

MINUTES
COMMISSION ON CONSUMER AFFAIRS
June 11, 2024

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 1:00 p.m. The following were in attendance:

COMMISSION MEMBERS:

Mr. David Campbell	Chair, Columbia, South Carolina
Mr. Fred Pennington	Vice Chair, Simpsonville, South Carolina
Mr. Jack Pressley	Columbia, South Carolina
Ms. Meredith Augustine	Designee, Secretary of State, Columbia, South Carolina
Mr. James Lewis*	Murrell's Inlet, South Carolina
*Via Conference Call	

MEMBERS EXCUSED:

MEMBERS UNEXCUSED:

OTHERS IN ATTENDANCE:

Department Staff: Mr. Roger Hall, Ms. Jennie Daniels, Mr. Phil Porter, Ms. Mandy Self, Mr. Scott Cooke, Ms. Darlene Dinkins

Notice of the meeting, its time, date, and location has been provided to the following: The State, Post and Courier, WIS-TV, ABC Columbia, WSPA, WYFF, WCSC

I. CALL TO ORDER

Commissioner Campbell, Chair called the meeting to order.

II. STATEMENT OF COMPLIANCE WITH THE FREEDOM OF INFORMATION ACT

Commissioner Campbell, Chair asked if the Department complied with the FOIA requirements. Mr. Hall affirmed the Department had complied.

III. APPROVAL OF MINUTES

Commissioner Campbell, Chair presented the May 14, 2024, Minutes for approval. Commissioner Pennington made the motion, and Commissioner Pressley gave a second. The minutes were approved.

IV. COMMISSION POLICY ISSUES:

Commissioner Campbell, Chair called on Mr. Hall to give an update on Department activity:

- Budget:
 - The Budget Conference Committee has met a couple of times and have discussed Provisos. They skipped over the House Proviso High-Cost Home Loan Act and the Retirement of the Fannie Mae Net Yield. We issued an Administrative Interpretation that provides a safe harbor until the Proviso is passed.
- Legislation:
 - Gave a report on bills that passed:
 - H4957 – NIL bill we will hold a webinar to educate universities, colleges and athlete agents.

- S 700 - Earned Wage Access bill will become effective in 6 months. Staff is working to develop applications and education to implement.
- S434 – Negative Option/Automatic Renewal, we will issue a Press Release and develop education for consumers.
- H 3424 – Age Verification for pornography websites.
- Reported the House Legislative Oversight Committee we are waiting for the final date from the staff.
- Completed the computer refresh project.
- Noted Ms. Rainsford and three staff attorneys are attending NACCA conference in Des Moines.
- Mr. Hall answered questions from the members.

V. PROGRESS REPORTS

A. ADMINISTRATIVE SERVICES

Commissioner Campbell, Chair called on Ms. Daniels who shared the following:

- Reported we are in year end, purchasing and planning for the Annual Audits. This audit will include a review of how we process monies, IT audit to review our information policies and a self-assessment audit.
- Reported on revenue, money is \$1,700 difference from May of 2023. Revenue received is at \$2.7 million for FYTD for 2024.
- Reported on online payments.
- Reported the remaining budget is 17 % of the General Fund and 20.7% Other Funds.
- Ms. Daniels answered questions regarding anticipated carry forward, year-end purchasing and the audits.

B. ADVOCACY

Commissioner Campbell, Chair called on Mr. Hall who shared the following:

- Reported on Rulemaking.
- Reported on Ratemaking:
 - the Duke Energy of the Carolinas hearing. All parties settled except SCDCA. The hearing lasted (6) days, staff is working on a Proposed Order that is due on June 17th.
- Submitted the Dominion testimony.
- Mentioned public hearings for Santee Copper will be scheduled.
- Mr. Hall answered questions about the Bonds and ROE.

C. CONSUMER SERVICES

Commissioner Campbell, Chair called on Ms. Self who shared the following:

- Gave an overview of complaints received agency-wide and how they were assigned by Division. She noted this month saw a slight decrease from May of 2023. She also noted a nearly 3% increase over the same period last year.
- Reported (20) days to close complaints which is lower than accountability goal, after reviewing she noted a higher number of referrals contributed to the fewer days to process.
- Gave an agency overview of online filings.
- Gave an overview of refunds, credits, and adjustments for the agency and services.
- Gave a report on the top (3) categories for complaints and refunds: real estate, vehicles and contractors and details about those complaints.
- Reported on the complaints assigned to the Services division and average number of days to close.
- Reported on unsatisfied complaints and their designations.
- Ms. Self asked if there were any questions.

D. IDTU

Commissioner Campbell, Chair called on Ms. Self who shared the following:

- Gave an overview of complaints assigned and included the number of days to close and closing designation, with those closed unsatisfied at 5%.
- Received (67) scam reports for the month.
- Received (28) ID theft reports for the month.
- Reported on scam and ID theft top categories and age ranges.
- Reported money lost on actual and potential losses.
- Reported on the counties with highest reporting.
- Ms. Self asked if there were any questions.

E. ENFORCEMENT

Commissioner Campbell, Chair called on Mr. Porter who shared the following:

- Gave an overview of complaints:
 - Reported on closing categories with 13.6% as unsatisfied. These include the ones that are before a court or red flag, no business response.
 - Reported refunds and adjustments through the complaint process.
- Reported updates on litigation:
 - New case for violations of the Preneed Funeral Contracts, they may file a contested case by June 17, 2024.
 - Each case listed are pending a Court or some other action.
- Reported on Security Breach and categories.
- Updated Investigator activity:
 - We are at 23.8% of licensees reviewed, on track for meeting the 25% goal for the year.
 - Visited 46 counties in FY24.
- Mr. Porter answered questions from members.

G. PUBLIC INFORMATION

Commissioner Campbell, Chair called on Mr. Cooke who shared the following:

- Released (2) press releases – both were picked up. They were on losses reported from ID Theft and Scams and the Dominion Public Hearings.
- Reported (150) media mentions in May.
- Reported on (18) presentations, (16) for (337) consumers. We had (2) business presentations with (41) attendees, focused on Preneed Funeral Contracts and Pawn Brokers.
- Participated in the (4) community fairs and (1) PSC public hearing.
- Gave an overview of the social media traffic/website and numbers for the month.
- Mr. Cooke asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Campbell, Chair reminded everyone the next meeting date is August 13, 2024.

VII. ADJOURNMENT

Commissioner Campbell, Chair adjourned the meeting at 2:03 p.m.