's authority and otherwise manage the day to day operations of the agency, is located in this Division.	Consumers who have been harmed by noncompliant businesses will not obtain a correct resolution; unlevel playing field created by noncompliant businesses.
Provide and release for distribution prompt, compelling content on issues falling under the Department's jurisdiction to create better educated consumers and businesses and enhance awareness.	Traditional and nontraditional media channels and vendors including, but not limited to, newspapers, television stations, radio broadcasters, social media platforms, etc.	Media	Consumers and regulated industries	Public Information & Education	Informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications	Decreased business and consumer knowledge of rights and responsibilities resulting in imbalanced, unlevel-playing field in the consumer credit marketplace.
Partnership opportunities to leverage resources in the administration and enforcement of like laws; education partnerships; referral of complaints.	South Carolina and United States Attorney General and all state and local agencies performing consumer protection functions in carrying out their legal enforcement responsibilities for the protection of consumers.	Other state and federal agencies		All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Consumers who have been harmed by noncompliant businesses will not obtain a correct resolution; unlevel playing field created by noncompliant businesses.
Data sharing to track national trends; educational partnership opportunities.	Entities engaging in studying the operation of consumer protection laws, market practices and schemes or otherwise undertake to educate consumers on how to detect and avoid abusive consumer transactions including, but not limited to, Consumer Federation of America, PEW Charitable Trusts and AARP.	Consumer advocacy groups	Government Trade Associations; Industry Trade Associations; Think Tanks	Legal, Public Information & Education & Administration	Legal- Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview; Administration- The Administrator position, the officer appointed by the Commission on Consumer Affairs to administer Title 37 and other statutes falling within the Department's authority and otherwise manage the day to day operations of the agency, is located in this Division; Public Information- Informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications.	Inhibits DCA's ability to fulfill duties of: (1) recommending or otherwise advising on legislation, (2) identify areas needing new or revised regulation, (3) adequately warning consumers of emerging trends and issues.

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DEPARTMENT OF CONSUMER AFFAIRS

Description of Service	Description of Direct Customer	Customer Name	Others Impacted By the Service	Agency unit providing the service	Description of agency unit	Primary negative impact if service not provided
Constituent services; advise regarding legislation affecting the consumer interest.	Elected officials serving South Carolinians, including their constituent services and legislative liaison staff.	General Assembly	Governor; Congress	All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Prevents access to DCA services and results in consumer voice being excluded from legislative process.
Professional, efficient, prompt constituent services.	Any person contacting the Department .	General public	Businesses; Government	All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Longer processing times resulting in business providers being delayed in operating ; complaint process not as valuable to businesses and consumers .
Receive complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services; endeavor to determine the probable basis and endeavor to bring about a voluntary adjustment thereof.	Consumers and businesses involved in the Department's voluntary mediation of complaints.	SC consumers	Businesses responding to complaints; out-of-state consumers doing business with SC entities	Services	Receive and process consumer complaints filed against businesses and provide a voluntary mediation program to resolve the complaint.	Consumers harmed by noncompliant businesses will not obtain an efficient resolution or will have to pursue their own actions to obtain credits, refunds, and adjustments resulting in increased cost for both the consumer and business and increased burden on the court system.

Agency Partnerships Responses:

These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS

Name of Partner Entity	Type of Partner Entity	Description of Partnership
Budget and Control Board/DOA	State Government	Provide training for agency accounting, procurement and human resources staff; assist in troubleshooting within these same areas.
Board of Financial Institutions- Consumer Finance Division	State Government	Work together to ensure compliance with the Consumer Protection Code and other laws.
Administrative Law Court	State Government	Hear contested case hearings arising out of laws administered and enforced by DCA.
Division of Technology Operations	State Government	Provide network services, desktop support, server management, security services to DCA.
Law Enforcement (state & local)	Local Government	Assists in investigation of regulated businesses.
SCDMV/DPS	State Government	Assists in investigation of regulated businesses
SC Automobile Dealers Association	Professional Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.
Carolinas Independent Automobile Dealers Association	Professional Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.
SC.GOV	Private Business Organization	Maintains DCA's online Complaint Database, agency website.
Department of Insurance	State Government	Providing notices and full filings of insurance companies.
Actuarial Consultants	Non-Governmental Organization	Review insurance filings for DCA.
ThoughtSpan	Private Business Organization	Licensing database contractor.
Various industries regulated	Private Business Organization	Provide feedback on regulatory structure, joint educational partnerships/ outreach.
AARP	Non-Governmental Organization	Provide joint educational partnerships/ outreach.
Other state agencies	State Government	Provide joint educational partnerships/ outreach; referrals of consumers and businesses to DCA; multi-agency examinations and enforcement.
Print & Media Outlets	Non-Governmental Organization	Fulfilling media requests/ disseminating information.
American Conference of Uniform Consumer Credit Code States	Professional Association	Sharing of information amongst state regulators having similar consumer protection laws.
National Association of Consumer Credit Administrators	Professional Association	State regulator association: provides trainings and information sharing.
Federal agencies	Federal Government	Provide joint educational partnerships/ outreach; referrals of consumers and businesses; multi-agency examinations and enforcement.
Schools	K-12 Education Institute	Provide joint educational partnerships/ outreach.
SC Courts	State Government	Provide training for magistrates.
Public Service Commission	State Government	Make determinations in utility ratemaking matters.

**FY 2020-2021 Agency Accountability Report
Reports Responses:**

**These responses were submitted for the FY 2020-2021 Accountability Report by the
DEPARTMENT OF CONSUMER AFFAIRS**

Report Name	Law Number (If required)	Summary of Information Requested in the Report	Most Recent Submission Date	Reporting Frequency	Type of Entity	Method to Access the Report	Direct access hyperlink or agency contact
Agency Accountability Report	§1-1-810	The report "must contain the agency's or department's mission, objectives to accomplish the mission, and performance measures that show the degree to which objectives are being met." Agencies must "identify key program area descriptions and expenditures and link these to key financial and performance results measures."	9/14/2020	Annually	Governor or Lt. Governor AND Legislative entity or entities	Provided to LSA for posting online	
CAFR	Title 11, Chapter 3	Closing Packages	9/10/2021	Annually	South Carolina state agency or agencies	Available on another website	www.cg.sc.gov
Delegation Audit Report		Delegation transactions audit for human resources activity occurring during designated FY.	5/25/2021	Annually	South Carolina state agency or agencies	Electronic copy available upon request	Contact OHR at (803) 896-5086
Fines & Fees Report	Proviso 117.71	Transparency in revenue	8/30/2021	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/agency-reports
FY21 MBE Plan	§ 11-35-5240	Agency minority business utilization plan estimates for FY21	7/19/2021	Annually	South Carolina state agency or agencies	Electronic copy available upon request	Contact SMBCC at 803-734-5010
Homeowner Association Complaints Report	§ 27-30-340	Certain data from complaints involving homeowners associations		Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/HOA-reports
MBE Reports	SC Regulation 19-445.2160	Purchases relating to minority business utilization		Quarterly	South Carolina state agency or agencies	Electronic copy available upon request	Contact SMBCC at 803-734-5010
Mortgage Log Report	§ 37-22-210(C)(2); § 40-58-65(A)	Inform the public on mortgage transactions	44378	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/agency-reports
State Auditor's Report	§ 11-20-70	Agreed upon procedures audit results for during designated FY.		Annually	South Carolina state agency or agencies	Available on another website	https://osa.sc.gov/reports/
State of Credit Report	§ 37-6-104(5)	Data related to access to credit in South Carolina and DCA enforcement actions.	44316	Annually	Governor or Lt. Governor AND Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/agency-reports