

MINUTES
COMMISSION ON CONSUMER AFFAIRS
March 12, 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	Acting Chair, Simpsonville, South Carolina
Mr. Jack Pressley	Columbia, South Carolina
Ms. Meredith Augustine	Secretary of State Designee, Columbia, South Carolina
Mr. James Lewis*	Murrell's Inlet, South Carolina
Via Teams	

MEMBERS EXCUSED:

MEMBERS UNEXCUSED:

OTHERS IN ATTENDANCE:

Department Staff: Ms. Carri Lybarker, Ms. Jennie Daniels, Ms. Kelly Rainsford, Ms. Mandy Self, 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 has complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied.

III. APPROVAL OF MINUTES

Commissioner Campbell, Chair presented the February 13, 2024, Minutes for approval. Commissioner Pressley made the motion, and Commissioner Pennington gave a second. The minutes were approved.

IV. COMMISSION POLICY ISSUES:

Commissioner Campbell, Chair called on Ms. Lybarker to give an update on Department activity:

- Budget:
 - Gave an overview of the process and the floor debate will begin this week. The House included a \$1000 increase for state workers making under \$66,667 and a 1.5% 66,667 and above. There was a proviso bill introduced. DCA will make the Senate presentation on April 3rd.
- Legislation:
 - H4957- Student Athlete Name, Image, and Likeness. It does not change DCA's role or the athlete agent registration program.
 - S910 - The Bill requires lenders to consider a consumer's ability to repay, limits renewals and marketing to/ targeting specific communities.
 - S434 regarding service contracts and negative option/auto renewal.

- H5118 utility reform, this could potentially move the Consumer Advocate role to ORS.
- H4116 increases the criminal penalties for preneed contracts.
- There are 8 weeks left in the session.
- Provided an over of the HLOC Findings and Recommendations.
- Ms. Lybarker answered questions from members

V. PROGRESS REPORTS

A. ADMINISTRATIVE SERVICES

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

- Reported revenue is steady and in the black, February receipts were less than January. We have completed the high licensing period.
- Gave an update for remaining funds for general and other funds.
- Introduced Bailey Hartfield, Media Strategist.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

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

- Reported on Rulemaking, (8) have been reviewed FYTD:
 - We have submitted comments on (4) notices.
- Reported on Ratemaking:
 - PSC: we are continuing our work on the Bond Advisory Team for Duke.
 - Gave an update on cases at the PSC.
- Reported on review of (40) insurance filings with (2) in DCA's jurisdiction. Reviews are taking an average of (23.8) days.
- Mr. Hall asked if there were any questions.

C. CONSUMER SERVICES

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

- Gave an overview of complaints received and how they were assigned by Division. She noted there has been a 10% increase of the receipt of complaints over last year.
- Gave an overview of refunds, credits, and adjustments.
- Gave an overview of online filings.
- Gave a report on the top (3) categories for complaints and explained referred complaints. She mentioned an increase in HOA complaints.
- Reported on the complaints closed as unsatisfied (59), abandoned, and undetermined. Of these (34) did not receive a business response.
- 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 (22) complaints assigned and included the number of days to close and closing designation. Unsatisfied was high for the month of the (18) closed (11) were unsatisfied.
- Received (76) scam reports for the month.
- Received (21) ID theft reports for the month.
- Reported on scam and ID theft top categories.
- Ms. Self asked if there were any questions.

E. ENFORCEMENT

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

- Gave an overview of complaints:
 - Reported on the number received and the closing designations. We noted the staff closed (112) this month, (13) unsatisfied. Of those, (11) were out of business and (9) of those were solar businesses.
- Reported updates on litigation:
 - Cash Central we have emailed, and we are still waiting to get back on the docket.
 - Updated ongoing litigation as delineated in the Progress Report.
- Reported on Security Breaches received (17). One was a laptop that was sold and had not been properly wiped. She delineated the different types of breaches reported.
- Reported on fines, refunds, and adjustments. We have licensees paying late filing fees.
- Licensing:
 - Gave a report on the high adoption rate for filing and paying online.
 - Noted the number of days to process and approve filings in under (30) days is 98.9%.
 - She reported that February is the lowest month for online filing and paying, she noted late filers tend to file on paper.
- Updated Investigator activity:
 - We are at 16.5% of licensees reviewed, with 8.5% remaining we are on track for meeting the 25% goal for the year.
- Ms. Rainsford answered questions from members.

G. PUBLIC INFORMATION

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

- Reported on (4) press release, and (88) media mentions.
- Reported (3) shred events have been held across the state during our National Consumer Projection Week/Month.
- Gave an overview of the positive response to the HOA report. We had folks calling before we published it. It increased our web page traffic as well. We saw (327,000) reached on Nextdoor with the HOA report/post. It received (339) comments and was shut down by Nextdoor.
- Reported on (12) presentations for consumers, (11) for consumers and (1) for business.
- Reported on webinars loaded onto YouTube, HOA was a hot topic. Folks were reviewing the HOA and the Law from last year. We have loaded the new one. On Facebook, shred events were very popular.
- Mr. Cooke asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Campbell, Chair reminded everyone the next meeting date is April 9, 2024.

VII. ADJOURNMENT

Commissioner Campbell, Chair adjourned the meeting at 1:58 p.m.