

MINUTES
COMMISSION ON CONSUMER AFFAIRS
November 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	Acting Chair, Simpsonville, South Carolina
Mr. Jack Pressley	Columbia, South Carolina
Mr. Mark Hammond	Secretary of State, 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, Mr. Scott Cooke; Ms. Ayah Favors, 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 Pennington, Acting Chair called the meeting to order.

II. STATEMENT OF COMPLIANCE WITH THE FREEDOM OF INFORMATION ACT

Commissioner Pennington, Acting Chair asked if the Department complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied.

III. APPROVAL OF MINUTES

Commissioner Pennington, Acting Chair presented the October 8, 2024, Minutes for approval. Commissioner Pressley made the motion, and Commissioner Hammond gave a second. The minutes were approved.

IV. COMMISSION POLICY ISSUES:

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

- Provided an update on the FY26 budget.
- Gave an overview of the legislative schedule: the Senate scheduled their organizational session for December 4th and the House will come in on December 3rd. We will be following to see who the new committee chairs will be following the elections and pre-filed legislation.
- Shared plans to meet the request from HLOC to add Commission Minutes to the website. The plan is to start with FY24 and the current FY25 Minutes. Going forward will keep three years of Minutes on the webpage.
- Reported the staff completed Employee Performance Management in October.

- Reported staff has been involved in interviewing potential folks to fill the (3) vacancies. Staff attorneys have been offering webinars for renewal season for the regulated industries.
- Shared the date and plans for the annual staff retreat will be on December 5th at Harbison State Park.
- Noted the December 10th meeting will include our Holiday Luncheon.
- Reported a letter has been drafted to address the vacancies, she asked members to indicate if they would continue to serve.
- Ms. Lybarker asked if there were any questions.

V. PROGRESS REPORTS

A. ADMINISTRATIVE SERVICES

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

- Reported revenue for the month, noting the numbers are a little lower than last year.
- Reported on the remaining budget amounts. This will increase as renewals begin.
- Reported one reporting packet is due on Friday.
- Introduced Ayah Favors, Public Information Coordinator.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

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

- Reported on Rulemaking – no activity for October.
- Gave a Ratemaking update for pending cases, noting the Santee Cooper Board meeting on October 8, 2024. The Department made comments and we are waiting on the Board decision.
- Received (20) insurance filings, (6) were in our jurisdiction. An average of (16) days to review.
- Mr. Hall discussed the potential issues for high demand rates as requested.

C. CONSUMER SERVICES

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

- Gave an overview of complaints received agency-wide for the month (554) as compared to (469) in October of 2023. This is an 18% increase over last year. The calendar year we are at (4,946) for 2024 as compared to (4,917) in 2023. That is a 1% overall increase.
- Reported 83% were filed online.
- Gave an overview of refunds, credits, and adjustments for the agency \$117,441.
- Gave a report on the top (3) categories for complaints received:
 - real estate was #1 with (112) complaints of those (67) HOA; (42) timeshare; (3) other real estate vehicles was #2 with (93) and then contractors with (53).
- Reported on the complaints assigned (397) to the Services division, closing (407).
- Services staff recovered \$39,324 in refunds and adjustments.
- Provided an overview of days to close and the unsatisfied closing designation.
- 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 (45) and the number of (46) days to process. Closed (26) complaints with 10% as unsatisfied.
- Received \$4,300 in refunds, credits or adjustments.
- Mentioned the issues with complaints against META, consumers from out of state are filing with bogus addresses (legit addresses, but not the consumers address).
- Received (54) scam reports.
- Received (66) ID theft reports.

- Reported on the top (3) categories for scams: purchase, crime/warrant and tech. For ID theft the top (3) were financial, government and medical.
- Reported for ID Theft reports received, (39) that was in response to the Sentinel mailings, that's 59% of all received. We have 1.5% to 2% to those notices previously. Reported on Sentinel mailouts for October, we sent out (1002), (285) by mail and emailed (717). That is a 3.7% return.
- Reported on actual and potential losses.
- Reported on the age-ranges for consumers submitting reports.
- Ms. Self asked if there were questions.

E. ENFORCEMENT

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

- Gave an overview of complaints:
 - Assigned (112) and (163) closed.
 - Reported refunds, credits, and adjustments of (\$74K), one large one was for a solar complaint where the contract was cancelled.
 - Reported on unsatisfied complaints - of the 12.2%, 2.1% were red flag.
 - Shared her appreciation to Ms. Self and Ms. Kujawski for training the analysts.
- Reported updates on litigation:
 - Reported the pending cases:
 - Cash Central.
 - Portfolio Recovery.
 - SCATDA.
 - Mortgage Log Penalty Cases (2).
 - Serenity Mortuary.
 - New case with AG & META.
- Reported on Security Breaches - (14) for month affecting (38,305) consumers.
- Reported on fines, refunds, and adjustments, noting the PEO's are due to unlicensed activity.
- Reported on licensing:
 - Reported a huge success for applications processed/issued within (30) was at 99%. For applications filed on CALAS we were at 93.6%, well above the 88% goal, paid online 94.5%.
- Reported on investigator activities, they have reviewed 7.9% of all licensees FYTD.
- Ms. Rainsford asked if there were questions.

G. PUBLIC INFORMATION

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

- Reported (46) media mentions, topics were disaster scams and cybersecurity. The Post & Courier article focused on the great work of the Department. Ms. Lybarker shared a quote from former AG Condon.
- Reported on Press Releases, issued (1) and it was picked up.
- Reported on (20) presentations in (9) counties. Of these (13) where ID Theft and Scams, (2) education, and (1) financial). 4.79 stars received from consumers in attendance. Of these (4) were business presentations.
- Participated in (7) community events including the TeamSC Days sponsored by the Governor and Department of Administration to assist consumers who needed assistance to get help after the storm.
- Held (3) shred events in Columbia, Anderson and North Charleston. Served (851) cars and shredded (32,900 lbs.).
- Gave an overview of the social media traffic/website and numbers for the month. Best post on Nextdoor was related to Helene. Our webinars on Recovering from Disaster were popular posts.
- Mr. Cooke asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Pennington, Acting Chair reminded everyone the next meeting date is December 10, 2024.

VII. ADJOURNMENT

Commissioner Pennington, Acting Chair adjourned the meeting at 2:27 p.m.