

RESTRUCTURING & SEVEN-YEAR PLAN

Insert Agency Name

Date of Submission: *Insert Date*

Please provide the following for this year's Restructuring and Seven-Year Plan Report.

	Name	Date of Hire	Email
Agency Director	Carri Grube Lybarker	February 8, 2011	CLybarker@scconsumer.gov
Previous Agency Director	Brandolyn Thomas Pinkston	October 2002	

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Is the agency vested with revenue bonding authority? (re: Section 2-2-60(E))	No
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I have reviewed and approved the enclosed 2015 Restructuring and Seven-Year Plan Report, which are complete and accurate to the extent of my knowledge.

Current Agency Director (Sign/Date): (Type/Print Name):	See original

If applicable, Board/Commission Chair (Sign/Date): (Type/Print Name):	See original

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EXECUTIVE SUMMARY

I. Executive Summary

A. Historical Perspective

1. In attached chart

B. Purpose, Mission and Vision

1. In attached chart

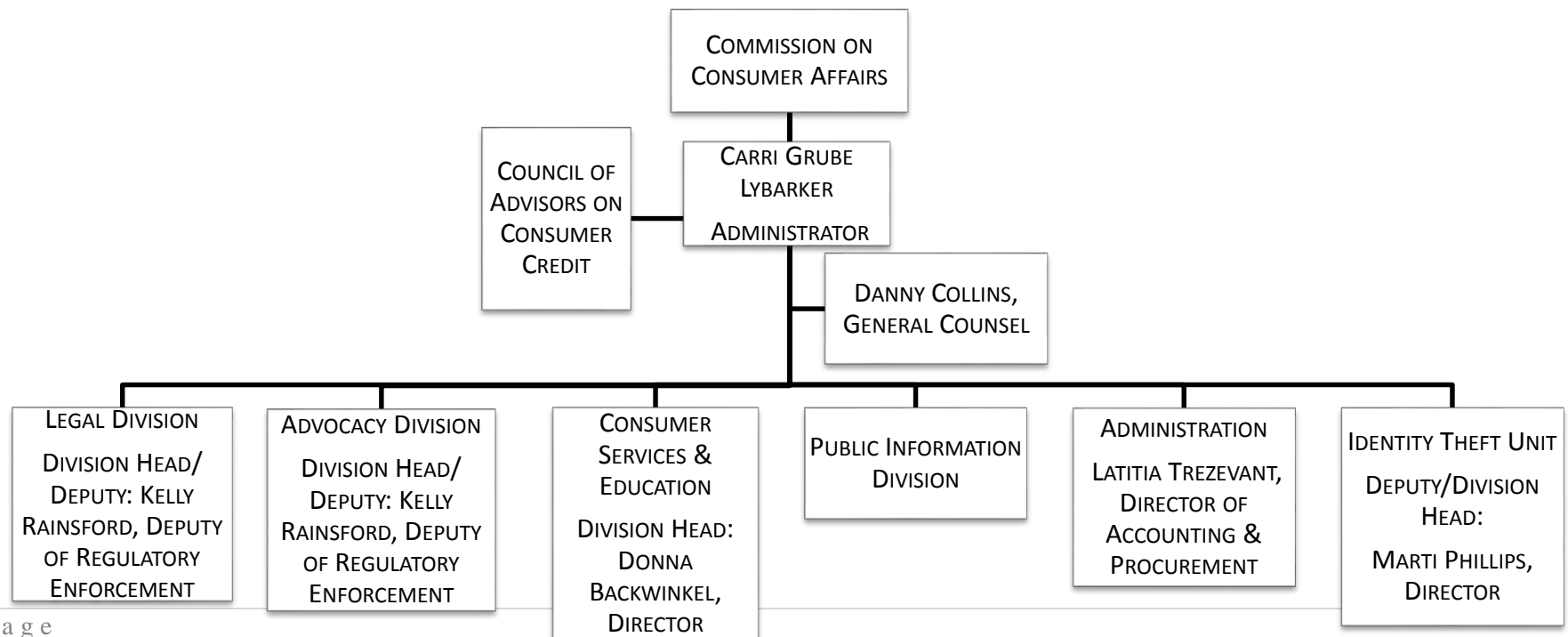
C. Key Performance Measure Results

1. Summary of Results:
 - a. Due to the nature of the agency, measurements are established based upon internal data over the agency's history.
 - b. The Key Performance Measurements chosen show a cross-section of agency activities at the core of the Department's mission.
 - c. The agency currently employs five databases.
 - d. We have no restructuring recommendations at this time.

ORGANIZATIONAL PROFILE

II. Organizational Profile

1. The agency's performance improvement system(s);
 - a. Performance measures are discussed monthly in Division and full staff meetings where idea exchanges take place regarding areas needing improvement. Senior management also presents performance benchmarks and updates to the Department's Commission on a monthly basis. The agency also utilizes the annual Employee Performance Management System as a catalyst for addressing performance on an individual level.
2. The agency's organizational structure in flow chart format;



3. Please identify any emerging issues the agency anticipates may have an impact on its operations in the upcoming five years.

- a. The financial condition of the industries regulated directly affects the number of filings received and processed, thus revenue collected. Further, the climate of the insurance industry impacts the number of rate filings falling within the agency's jurisdiction for review and corresponding savings resulting from our intervention. Historically, these factors coupled with general fund budgetary restraints have resulted in decreased resources, including overall agency funding, human capital and technological enhancements. Positive movements on all these fronts, however, have been made in FY14.

DCA has seen an abundant amount of change in recent years. The Department experienced severe budget cuts between FY09 and FY12. The budget reductions not only occurred at the General Fund level, with the agency receiving a more than \$1.6 million base appropriations cut from FY09-FY12, but other funds decreased as well. The industries regulated by the Department were affected by the economic downturn; thus certain licensee numbers sharply declined. While the Legislature sets the amount of Other Funds the agency can maintain, there is no guarantee such funds will actually be received. 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 FY14 budget, however, provided DCA with seven new FTE positions.

While budgetary constraints have lessened, and great strides made, DCA still identifies gaps in resources that prevent the Department from reaching its full potential. Agency leaders will continue to seek appropriate funding to address such deficiencies, leverage resources in areas of enforcement and education and continue to implement programs to enhance staff expertise and morale.

RESTRUCTURING REPORT

V. Key Performance Measurement Processes

A. Results of Agency's Key Performance Measurements

Mission Effectiveness

1. What are the agency's actual performance levels for two to four of the agency's key performance measurements for mission effectiveness (i.e., a process characteristic indicating the degree to which the process output (work product) conforms to statutory requirements (i.e., is the agency doing the right things?))?

a. Number of regulatory filings processed

- i. The performance goal(s)/benchmark(s): *27,000*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA's regulated industries varies from state to state.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of regulatory filings occurred in FY2014. DCA looks at industry type and a ten-year lookback at the number of filings received and processed.*

b. Number of enforcement actions taken

- i. The performance goal(s)/benchmark(s): *50*

1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA’s regulated industries varies from state to state.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Bi-weekly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
1. *An increase in the number of regulatory filings occurred in FY2014, thus so did the number of enforcement actions taken. DCA looks at industry type and a ten-year lookback at the number of filings received and processed and enforcement actions.*

c. Number of complaints received and processed

- i. The performance goal(s)/benchmark(s): *4,000*
1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*

- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *DCA has seen a decrease in complaint filings attributed to a change in process internally to direct the consumer to the appropriate authority prior to filing a complaint. DCA examines internal processes in conjunction with historical data related to complaint filings.*

Mission Efficiency

- 2. What are the agency's actual performance levels for two to four of the agency's key performance measurements for mission efficiency (i.e., a process characteristic indicating the degree to which the process produces the required output at minimum resource cost (i.e., is the agency doing things right?)) including measures of cost containment, as appropriate?
 - a. ***Rate of Return on Investment in Complaint Mediation Program***
 - i. The performance goal(s)/benchmark(s): *>100%*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 - 2. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 - 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
 - ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - iii. Trends the agency has seen and the method by which it analyzes trends in these results.

1. *DCA has seen a decrease in complaint filings, however results obtained by DCA staff have increased. DCA examines internal processes in conjunction with historical data related to complaint filings, including number received and refunds, credit and adjustments obtained.*

b. Percentage of regulatory filings received online

- i. The performance goal(s)/benchmark(s): 25%
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA’s regulated industries varies from state to state.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of regulatory filings occurred in FY2014. DCA looks at industry type and a ten-year lookback at the number of filings received and processed. DCA also takes into account plans to develop additional online filing programs.*

c. Miles driven by investigators

- i. The performance goal(s)/benchmark(s): 173
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history*

as the regulations and marketplace pertaining to DCA's regulated industries varies from state to state.

3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Bi-weekly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of regulatory filings occurred in FY2014, thus so did the number of compliance reviews. DCA looks at number of filings received and compliance reviews administered.*

Quality (Customer Satisfaction)

3. What are the agency's actual performance levels for two to four of the agency's key performance measurements for quality (i.e., degree to which a deliverable (product or service) meets customer requirements and expectations (a customer is defined as an actual or potential user of the agency's products or services)) for the agency as a whole and for each program listed in the agency's Major Program Areas Chart?
 - a. **Average days taken to resolve a complaint**
 - i. The performance goal(s)/benchmark(s): *25*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*

- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *DCA examines internal processes in conjunction with historical data related to complaint filings. Since the implementation of our online Complaint System, processing times have decreased by half.*

b. Refunds, Credit and Adjustments obtained through complaint mediation, enforcement and insurance intervention

- i. The performance goal(s)/benchmark(s): *\$1.5 million*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 - 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA’s regulated industries varies from state to state.*
 - 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
 - 3. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - 4. *Marti Phillips, Director-Identity Theft Unit, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *Fluctuations are seen in number of regulatory filings, complaints and insurance notices processed and reviewed.*

c. Percentage of complaints closed satisfied

- i. The performance goal(s)/benchmark(s): *>75%*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*

2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *DCA has seen a decrease in complaint filings attributed to a change in process internally to direct the consumer to the appropriate authority prior to filing a complaint. DCA examines internal processes in conjunction with historical data related to complaint filings.*

Workforce Engagement

4. What are the agency’s actual performance levels for two to four of the agency’s key performance measurements for workforce engagement, satisfaction, retention and development of the agency’s workforce, including leaders, for the agency as a whole and for each program listed in the agency’s Major Program Areas Chart?
 - a. ***Internal and external training opportunities provided***
 - i. The performance goal(s)/benchmark(s): *10 internal; 300 hours external*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *Goals are based on employee feedback and budgetary capabilities.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the

- country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Quarterly*
 - 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
 - 3. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - 4. *Marti Phillips, Director-Identity Theft Unit, Monthly*
 - 5. *Sharon Jones, Director- Human Resources, Monthly*
 - 6. *Latitia Trezevant, Director- Accounting and Procurement, Monthly*
 - iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *DCA has seen an increase in retirements during the current fiscal year and assesses training needs as a part of workforce planning and employee retention.*

b. Percentage of employees satisfied working at DCA

- i. The performance goal(s)/benchmark(s): *>75%*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 - 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *Goals are based on historical internal employee feedback.*
 - 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Annually*
 - 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Annually*
 - 3. *Donna Backwinkel, Director- Consumer Services, Annually*
 - 4. *Marti Phillips, Director-Identity Theft Unit, Annually*
 - 5. *Sharon Jones, Director- Human Resources, Annually*
 - 6. *Latitia Trezevant, Director- Accounting and Procurement, Annually*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.

1. N/A

c. **Employee turnover rate**

i. The performance goal(s)/benchmark(s): <10%

1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. N/A
2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *Historical data for the agency and hiring cycles are utilized to establish suitable goals.*
3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. N/A

ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.

1. *Carri Grube Lybarker, Administrator, Annually*
2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Annually*
3. *Donna Backwinkel, Director- Consumer Services, Annually*
4. *Marti Phillips, Director-Identity Theft Unit, Annually*
5. *Sharon Jones, Director- Human Resources, Annually*
6. *Latitia Trezevant, Director- Accounting and Procurement, Annually*

iii. Trends the agency has seen and the method by which it analyzes trends in these results.

1. *DCA has seen an increase in retirements during the current fiscal year.*

Operational/Work System Performance

5. What are the agency’s actual performance levels for two to four of the agency’s key performance measurements for operational efficiency and work system performance (includes measures related to the following: innovation and improvement results; improvements to cycle or wait times; supplier and partner performance; and results related to emergency drills or exercises) for the agency as a whole and for each program listed in the agency’s Major Program Areas Chart?

a. **Number of complaints closed**

i. The performance goal(s)/benchmark(s): >complaints filed

1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. N/A

2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *DCA has seen a decrease in complaint filings attributed to a change in process internally to direct the consumer to the appropriate authority prior to filing a complaint. DCA examines internal processes in conjunction with historical data related to complaint filings.*

b. Agency network up-time

- i. The performance goal(s)/benchmark(s): *>95%*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history, type and age of computer systems implemented.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Annually*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Annually*

3. *Latitia Trezevant, Director- Accounting and Procurement, Annually*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *The importance of security has resulted in DCA transferring technology services to DTO.*

c. **Copying costs**

- i. The performance goal(s)/benchmark(s): *18,000*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history and implementation of new technology systems.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Annually*
 2. *Latitia Trezevant, Director- Accounting and Procurement, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of online programs results in not only a decrease in copier costs, but mail and supplies as well.*

RESTRUCTURING REPORT

V. Key Performance Measurement Processes (cont.)

B. Most Critical Performance Measures

1. Of the key performance measurement processes listed in Subsection A., which are the three most critical to achieving the overall mission of the agency?
 - a. ***Number of regulatory filings processed***
 - b. ***Number of complaints closed***
 - c. ***Internal and external training opportunities available***

C. Databases/Document Management

1. List all electronic databases/document management/business intelligence systems or programs utilized by the agency, including, but not limited to all relational database management systems.
 - a. ***AS400***
 - b. ***.Net Licensing Database***
 - c. ***SC Business One Stop***
 - d. ***Nationwide Mortgage Licensing System***
 - e. ***SC.Gov***

D. Recommended Restructuring

Consider the process taken to review the agency's divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report ("Process").

1. Yes or No, based on the information obtained and analysis performed during the Process, does the agency have any recommendations for restructuring (either that it could do internally or that would need the assistance of revised or new legislation) that would merge or eliminate duplicative or unnecessary divisions, programs, or personnel within each department of the agency to provide a more efficient administration of government services?
 - a. If yes, please provide the agency's suggestions.

No.

VI. Seven-Year Plan

A. General

1. Yes or No, does the agency have a plan that provides initiatives and/or planned actions the agency will take during the next seven fiscal years that implement cost savings and increased efficiencies of services and responsibilities in order to continually improve its ability to respond to the needs of the state's citizens?

If yes, go to Current/Recommended Actions Section.

If no, skip Current/Recommended Actions Section and go to Additional Questions.

Yes

B. Current/Recommended Actions

1. Describe all of the actions the agency is currently taking and plans it has for initiatives and actions during the next seven fiscal years to work to achieve greater efficiency in its operations in order to continually improve its ability to respond to the needs of the state's citizens? In this description, provide the names of all personnel who are responsible for overseeing the actions and plans.

Administration:

- In October 2014, DCA contracted with the Department of Technology Operations for the provision of computer administration and support services. Such a relationship will permit DCA to have access to varied technological knowledge without having to hire numerous IT staff internally.
- DCA also engages in an annual review of agency procurement contracts to determine if an alternative option would result in cost savings and ensure the contract is meeting agency needs.
- Personnel: *Carri Grube Lybarker, Administrator; Latitia Trezevant, Director-Accounting and Procurement*

Legal:

- DCA is focusing energies on educating businesses on the current licensing programs available online to increase user adoption. Such efforts resulted in the total number of regulatory filings made online jumping from 8% in FY13 to 16% in FY14. Further, the FY14 budget included funding for DCA to secure a new, back-end licensing database with web deployment capabilities.
- Personnel: *Carri Grube Lybarker, Administrator; Kelly Rainsford, Deputy for Regulatory Enforcement*

Consumer Services:

- After years of development, the Department launched an online Complaint System on January 1, 2014. Consumers can now submit, and businesses can respond to, complaints electronically. The System allows for quick and easy submission, tracking and searching of complaints. Users can attach supporting documentation, submit comments to DCA complaint analysts, monitor a complaint status 24/7 and research complaints. DCA is continuing evaluation of the program to identify adjustments needed to increase efficiencies and planning initiatives to promote usage by consumers and businesses.
- Personnel: *Carri Grube Lybarker, Administrator; Donna Backwinkel, Director-Consumer Services*

Advocacy:

- Implement a new, back-end licensing database with web deployment capabilities.
- Personnel: *Carri Grube Lybarker, Administrator; Kelly Rainsford, Deputy for Regulatory Enforcement*

Public Information & Education:

- Continue to leverage technology, such as social media resources and webinars, in the education of consumers and businesses on their rights and responsibilities under the laws within DCA's jurisdiction.
- Personnel: *Carri Grube Lybarker, Administrator; Kelly Rainsford, Deputy for Regulatory Enforcement; Donna Backwinkel, Director- Consumer Services*

Identity Theft Unit:

- None at this time. The Unit launched October 1, 2013 and DCA is continuously engaging in program evaluation to review initiatives for potential adjustments that would produce greater efficiencies and/or cost-savings.
- Personnel: *Carri Grube Lybarker, Administrator; Marti Phillips, Director-Identity Theft Unit*

2. What are the anticipated cost savings and/or efficiencies that would be achieved by each action?

Administration:

- DCA's move to DTO will generate future cost savings and alleviates the need to hire additional information technology personnel; savings identified through contract renegotiation or termination; ease of job function performance.

Legal:

- Increasing use of current agency filing programs available online, implementing new ones and streamlining the agency's back-end licensing database will result in faster processing times and permit staff to focus on quality control and tackle additional job responsibilities. DCA has seen an increase in filings since the Great Recession and anticipates the new licensing programs and back-end update will result in not needing to hire as many additional staffers as compared to if the programs were not available

Consumer Services:

- In the first six months of operation, we have seen a user adoption rate of 60%, resulting in a reduction of copier use by employees. Further, complaint resolution times have been cut in half. DCA anticipates copying, postage, and supply costs will continue to decrease in the future. Further, staff will be able to focus on quality control.

Advocacy:

- Streamlining the agency's back-end licensing database will result in faster processing times and permit staff to focus on quality control and tackle additional job responsibilities. DCA has seen an increase in filings since the Great Recession and anticipates the new licensing programs and back-end update will result in not needing to hire as many additional staffers as compared to if the programs were not available. Further, employing similar licensing systems for all of DCA's programs will permit cross-training and consistency in implementation.

Public Information & Education:

- Decreased costs for brochure publication and travel.

Identity Theft Unit:

- N/A

3. Is legislative action required to allow the department/agency to implement the current or recommended actions?

Administration, Legal, Advocacy: Not at this time- funding has already been secured.

Consumer Services, Public Information & Education, Identity Theft Unit: No

4. If legislative action is required, please explain the constitutional, statutory or regulatory changes needed.

N/A

5. Describe the agency actions that will be implemented to generate the desired outcomes for each recommendation.

Administration:

- Contract with DTO; implement contract review schedule and perform

Legal:

- DCA awarded the contract for the new licensing database and will be working to gather business rules and requirements for development. The agency will also be engaging in partnerships with vendors of our current online programs and engage in educational efforts to increase usage by licensees.

Consumer Services:

- DCA will continue to implement an education program to increase adoption by consumers and businesses alike. Further, we will continue to work with the vendor to make improvements to the efficiency of the system itself.

Advocacy:

- DCA awarded the contract for the new licensing database and will be working to gather business rules and requirements for development.

Public Information & Education:

- Research available social media tools, webinar and other software.

6. What is the timeline for implementation of the change and realization of the anticipated benefits for each recommended action/change?

Administration:

- Already executed DTO contract - benefits are already realized and should continue into future; annual contract review is already in place.

Legal:

- The new, online database would be implemented in late FY15, early FY16 with benefits being reaped during those fiscal years. Regarding current systems, DCA is engaging in the outreach efforts and anticipates doing so in future fiscal years, expecting the number of users to increase each year.

Consumer Services:

- Currently employing and reaping benefits and will continue to do so in future fiscal years.

Advocacy:

- The new, back-end database would be implemented in late FY15, early FY16 with benefits being reaped during those fiscal years.

Public Information & Education:

- Immediate

C. Additional Questions

1. What top three strategic objectives of the agency will have the biggest impact on the agency's effectiveness in accomplishing its mission?
 - Obtain The Necessary Funding & Personnel To Effectively Administer & Enforce The Laws Assigned To The Department
 - Develop & Enhance Technology Systems To Increase The Department's Efficiency
 - Enhance Internal Communications To Build Knowledge, Bolster Morale And Enable Staff To Perform At The Highest Level
2. What are the fundamentals required to accomplish the objectives?
 - Obtain sufficient "other funds" and "general funds" for agency operations
 - Assess cost effectiveness of agency contracts and leases
 - Utilize technology to assist in increasing efficiency in performance of statutory duties/ or processing filings
 - Ensure staff trainings of new/ updated software and security measures
 - Foster existing partnerships and seek out new ones
 - Engage in traditional educational efforts to decrease consumer risks and increase industry compliance
 - Increase public awareness through digital media and alternative cost-effective methods
 - Provide staff with quality, cost-effective training opportunities
 - Provide an environment that supports staff development and retention
 - Enhance communication within Divisions and Agency-wide
3. What links on the agency website, if any, would the agency like listed in the report so the public can find more information about the agency?

www.consumer.sc.gov

4. Is there any additional information the agency would like to provide the Committee or public?

Not at this time.

5. Consider the process taken to review the agency's divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report and Seven-Year Plan ("Process"). State the total amount of time taken to do the following:
 - a. Complete the Process—25 hours
 - b. Complete this Report—4.5 hours

CHARTS APPENDIX

VII. Excel Charts

Please send an electronic copy of the entire Excel Workbook and print hard copies of each of the Charts to attach here. Please print the charts in a format so that all the columns fit on one page. Please insert the page number each chart begins on below.

Similar Information Requested Chart _____ *Insert Page Number*

Historical Perspective Chart _____ *Insert Page Number*

Purpose, Mission Chart _____ *Insert Page Number*

Key Products Chart _____ *Insert Page Number*

Key Customers Chart _____ *Insert Page Number*

Key Stakeholders Chart _____ *Insert Page Number*

Key Partner Agency Chart _____ *Insert Page Number*

Overseeing Body Chart (General and Individual Member) _____ *Insert Page Number*

Major Program Areas Chart _____ *Insert Page Number*

Legal Standards Chart _____ *Insert Page Number*

Agency Reporting Requirements Chart _____ *Insert Page Number*

Internal Audits Chart _____ *Insert Page Number*

Personnel Involved Chart _____ *Insert Page Number*

RESTRUCTURING & SEVEN-YEAR PLAN

Insert Agency Name

Date of Submission: *Insert Date*

Please provide the following for this year's Restructuring and Seven-Year Plan Report.

	Name	Date of Hire	Email
Agency Director	Carri Grube Lybarker	February 8, 2011	CLybarker@scconsumer.gov
Previous Agency Director	Brandolyn Thomas Pinkston	October 2002	

	Name	Phone	Email
Primary Contact:	Carri Grube Lybarker	803-734-4297	CLybarker@sconsumer.gov
Secondary Contact:	Marti Phillips	803-734-4241	MPhillips@scconsumer.gov

Is the agency vested with revenue bonding authority? (re: Section 2-2-60(E))	No
--	----

I have reviewed and approved the enclosed 2015 Restructuring and Seven-Year Plan Report, which are complete and accurate to the extent of my knowledge.

Current Agency Director (Sign/Date):	See original
(Type/Print Name):	

If applicable, Board/Commission Chair (Sign/Date):	See original
(Type/Print Name):	

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EXECUTIVE SUMMARY

I. Executive Summary

A. Historical Perspective

1. In attached chart

B. Purpose, Mission and Vision

1. In attached chart

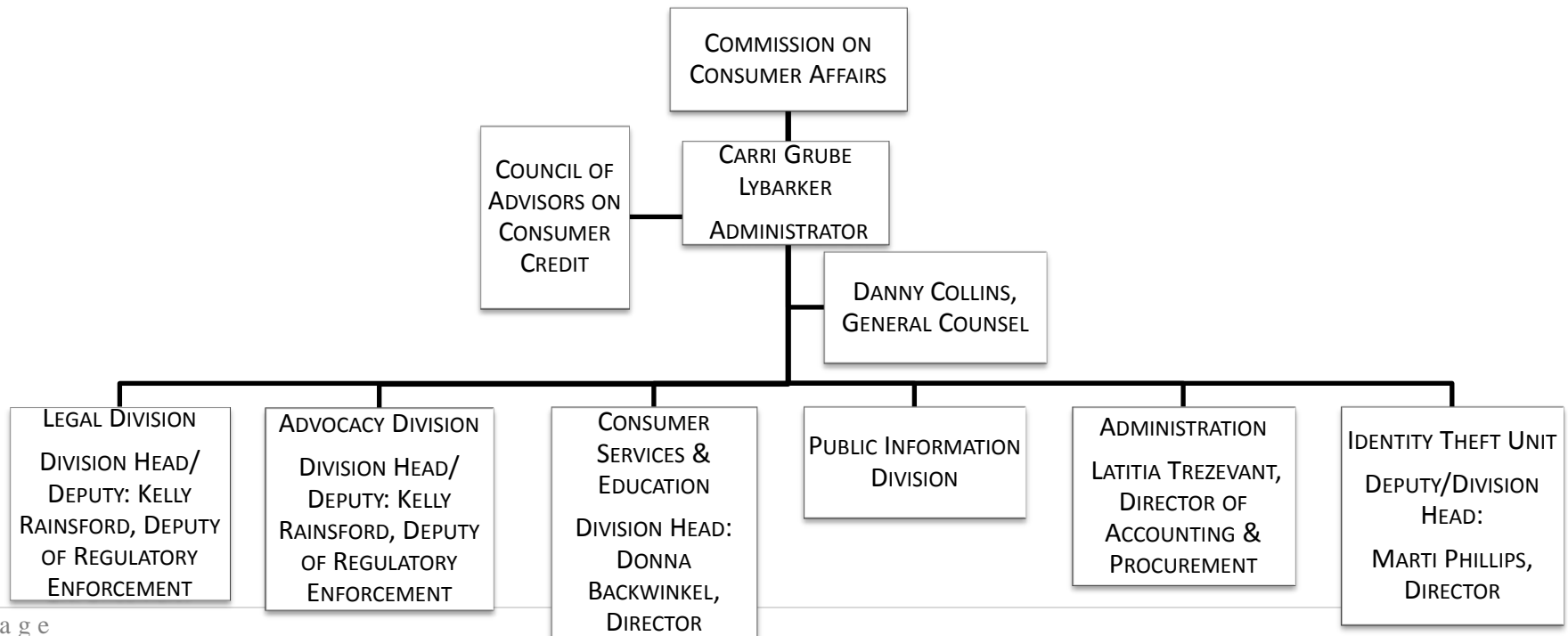
C. Key Performance Measure Results

1. Summary of Results:
 - a. Due to the nature of the agency, measurements are established based upon internal data over the agency's history.
 - b. The Key Performance Measurements chosen show a cross-section of agency activities at the core of the Department's mission.
 - c. The agency currently employs five databases.
 - d. We have no restructuring recommendations at this time.

ORGANIZATIONAL PROFILE

II. Organizational Profile

1. The agency's performance improvement system(s);
 - a. Performance measures are discussed monthly in Division and full staff meetings where idea exchanges take place regarding areas needing improvement. Senior management also presents performance benchmarks and updates to the Department's Commission on a monthly basis. The agency also utilizes the annual Employee Performance Management System as a catalyst for addressing performance on an individual level.
2. The agency's organizational structure in flow chart format;



3. Please identify any emerging issues the agency anticipates may have an impact on its operations in the upcoming five years.

- a. The financial condition of the industries regulated directly affects the number of filings received and processed, thus revenue collected. Further, the climate of the insurance industry impacts the number of rate filings falling within the agency's jurisdiction for review and corresponding savings resulting from our intervention. Historically, these factors coupled with general fund budgetary restraints have resulted in decreased resources, including overall agency funding, human capital and technological enhancements. Positive movements on all these fronts, however, have been made in FY14.

DCA has seen an abundant amount of change in recent years. The Department experienced severe budget cuts between FY09 and FY12. The budget reductions not only occurred at the General Fund level, with the agency receiving a more than \$1.6 million base appropriations cut from FY09-FY12, but other funds decreased as well. The industries regulated by the Department were affected by the economic downturn; thus certain licensee numbers sharply declined. While the Legislature sets the amount of Other Funds the agency can maintain, there is no guarantee such funds will actually be received. 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 FY14 budget, however, provided DCA with seven new FTE positions.

While budgetary constraints have lessened, and great strides made, DCA still identifies gaps in resources that prevent the Department from reaching its full potential. Agency leaders will continue to seek appropriate funding to address such deficiencies, leverage resources in areas of enforcement and education and continue to implement programs to enhance staff expertise and morale.

RESTRUCTURING REPORT

V. Key Performance Measurement Processes

A. Results of Agency's Key Performance Measurements

Mission Effectiveness

1. What are the agency's actual performance levels for two to four of the agency's key performance measurements for mission effectiveness (i.e., a process characteristic indicating the degree to which the process output (work product) conforms to statutory requirements (i.e., is the agency doing the right things?))?

a. Number of regulatory filings processed

- i. The performance goal(s)/benchmark(s): *27,000*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA's regulated industries varies from state to state.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of regulatory filings occurred in FY2014. DCA looks at industry type and a ten-year lookback at the number of filings received and processed.*

b. Number of enforcement actions taken

- i. The performance goal(s)/benchmark(s): *50*

1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA’s regulated industries varies from state to state.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Bi-weekly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
1. *An increase in the number of regulatory filings occurred in FY2014, thus so did the number of enforcement actions taken. DCA looks at industry type and a ten-year lookback at the number of filings received and processed and enforcement actions.*

c. Number of complaints received and processed

- i. The performance goal(s)/benchmark(s): *4,000*
1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*

- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *DCA has seen a decrease in complaint filings attributed to a change in process internally to direct the consumer to the appropriate authority prior to filing a complaint. DCA examines internal processes in conjunction with historical data related to complaint filings.*

Mission Efficiency

- 2. What are the agency's actual performance levels for two to four of the agency's key performance measurements for mission efficiency (i.e., a process characteristic indicating the degree to which the process produces the required output at minimum resource cost (i.e., is the agency doing things right?)) including measures of cost containment, as appropriate?
 - a. ***Rate of Return on Investment in Complaint Mediation Program***
 - i. The performance goal(s)/benchmark(s): *>100%*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 - 2. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 - 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
 - ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - iii. Trends the agency has seen and the method by which it analyzes trends in these results.

1. *DCA has seen a decrease in complaint filings, however results obtained by DCA staff have increased. DCA examines internal processes in conjunction with historical data related to complaint filings, including number received and refunds, credit and adjustments obtained.*

b. Percentage of regulatory filings received online

- i. The performance goal(s)/benchmark(s): 25%
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA’s regulated industries varies from state to state.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of regulatory filings occurred in FY2014. DCA looks at industry type and a ten-year lookback at the number of filings received and processed. DCA also takes into account plans to develop additional online filing programs.*

c. Miles driven by investigators

- i. The performance goal(s)/benchmark(s): 173
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history*

as the regulations and marketplace pertaining to DCA's regulated industries varies from state to state.

3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Bi-weekly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of regulatory filings occurred in FY2014, thus so did the number of compliance reviews. DCA looks at number of filings received and compliance reviews administered.*

Quality (Customer Satisfaction)

3. What are the agency's actual performance levels for two to four of the agency's key performance measurements for quality (i.e., degree to which a deliverable (product or service) meets customer requirements and expectations (a customer is defined as an actual or potential user of the agency's products or services)) for the agency as a whole and for each program listed in the agency's Major Program Areas Chart?
 - a. ***Average days taken to resolve a complaint***
 - i. The performance goal(s)/benchmark(s): *25*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to "i" as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*

- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *DCA examines internal processes in conjunction with historical data related to complaint filings. Since the implementation of our online Complaint System, processing times have decreased by half.*

b. Refunds, Credit and Adjustments obtained through complaint mediation, enforcement and insurance intervention

- i. The performance goal(s)/benchmark(s): *\$1.5 million*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 - 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as the regulations and marketplace pertaining to DCA’s regulated industries varies from state to state.*
 - 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Monthly*
 - 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
 - 3. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - 4. *Marti Phillips, Director-Identity Theft Unit, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *Fluctuations are seen in number of regulatory filings, complaints and insurance notices processed and reviewed.*

c. Percentage of complaints closed satisfied

- i. The performance goal(s)/benchmark(s): *>75%*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*

2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *DCA has seen a decrease in complaint filings attributed to a change in process internally to direct the consumer to the appropriate authority prior to filing a complaint. DCA examines internal processes in conjunction with historical data related to complaint filings.*

Workforce Engagement

4. What are the agency’s actual performance levels for two to four of the agency’s key performance measurements for workforce engagement, satisfaction, retention and development of the agency’s workforce, including leaders, for the agency as a whole and for each program listed in the agency’s Major Program Areas Chart?
 - a. ***Internal and external training opportunities provided***
 - i. The performance goal(s)/benchmark(s): *10 internal; 300 hours external*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *Goals are based on employee feedback and budgetary capabilities.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the

- country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Quarterly*
 - 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Monthly*
 - 3. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - 4. *Marti Phillips, Director-Identity Theft Unit, Monthly*
 - 5. *Sharon Jones, Director- Human Resources, Monthly*
 - 6. *Latitia Trezevant, Director- Accounting and Procurement, Monthly*
 - iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 - 1. *DCA has seen an increase in retirements during the current fiscal year and assesses training needs as a part of workforce planning and employee retention.*

b. Percentage of employees satisfied working at DCA

- i. The performance goal(s)/benchmark(s): *>75%*
 - 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 - 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *Goals are based on historical internal employee feedback.*
 - 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 - 1. *Carri Grube Lybarker, Administrator, Annually*
 - 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Annually*
 - 3. *Donna Backwinkel, Director- Consumer Services, Annually*
 - 4. *Marti Phillips, Director-Identity Theft Unit, Annually*
 - 5. *Sharon Jones, Director- Human Resources, Annually*
 - 6. *Latitia Trezevant, Director- Accounting and Procurement, Annually*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.

1. N/A

c. **Employee turnover rate**

i. The performance goal(s)/benchmark(s): <10%

1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. N/A
2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *Historical data for the agency and hiring cycles are utilized to establish suitable goals.*
3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. N/A

ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.

1. *Carri Grube Lybarker, Administrator, Annually*
2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Annually*
3. *Donna Backwinkel, Director- Consumer Services, Annually*
4. *Marti Phillips, Director-Identity Theft Unit, Annually*
5. *Sharon Jones, Director- Human Resources, Annually*
6. *Latitia Trezevant, Director- Accounting and Procurement, Annually*

iii. Trends the agency has seen and the method by which it analyzes trends in these results.

1. *DCA has seen an increase in retirements during the current fiscal year.*

Operational/Work System Performance

5. What are the agency’s actual performance levels for two to four of the agency’s key performance measurements for operational efficiency and work system performance (includes measures related to the following: innovation and improvement results; improvements to cycle or wait times; supplier and partner performance; and results related to emergency drills or exercises) for the agency as a whole and for each program listed in the agency’s Major Program Areas Chart?

a. **Number of complaints closed**

i. The performance goal(s)/benchmark(s): >complaints filed

1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. N/A

2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history as DCA is unmatched at the state and federal levels as a complaint mediator of all complaints arising out of the sale and production of consumer goods and services, whether or not regulated.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Monthly*
 2. *Donna Backwinkel, Director- Consumer Services, Monthly*
 - iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *DCA has seen a decrease in complaint filings attributed to a change in process internally to direct the consumer to the appropriate authority prior to filing a complaint. DCA examines internal processes in conjunction with historical data related to complaint filings.*

b. Agency network up-time

- i. The performance goal(s)/benchmark(s): *>95%*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history, type and age of computer systems implemented.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Annually*
 2. *Kelly Rainsford, Deputy for Regulatory Enforcement, Annually*

3. *Latitia Trezevant, Director- Accounting and Procurement, Annually*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *The importance of security has resulted in DCA transferring technology services to DTO.*

c. **Copying costs**

- i. The performance goal(s)/benchmark(s): *18,000*
 1. Three agency/government entities in other states or non-government entities the agency considers the best in the country in this process or similar process and why. *N/A*
 2. If the agency did not use results from an entity the agency listed in response to “i” as a performance goal/benchmark, why not and why did the agency choose the goal/benchmark it did? *The benchmarks/ goals are based upon agency history and implementation of new technology systems.*
 3. Individual(s) who are not employed by the agency (government or non-government, located anywhere in the country) whom the agency considers an expert in the process or similar process and their contact information, or if deceased, name of books authored. *N/A*
- ii. List the senior leaders who review the performance measure, their title and frequency with which they monitor it.
 1. *Carri Grube Lybarker, Administrator, Annually*
 2. *Latitia Trezevant, Director- Accounting and Procurement, Monthly*
- iii. Trends the agency has seen and the method by which it analyzes trends in these results.
 1. *An increase in the number of online programs results in not only a decrease in copier costs, but mail and supplies as well.*

RESTRUCTURING REPORT

V. Key Performance Measurement Processes (cont.)

B. Most Critical Performance Measures

1. Of the key performance measurement processes listed in Subsection A., which are the three most critical to achieving the overall mission of the agency?
 - a. ***Number of regulatory filings processed***
 - b. ***Number of complaints closed***
 - c. ***Internal and external training opportunities available***

C. Databases/Document Management

1. List all electronic databases/document management/business intelligence systems or programs utilized by the agency, including, but not limited to all relational database management systems.
 - a. ***AS400***
 - b. ***.Net Licensing Database***
 - c. ***SC Business One Stop***
 - d. ***Nationwide Mortgage Licensing System***
 - e. ***SC.Gov***

D. Recommended Restructuring

Consider the process taken to review the agency's divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report ("Process").

1. Yes or No, based on the information obtained and analysis performed during the Process, does the agency have any recommendations for restructuring (either that it could do internally or that would need the assistance of revised or new legislation) that would merge or eliminate duplicative or unnecessary divisions, programs, or personnel within each department of the agency to provide a more efficient administration of government services?
 - a. If yes, please provide the agency's suggestions.

No.

VI. Seven-Year Plan

A. General

1. Yes or No, does the agency have a plan that provides initiatives and/or planned actions the agency will take during the next seven fiscal years that implement cost savings and increased efficiencies of services and responsibilities in order to continually improve its ability to respond to the needs of the state's citizens?

If yes, go to Current/Recommended Actions Section.

If no, skip Current/Recommended Actions Section and go to Additional Questions.

Yes

B. Current/Recommended Actions

1. Describe all of the actions the agency is currently taking and plans it has for initiatives and actions during the next seven fiscal years to work to achieve greater efficiency in its operations in order to continually improve its ability to respond to the needs of the state's citizens? In this description, provide the names of all personnel who are responsible for overseeing the actions and plans.

Administration:

- In October 2014, DCA contracted with the Department of Technology Operations for the provision of computer administration and support services. Such a relationship will permit DCA to have access to varied technological knowledge without having to hire numerous IT staff internally.
- DCA also engages in an annual review of agency procurement contracts to determine if an alternative option would result in cost savings and ensure the contract is meeting agency needs.
- Personnel: *Carri Grube Lybarker, Administrator; Latitia Trezevant, Director-Accounting and Procurement*

Legal:

- DCA is focusing energies on educating businesses on the current licensing programs available online to increase user adoption. Such efforts resulted in the total number of regulatory filings made online jumping from 8% in FY13 to 16% in FY14. Further, the FY14 budget included funding for DCA to secure a new, back-end licensing database with web deployment capabilities.
- Personnel: *Carri Grube Lybarker, Administrator; Kelly Rainsford, Deputy for Regulatory Enforcement*

Consumer Services:

- After years of development, the Department launched an online Complaint System on January 1, 2014. Consumers can now submit, and businesses can respond to, complaints electronically. The System allows for quick and easy submission, tracking and searching of complaints. Users can attach supporting documentation, submit comments to DCA complaint analysts, monitor a complaint status 24/7 and research complaints. DCA is continuing evaluation of the program to identify adjustments needed to increase efficiencies and planning initiatives to promote usage by consumers and businesses.
- Personnel: *Carri Grube Lybarker, Administrator; Donna Backwinkel, Director-Consumer Services*

Advocacy:

- Implement a new, back-end licensing database with web deployment capabilities.
- Personnel: *Carri Grube Lybarker, Administrator; Kelly Rainsford, Deputy for Regulatory Enforcement*

Public Information & Education:

- Continue to leverage technology, such as social media resources and webinars, in the education of consumers and businesses on their rights and responsibilities under the laws within DCA's jurisdiction.
- Personnel: *Carri Grube Lybarker, Administrator; Kelly Rainsford, Deputy for Regulatory Enforcement; Donna Backwinkel, Director- Consumer Services*

Identity Theft Unit:

- None at this time. The Unit launched October 1, 2013 and DCA is continuously engaging in program evaluation to review initiatives for potential adjustments that would produce greater efficiencies and/or cost-savings.
- Personnel: *Carri Grube Lybarker, Administrator; Marti Phillips, Director-Identity Theft Unit*

2. What are the anticipated cost savings and/or efficiencies that would be achieved by each action?

Administration:

- DCA's move to DTO will generate future cost savings and alleviates the need to hire additional information technology personnel; savings identified through contract renegotiation or termination; ease of job function performance.

Legal:

- Increasing use of current agency filing programs available online, implementing new ones and streamlining the agency's back-end licensing database will result in faster processing times and permit staff to focus on quality control and tackle additional job responsibilities. DCA has seen an increase in filings since the Great Recession and anticipates the new licensing programs and back-end update will result in not needing to hire as many additional staffers as compared to if the programs were not available

Consumer Services:

- In the first six months of operation, we have seen a user adoption rate of 60%, resulting in a reduction of copier use by employees. Further, complaint resolution times have been cut in half. DCA anticipates copying, postage, and supply costs will continue to decrease in the future. Further, staff will be able to focus on quality control.

Advocacy:

- Streamlining the agency's back-end licensing database will result in faster processing times and permit staff to focus on quality control and tackle additional job responsibilities. DCA has seen an increase in filings since the Great Recession and anticipates the new licensing programs and back-end update will result in not needing to hire as many additional staffers as compared to if the programs were not available. Further, employing similar licensing systems for all of DCA's programs will permit cross-training and consistency in implementation.

Public Information & Education:

- Decreased costs for brochure publication and travel.

Identity Theft Unit:

- N/A

3. Is legislative action required to allow the department/agency to implement the current or recommended actions?

Administration, Legal, Advocacy: Not at this time- funding has already been secured.

Consumer Services, Public Information & Education, Identity Theft Unit: No

4. If legislative action is required, please explain the constitutional, statutory or regulatory changes needed.

N/A

5. Describe the agency actions that will be implemented to generate the desired outcomes for each recommendation.

Administration:

- Contract with DTO; implement contract review schedule and perform

Legal:

- DCA awarded the contract for the new licensing database and will be working to gather business rules and requirements for development. The agency will also be engaging in partnerships with vendors of our current online programs and engage in educational efforts to increase usage by licensees.

Consumer Services:

- DCA will continue to implement an education program to increase adoption by consumers and businesses alike. Further, we will continue to work with the vendor to make improvements to the efficiency of the system itself.

Advocacy:

- DCA awarded the contract for the new licensing database and will be working to gather business rules and requirements for development.

Public Information & Education:

- Research available social media tools, webinar and other software.

6. What is the timeline for implementation of the change and realization of the anticipated benefits for each recommended action/change?

Administration:

- Already executed DTO contract - benefits are already realized and should continue into future; annual contract review is already in place.

Legal:

- The new, online database would be implemented in late FY15, early FY16 with benefits being reaped during those fiscal years. Regarding current systems, DCA is engaging in the outreach efforts and anticipates doing so in future fiscal years, expecting the number of users to increase each year.

Consumer Services:

- Currently employing and reaping benefits and will continue to do so in future fiscal years.

Advocacy:

- The new, back-end database would be implemented in late FY15, early FY16 with benefits being reaped during those fiscal years.

Public Information & Education:

- Immediate

C. Additional Questions

1. What top three strategic objectives of the agency will have the biggest impact on the agency's effectiveness in accomplishing its mission?
 - Obtain The Necessary Funding & Personnel To Effectively Administer & Enforce The Laws Assigned To The Department
 - Develop & Enhance Technology Systems To Increase The Department's Efficiency
 - Enhance Internal Communications To Build Knowledge, Bolster Morale And Enable Staff To Perform At The Highest Level
2. What are the fundamentals required to accomplish the objectives?
 - Obtain sufficient "other funds" and "general funds" for agency operations
 - Assess cost effectiveness of agency contracts and leases
 - Utilize technology to assist in increasing efficiency in performance of statutory duties/ or processing filings
 - Ensure staff trainings of new/ updated software and security measures
 - Foster existing partnerships and seek out new ones
 - Engage in traditional educational efforts to decrease consumer risks and increase industry compliance
 - Increase public awareness through digital media and alternative cost-effective methods
 - Provide staff with quality, cost-effective training opportunities
 - Provide an environment that supports staff development and retention
 - Enhance communication within Divisions and Agency-wide
3. What links on the agency website, if any, would the agency like listed in the report so the public can find more information about the agency?

www.consumer.sc.gov

4. Is there any additional information the agency would like to provide the Committee or public?

Not at this time.

5. Consider the process taken to review the agency's divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report and Seven-Year Plan ("Process"). State the total amount of time taken to do the following:
 - a. Complete the Process—25 hours
 - b. Complete this Report—4.5 hours

CHARTS APPENDIX

VII. Excel Charts

Please send an electronic copy of the entire Excel Workbook and print hard copies of each of the Charts to attach here. Please print the charts in a format so that all the columns fit on one page. Please insert the page number each chart begins on below.

Similar Information Requested Chart _____ *Insert Page Number*

Historical Perspective Chart _____ *Insert Page Number*

Purpose, Mission Chart _____ *Insert Page Number*

Key Products Chart _____ *Insert Page Number*

Key Customers Chart _____ *Insert Page Number*

Key Stakeholders Chart _____ *Insert Page Number*

Key Partner Agency Chart _____ *Insert Page Number*

Overseeing Body Chart (General and Individual Member) _____ *Insert Page Number*

Major Program Areas Chart _____ *Insert Page Number*

Legal Standards Chart _____ *Insert Page Number*

Agency Reporting Requirements Chart _____ *Insert Page Number*

Internal Audits Chart _____ *Insert Page Number*

Personnel Involved Chart _____ *Insert Page Number*

Agency Name:
 Agency Code:
 Agency Section:

Similar Information Requested Chart

INSTRUCTIONS: Please provide details about other reports which investigate the information requested in the Restructuring Report. This information is sought in an effort to avoid duplication in the future. In the columns below, please list the question number in this report, name of the other report in which the same or similar information is requested, section of the other report in which the information is requested, name of the entity that requests the other report and frequency the other report is required. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Restructuring Report Question #	Name of Other Report	Section of Other Report	Entity Requesting Report	Freq. Other Report is Required
Department of Consumer Affairs	Section VI	Senate Restructuring Report	All	Senate Oversight Committee	Annually
Department of Consumer Affairs	Section V.A.	Accountability Report	Performance Measurement Template	Executive Budget Office	Annually
Department of Consumer Affairs	Major Program Areas	Accountability Report	Program Template	Executive Budget Office	Annually

Agency Name:
 Agency Section:
 Agency Code:

Historical Perspective Chart

INSTRUCTIONS: Please provide information about any restructuring or major changes in the agency's purpose or mission **during the last ten years**. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Year	Description of Restructuring that Occurred	Description of Major Change in Agency's Purpose or Mission
Department of Consumer Affairs	2013	The major change to our mission was the additional task of informing the public on effective ways of preventing and handling identity theft situations.	The Identity Theft Unit added a new layer of consumer protection to our mission. The Unit serves as an educator to other state agencies and businesses offering training and seminars for compliance with the SC Financial Identity Fraud and Identity Theft Protection Act (FIFITPA), engages in enforcement of this law and assists consumers in preventing and/or mitigating identity theft events.

Agency Name:
 Agency Code:
 Agency Section:

Purpose/Mission/Vision Chart

INSTRUCTIONS: Provide information about the date the agency, in its current form, was initially created and the present purpose, mission and vision of the agency, with the date each were established in paranethesis. The Legal Standards Cross Reference column should link the purpose, mission and vision to the statutes, regulations and provisos listed in the Legal Standards Chart, which they satisfy.

Agency Submitting Report	Date Agency created	Purpose	Mission	Vision	Legal Standards Cross References
Department of Consumer Affairs	12-Aug-74	Established in 1974 by the Consumer Protection Code (Code), Sections 37-1-101 et seq., the South Carolina Department of Consumer Affairs (SCDCA or Department) is the state consumer protection agency. SCDCA is the administrator and enforcer of the SC Consumer Protection Code, as well as other regulatory statutes outside the Code. In this capacity, the Department helps to formulate and modify consumer laws, policies and regulations; regulates the consumer credit marketplace; resolves complaints arising out of the production, promotion or sale of consumer goods or services in South Carolina, whether or not credit is involved; and promotes a healthy competitive business climate with mutual confidence between buyers and sellers.	Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.	<p>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:</p> <p>C ompetence R espect E quality D edication I ntegrity T imeliness</p>	<p>Purpose: §37-6-501 et seq.; 37-1-102; 37-6-104; 37-6-117; Reg. 28-3 Mission: §37-6-501 et seq.; 37-1-102; 37-6-104; Reg. 28-4 Vision: §37-6-501 et seq.; 37-1-102; 37-6-104</p>

Agency Name:
 Agency Code:
 Agency Section:

Key Partner Agencies Chart

INSTRUCTIONS: List the names of the other state agencies which have the biggest impact on the agency's mission success (list a minimum of three); partnership arrangements established and performance measures routinely reviewed with the other entity. The Major Program Areas Cross References Column should link the Partner Agency to the major program area, in the Major Program Areas Chart, on which it has the biggest impact. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable and a minimum of three.

Agency Submitting Report	Agency w/ Impact on Mission Success	Partnership Arrangement Established	Performance Measures Routinely Reviewed Together	Major Program Areas Cross Reference
Department of Consumer Affairs	Budget and Control Board	Provide training for agency accounting, procurement and human resources staff; assist in troubleshooting within these same areas.	n/a	Administration
Department of Consumer Affairs	Board of Financial Institutions-Consumer Finance Division	Work together to ensure compliance with the Consumer Protection Code.	n/a	Legal
Department of Consumer Affairs	Administrative Law Court	Hear contested case hearings arising out of DCA Code administration and enforcement.	n/a	Legal; Advocacy
Department of Consumer Affairs	Division of Technology Operations	Provide network services and desktop support to DCA.	n/a	All program areas

INSTRUCTIONS: Provide information about the agency's key deliverables (i.e. products or services); primary methods by which these are delivered; and, as applicable, actions that may reduce the general public and/or other agencies initial or repetitive need for the deliverable. List each deliverable on a separate line. If there are multiple ways in which the deliverable is provided, list the deliverable multiple times with each delivery method on a separate line. In the "Three Greatest" column, indicate and rank the three most significant deliverables the agency brings to the people of South Carolina with #1 being the most significant. For the deliverables which are not one of three most significant, do not put anything in this column. The Major Program Areas Cross References Column should link the deliverable to the major program area, in the Major Program Areas Chart, within which that product or service is provided. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Deliverable (i.e. product or service)	Three Most Significant (#1, #2, #3)	Primary Method of Delivery	What can be done to reduce the general public and/or other agencies initial need for this deliverable? (i.e. preventive measures before the citizen or agency needs to come to the agency)	What can be done to reduce the general public and/or other agencies need to return for this deliverable? (i.e. preventive measures to ensure they do not need to come back to the agency for this service or product after already receiving it once)	If deliverable is identified as one of the three most significant, what would allow the agency to focus on it more?	Major Program Areas Cross Reference
Department of Consumer Affairs	1	Enforce Consumer Protection Code and other statutes within DCA's jurisdiction		1 Administrative orders	Industry outreach to ensure compliance with laws.	Compliance with applicable statutes and regulations.	Adequate resources.	Legal; Advocacy; Identity Theft Unit
				Filing of a court action				
Department of Consumer Affairs	2	Licensure & Registration of Regulated Industries		2 Paper filing Electronic filing	N/A	N/A	Adequate resources.	Legal; Advocacy
Department of Consumer Affairs	3	Complaint mediation		3 Electronic filing Paper filing	Education of consumers and businesses regarding rights and responsibilities under the law.	Education of consumers and businesses regarding rights and responsibilities under the law.	Adequate resources.	Consumer Services
Department of Consumer Affairs	4	Formulate and modify consumer laws, policies and regulations		Recommendations to Legislature				Administration; Legal
Department of Consumer Affairs	5	Interpret the Consumer Protection Code and other statutes within DCA's jurisdiction		Issuance of formal interpretations Issuance of regulations				Administration; Legal
Department of Consumer Affairs	6	Education		Presentations Educational Materials Social Media	N/A	N/A		Public Information
Department of Consumer Affairs	7	Identity Theft Mediation		Verbal communication Paper	Education of consumers on identity theft prevention methods.	Education of consumers on identity theft prevention methods; prosecution of identity theft perpetrators.		Identity Theft Unit
Department of Consumer Affairs	8	Insurance rate intervention		Paper Court action	N/A	N/A		Advocacy

Agency Name:
 Agency Section:
 Agency Code:

Key Customers Chart

INSTRUCTIONS: Provide information about the key customer segments identified by the agency and each segment's key requirements/expectations. A customer is defined as an actual or potential user of the agency's deliverables. Please be as specific as possible in describing the separate customer segments (i.e. do not simply put "public.") The Deliverables Cross References column should link customer groups to the deliverable listed in the Key Deliverables Chart, which they utilize. **NOTE:** Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Customer Segments	Requirements/Expectations	Deliverables Cross References
Department of Consumer Affairs	1	Millions of South Carolina consumers and those who visit our state	Protection of the marketplace while giving due regard to those businesses acting fairly; representation of the consumer interest before the Legislature and Governor.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation
Department of Consumer Affairs	2	Law enforcement agencies	Partnership opportunities and availability of our expertise to assist in performance of their job functions.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation; Interpret
Department of Consumer Affairs	3	Ratepayers	Thorough review of insurance rate filings to ensure the marketplace is fair and balanced.	Complaint Mediation; Insurance Rate Filing Intervention
Department of Consumer Affairs	4	Regulated and indirectly regulated businesses	Prompt, efficient service and for the agency to utilize a fair and balanced approach in carrying out its legal functions.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation; Interpret; Formulate
Department of Consumer Affairs	5	Schools	Sharing knowledge of consumer rights and responsibilities to create savvy consumers	Education

Agency Name:
 Agency Section:
 Agency Code:

Key Customers Chart

Department of Consumer Affairs	6	Community groups	Sharing knowledge of consumer rights and responsibilities to create savvy consumers.	Regulation & Enforcement; Complaint Mediation; Consumer Education; Identity Theft Mitigation; Insurance Rate Filing Intervention
Department of Consumer Affairs	7	The legal community	Provide consumer law guidance; act professionally in representing the consumer interest.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation; Interpret; Formulate
Department of Consumer Affairs	8	The media	Prompt, efficient service.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation; Insurance Rate Filing Intervention; Interpret
Department of Consumer Affairs	9	Other state and federal agencies	Partnership opportunities to leverage resources in the administration and enforcement of like laws.	Regulation; Enforcement; Complaint Mediation; Identity Theft Mitigation; Interpret; Formulate
Department of Consumer Affairs	10	National consumer groups	Data sharing to track national trends; educational partnership opportunities.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation
Department of Consumer Affairs	11	Governor's Office	Constituent services; advise regarding legislation affecting the consumer interest.	Regulation; Complaint Mediation; Education; Identity Theft Mitigation; Interpret; Formulate

Agency Name:
Agency Section:
Agency Code:

Key Customers Chart

Department of Consumer Affairs	12	General Assembly	Constituent services; advise regarding legislation affecting the consumer interest.	Regulation; Complaint Mediation; Education; Identity Theft Mitigation; Interpret; Formulate
Department of Consumer Affairs	13	US Congress	Professional, prompt consituent services.	Regulation; Enforcement; Complaint Mediation; Education; Identity Theft Mitigation

Agency Name:
 Agency Section:
 Agency Code:

Key Stakeholder Chart

INSTRUCTIONS: Provide information about the agency's key stakeholder groups and their key requirements and expectations. A stakeholder is defined as a person, group or organization that has interest or concern in an agency. Stakeholders can affect or be affected by the agency's actions, objectives and policies. Please be as specific as possible in describing the separate stakeholder groups (i.e. please do not simply put "the public.") The Deliverables Cross References column should link stakeholder groups to the deliverable, listed in the Key Deliverables Chart, for which they group has the most interest or concern. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Stakeholder Group	Requirements/Expectations	Deliverables Cross References
Department of Consumer Affairs	1	Consumers	The expectation is that the Consumer Protection Agency will effectively protect them from inequities in the marketplace.	Regulate; Enforce;Education; Complaint Mediation; Identity Theft Mediation;Insurance Rate Intervention;Formulate
Department of Consumer Affairs	2	Regulated Industries	The requirement is that the Agency will act as an effective regulator, administering the statutes and regulations without prejudice. The expectation is the agency will process and evaluate all applications in a timely manner.	Regulate; Enforce; Interpret; Education;Insurance Rate Intervention
Department of Consumer Affairs	3	General Assembly	The Agency provides information to the members on a variety of issues related to the Consumer Protection. The Agency may act as a witness for hearing bills under consideration with the body. The Administrator and her staff may also introduce potential legislation as a result of trends or hot topics received through the complaint mediation services provided.	Formulate; Enforce;Regulate;Interpret
	4			
	5			
	6			

Agency Name:
 Agency Section:
 Agency Code:

Overseeing Body - General Chart

INSTRUCTIONS: Provide information about the body that oversees the agency and to whom the agency head reports including what the overseeing body is (i.e. board, commission, etc.); total number of individuals on the body; whether the individuals are elected or appointed; who elects or appoints the individuals; the length of term for each individual; whether there are any limitations on the total number of terms an individual can serve; whether there are any limitations on the number of consecutive terms an individual can serve; and any other requirements or nuances about the body which the agency believes is relevant to understanding how the agency performs and its results.

Agency Submitting Report	Type of Body (i.e. Board, Commission, etc.)	# of Times per Year Body Meets	Total # of Individuals on the Body	Are Individuals Elected or Appointed?	Who Elects or Appoints?	Length of Term	Limitations on Total Number of Terms	Limitations on Consecutive Number of Terms	Challenges imposed or that Agency staff and the Body have faced based on the structure of the overseeing body	Other Pertinent Information
Department of Consumer Affairs	Commission	12	9 (currently 2 Governor appointee vacancies)	4 appointed; 4 Elected; 1 ex officio	Governor; General Assembly; Public (Secretary of State)	4 years	no	no	N/A	N/A

Agency Name:
 Agency Code:
 Agency Section:

Overseeing Body - Individual Members Chart

INSTRUCTIONS: Provide information about the individual members on the body that oversees the agency including their name, contact information, length of time on the body, profession and whether they are a Senator or House Member. The Major Program Areas Cross References Column should link the individual to the major program area, in the Major Program Areas Chart, in which the individual has a particular influence, if any, by way of serving on a subcommittee within the body, task force, etc. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Name of Individual on Body	Contact Information	Profession	Date First Started Serving on the Body	Last Date Served on the Body	Length of Time on the Body (in years)	Senator or House Member? (put Senate or House)	Major Program Areas Cross Reference
Department of Consumer Affairs	The Honorable David Campbell, Chair	1411 Gervais Street, 5 th Floor Columbia, SC 29201 Email: david.campbell@cmsg.com Home: (803) 779-3257 Work: (803) 233-2421	President, Chernoff Newman	4/18/2005	N/A	10 years	N/A	All
Department of Consumer Affairs	The Honorable Caroline Ballington	5429 Old Highway 90 Conway, SC 29526 Email: Cbbnhmb@sccoast.net Home: (843) 399-6912	Retired	10-Apr-14	N/A	1 year	N/A	All
Department of Consumer Affairs	The Honorable Don Jackson	13186 Indian Mound Road Ware Shoals SC 29692 Email: dhjackson@prtcnet.com Home: (864)861-3490	Retired	10-Apr-14	N/A	1 year	N/A	All
Department of Consumer Affairs	The Honorable Carlisle E. Kennedy	617 Woodland Way Leesville SC 29070-7414 Email: Cerlisle.E.Kennedy@gmail.com Cell: (803)315-0776	Financial Advisor	10-Apr-14	N/A	1 year	N/A	All
Department of Consumer Affairs	The Honorable Eboni Nelson, Esquire	704 Galway Lane Columbia SC 29209 Wmail: nelsones@law.sc.us Cell: (713) 320-4413	Law Professor	10-Apr-14	N/A	1 year	N/A	All
Department of Consumer Affairs	The Honorable W. Fred Pennington, Jr	9 Capstone Court Simpsonville SC 29681 Email: fpenni@aol.com	Retired	14-Feb-13	N/A	2 years	N/A	All
Department of Consumer Affairs	The Honorable Mark Hammond	PO Box 11350 Columbia SC 29211 Email:mhammond@scs.sc.gov (803) 734-2156	Secretary of State	15-Jan-03	N/A	12 years	N/A	All

INSTRUCTIONS: Provide information about the agency's Major Program Areas as those are defined in the Appropriations Act. When completing columns B - K, the agency can copy and paste the information the agency submitted in the Program Template of the FY 2013-14 Accountability Report, just make sure of the following:

a) List only the programs that comprise at least 80% of the total budget and include the % of total budget. The remainder of the programs should be "listed ONLY" in the box labeled "Remainder of Programs", with those program expenditures detailed in the box labeled "Remainder of Expenditures." If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11.

b) The "Associated Objective(s)" column in the Program Template of the FY 2-13-14 Accountability report has been changed to "Key Performance Measures Cross References." The Key Performance Measures Cross References column should link major programs to charts/graphs in the Key Performance Measurement Processes Section (ex. Chart 5.2-1 or Graph 5.2-2). If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11; and

c) An additional column, titled "Legal Standards Cross References," has been added at the end. The Legal Standards Cross Reference column should link major programs to the statutes, regulations and provisos listed in the Laws Section of this report, which they satisfy.

Included below is an example, with a partial list of past Major Program Areas from the Department of Transportation. The example does not include information in the columns under expenditures, key performance measures cross reference, legal standards cross references or remainder of expenditures, however the agency must complete these columns when submitting this chart in final form. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Note:
 -Key Performance Measures Cross References Column links major programs to the charts/graphs in the Key Performance Measurement Processes Section of the Restructuring Report.
 -Legal Standards Cross References Column links major programs to the statutes, regulations and provisos they satisfy which are listed in the Laws Section of the Restructuring Report.

Agency Submitting Report	Program/Title	Purpose	FY 2012-13 Expenditures				FY 2013-14 Expenditures				Key Performance Measures Cross Reference	Legal Standards Cross References
			General	Other	Federal	TOTAL	General	Other	Federal	TOTAL		
Department of Consumer Affairs	I. Administration	Provides support and planning services to the agency. Consists of four areas: Administrator's Office, Procurement and Accounting, Human Resources, and Information Technology.	14.70% of Total Budget:	18.50% of Total Budget:	0.00% of Total Budget:	17.51% of Total Budget:	15.00% of Total Budget:	16.90% of Total Budget:	0.00% of Total Budget:	16.16% of Total Budget:	1.a;1.b;2.a;2.b;2.c;3.a;4.a;4.b;4.c;5.b;5.c;	Proviso 80.1-80.5; Title 37
Department of Consumer Affairs	II. Legal	Administer, interpret & enforce the S.C. Consumer Protection Code. License, register, and regulate 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.	9.70% of Total Budget:	36.60% of Total Budget:	0.00% of Total Budget:	29.03% of Total Budget:	19.10% of Total Budget:	37.20% of Total Budget:	0.00% of Total Budget:	29.89% of Total Budget:	1.a;1.b;2.b;2.c;3.b;4.a;4.b;4.c;5.b;5.c;	Proviso 80.1-80.5; Title 37;16-17-445, 16-17-446, 32-7-10 et seq., 34-36-10 et seq., 39-61-10 et seq., 40-39-10 et seq., 40-58-10 et seq., 44-79-10 et seq., 56-28-110, 59-102-10 et seq.
Department of Consumer Affairs	III. Consumer Services and Ed.	Receive and process consumer complaints filed against businesses and provide a voluntary mediation program to resolve the complaint. Educate and inform consumers, making them savvier in the marketplace.	0.00% of Total Budget:	19.80% of Total Budget:	0.00% of Total Budget:	14.25% of Total Budget:	3.30% of Total Budget:	18.70% of Total Budget:	0.00% of Total Budget:	12.48% of Total Budget:	1.c; 2.a;3.a;3.b;3.c;4.a;4.b;4.c; 5.a;5.b;5.c	Title 37
Department of Consumer Affairs	IV. Advocacy	To provide legal representation for the consumer interest in matters involving property and casualty insurance and worker's compensation insurance. Regulates professional employer organizations, discount medical plan organizations and continuing care retirement communities.	47.10% of Total Budget:	4.30% of Total Budget:	0.00% of Total Budget:	16.41% of Total Budget:	22.40% of Total Budget:	6.40% of Total Budget:	0.00% of Total Budget:	12.94% of Total Budget:	1.a;1.b;2.b;3.b;4.a;4.b;4.c; 5.b;5.c	Title 37; 40-68-10 et seq
Department of Consumer Affairs	V. Public Information	Inform consumers and businesses on their rights and responsibilities in the marketplace. Increase consumer engagement and business compliance through social media, presentations, media coverage and publications in an effort to raise awareness of the agency and it's programs.	6.90% of Total Budget:	0.00% of Total Budget:	0.00% of Total Budget:	1.96% of Total Budget:	4.40% of Total Budget:	0.00% of Total Budget:	0.00% of Total Budget:	1.80% of Total Budget:	2.b;3.a;4.a;4.b;4.c;5.b;5.c	Title 37;
Department of Consumer Affairs	VI. ID 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 and otherwise enforces such...	0.00% of Total Budget:	0.00% of Total Budget:	0.00% of Total Budget:	0.00% of Total Budget:	15.50% of Total Budget:	15.50% of Total Budget:	0.00% of Total Budget:	6.29% of Total Budget:	1.b;3.b;4.a;4.b;4.c;5.b;5.c	Title 37;Proviso 117.117;39-1-90; 1-11-490 ;

Remainder of Programs: List any programs not included above and show the remainder of expenditures by source of funds.
 5050000 Land and Buildings
 3000000 Toll Operations

Remainder of Expenditures: Employer Contributions	General	Other	Federal	TOTAL	General	Other	Federal	TOTAL
	21.40% of Total Budget	20.50% of Total Budget	0.00% of Total Budget	20.82% of Total Budget	20.00% of Total Budget	20.60% of Total Budget	0.00% of Total Budget	20.41% of Total Budget

Agency Name:
 Agency Code:
 Agency Section:

Legal Standards Chart

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. **NOTE:** Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Statute/Regulation/Provisos	State or Federal	Summary of Statutory Requirement and/or Authority Granted
Department of Consumer Affairs	1	37-1-101 et seq.	State	Establishes the general purposes and definitions of the South Carolina Consumer Protection Code.
Department of Consumer Affairs	2	37-2-101 et seq.	State	Establishes regulation of consumer credit sales, home solicitation sales and rental-purchase agreements in this state.
Department of Consumer Affairs	3	37-3-101 et seq.	State	Establishes regulation of consumer loans in this state.
Department of Consumer Affairs	4	37-4-101 et seq.	State	Establishes regulation of insurance sold in connection with a consumer credit transaction.
Department of Consumer Affairs	5	37-5-101 et seq.	State	Establishes basic remedies and penalties for Consumer Protection Code violations.
Department of Consumer Affairs	6	37-6-101 et seq.	State	Establishes the Department of Consumer Affairs its jurisdiction and enforcement mechanisms.
Department of Consumer Affairs	7	37-7-101 et seq.	State	Establishes regulation of Consumer Credit Counseling industry.
Department of Consumer Affairs	9	37-9-101 et seq.	State	Establishes the effective date and repealer of the Consumer Protection Code.
Department of Consumer Affairs	10	37-10-101 et seq.	State	Establishes miscellaneous loan provisions, including attorney and insurance preference.
Department of Consumer Affairs	11	37-11-10 et seq.	State	Establishes regulation of Continuing Care Retirement Communities.
Department of Consumer Affairs	12	37-13-10 et seq.	State	Establishes regulation of subleasing and loan assumption of motor vehicles.
Department of Consumer Affairs	13	37-15-10 et seq.	State	Establishes parameters for offering of prizes and gifts.
Department of Consumer Affairs	14	37-16-10 et seq.	State	Establishes regulation of Prepaid Legal Services.
Department of Consumer Affairs	15	37-17-10 et seq.	State	Establishes regulation of Discount Medical Plan Organizations
Department of Consumer Affairs	16	37-20-110 et seq.	State	Establishes the Consumer Identity Theft Protection Act

Legal Standards Chart

Agency Name:

Agency Code:

Agency Section:

Department of Consumer Affairs	17	37-22-110 et seq.	State	Establishes regulation of mortgage lending industry,
Department of Consumer Affairs	18	37-23-10 et seq.	State	Establishes limitations on High Cost Home Loans.
Department of Consumer Affairs	19	37-25-10 et seq.	State	Establishes limitations on Dispensing of an Ophthalmic Contact Lens or Lenses
Department of Consumer Affairs	20	16-17-445/446	State	Establishes limitations on Telephone Solicitations and Automatically Dialed Announcing Device
Department of Consumer Affairs	21		State	
Department of Consumer Affairs	22	32-7-10 et seq	State	Establishes regulation of Preneed Funeral Contracts
Department of Consumer Affairs	23	34-36-10 et seq.	State	Establishes limitations on Loan Brokers
Department of Consumer Affairs	24	39-61-10 et seq.	State	Establishes regulation of Motor Club Services
Department of Consumer Affairs	25	40-39-10 et seq.	State	Establishes regulation of Pawnbrokers
Department of Consumer Affairs	26	40-58-10 et seq.	State	Establishes regulation of Mortgage Brokers
Department of Consumer Affairs	27	40-68-10 et seq	State	Establishes regulation of Professional Employer Organizations
Department of Consumer Affairs	28	44-79-10 et seq.	State	Establishes regulation of Physical Fitness Services
Department of Consumer Affairs	29	56-28-10 et seq.	State	Establishes reinforcement of Motor Vehicle Express Warranties
Department of Consumer Affairs	30	59-102-10 et seq	State	Establishes regulation of Athlete Agents
Department of Consumer Affairs	31	1-11-490	State	Establishes requirements pertaining to agency security breaches.
Department of Consumer Affairs	32	39-1-90	State	Establishes requirements pertaining to business security breaches.
Department of Consumer Affairs	33	Regs. 28	State	Supplements DCA general provision and regulatory statutes.
Department of Consumer Affairs	34	Proviso 80.1	State	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.
Department of Consumer Affairs	35	Proviso 80.2	State	Authorizes DCA to retain funds paid under Chapter 102, Title 59 (Uniform Athlete Agents Act) for enforcement of the chapter.
Department of Consumer Affairs	36	Proviso 80.3	State	Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program.
Department of Consumer Affairs	37	Proviso 80.4	State	Authorizes DCA to 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 forward such funds
Department of Consumer Affairs	38	Proviso 80.5	State	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.
Department of Consumer Affairs	39	Proviso 117.117	State	Pertains to state agency data breach notification requirements.

INSTRUCTIONS: List all reports, if any, the agency is required to submit to a legislative entity. Beside each include the following under the appropriate column: a) Name of the report; b) Legislative entity that requires the report; c) Law(s) that require the agency to provide the report; d) Stated legislative intent (from legislative entity, statute, regulation or other source) in providing the report; e) Frequency with which the report is required (i.e. annually, monthly, etc.); f) Approximate year the agency first started providing the report; g) Approximate cost to complete the report and any positive results from completing and submitting the report; and h) Method by which the agency receives, completes and submits the report (i.e. receive via emailed word document; log into or open program, enter data and click submit; etc.). Included below are examples of reports the agency may have to submit. The example does not include information in the columns under # of staff needed to complete the report; approx. total amount of time to complete the report and approx. total cost to complete the report, however the agency must complete these columns when submitting this chart in final form. Please delete the example figures before submitting this chart in final form, unless it applies to the agency, in which case ensure the information about those reports is complete. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Report Name	Legislative Entity Requesting Report	Law Requiring Report	Stated Intent of Report	Year First Required to Complete Report	Reporting Freq.	# of Days in which to Complete Report	Month Report Template is Received by Agency	Month Agency is Required to Submit the Report	Cost to Complete Report		Positive Results of Reporting	Method in which Report Template is Sent to Agency (i.e. via email; Hardcopy)	Format in which Report Template is Sent to Agency	Method in which Agency Submits Completed Report (i.e. email; mail; click submit on web based form; Hardcopy)	Format in which Agency Submits Completed Report (word, Excel and PDF)	
											# of Staff Members Needed to Complete Report	Approx. Total Amount of time to Complete Report						
Department of Consumer Affairs	1	Restructuring Report	House Legislative Oversight Committee	1-30-10(G)	Increased Efficiency	2015	Annually	30	March	March	5	29.5	1,063	TBD	Email and Hardcopy	Word and Excel	Email and Hardcopy	Word and Excel
Department of Consumer Affairs	2	Accountability Report	Executive Budget Office		Transparency and Accountability	1975	Annually	60	July	September	7	100 hours	5,502	Review of internal processes and goals	Email	Word and Excel and PDF	Email and Hardcopy	Word and Excel and PDF
Department of Consumer Affairs	3	Senate Restructuring Report	Senate Legislative Oversight Committee	1-30-10(G)	Increased Efficiency	2015	Annually	60	November	January	3	15 hours	668		Email	Word	Email and Hardcopy	PDF
Department of Consumer Affairs	4	Mortgage Log Report	General Assembly	37-22-210(2); 40-58-65(A)	Provide analysis of mortgage industry and practices in SC	2011	Annually	90	N/A	July	2	30 hours	1,076	Enforcement	N/A	N/A	Email	PDF
Department of Consumer Affairs	5	Fines and Fees Report	General Assembly	Proviso 117.79	Transparency and Accountability	2010	Annually	60	N/A	September	3	7.5 hours	200	N/A	N/A	N/A	Hardcopy	Word

Agency Name:
 Agency Code:
 Agency Section:

Personnel Involved Chart

INSTRUCTIONS: List the name of all personnel at the agency who were consulted or performed work to obtain the information utilized when answering the questions in these reports, their title and their specific role in answering the question (i.e. searched the agency documents, asked for information because they are in charge of the department, etc.) Please delete the example information and instructions row before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Name	Phone	Email	Department/Division	Title	Question	Role in Answering Question
Department of Consumer Affairs	Carri Grube Lybarker, Esquire	803-734-4297	Clybarker@scconsumer.gov	Agency Head	Administrator	All	Reviewed and Assisted with Entire Submission
Department of Consumer Affairs	Marti Phillips, Esquire	803-734-4241	Mphillips@scconsumer.gov	Identity Theft Unit	Deputy Administrator/Division Director	I.C.1; II; V;VI	Researched and drafted responses.
Department of Consumer Affairs	Latitia Trezevant	803-734-0366	Ltrezevant@scconsumer.gov	Adminstration	Director of Procurement & Accounting	II.8	Supervised gathering of chart information.
Department of Consumer Affairs	Darlene Dinkins	803-734-4233	Ddinkins@scconsumer.gov	Adminstration	Executive Assistant	I.A.1.; I.B.1; ii.4; 11.7	Researched information and entered it into the chart.
Department of Consumer Affairs	Celeste Brown	803-734-4264	Cbrown@scconsumer.gov	Adminstration	Fiscal Analyst	II.8	Gathered and entered chart information.