



2023 Annual Accountability Report

Department of Consumer Affairs

Agency Code: R280

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AGENCY'S DISCUSSION AND ANALYSIS

I. DCA Background

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

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

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

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

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

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

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

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

II. Risk Assessment & Mitigation Strategies

If DCA was unable to accomplish its mission, the potential most negative impact on the public is an unregulated credit marketplace, hindering competition and resulting in consumers who are uneducated, unable to protect themselves from unscrupulous businesses and unable to obtain credit at reasonable costs. Processing of licenses would be delayed, preventing businesses from entering the marketplace.

Overall, the Department is pleased with FY23 results in view of the multi-year term for many projects in process and agency challenges. We did, however, include requests in our FY25 budget for two new FTE positions and retention and merit salary increases to address continuing challenges. The General Assembly could prevent a crisis by statutorily providing the ability for DCA to establish and adjust filing fees to coincide with fiscal year budget needs; provide appropriate FTE allocation; and access to services to assist with recruitment and retention of staff.

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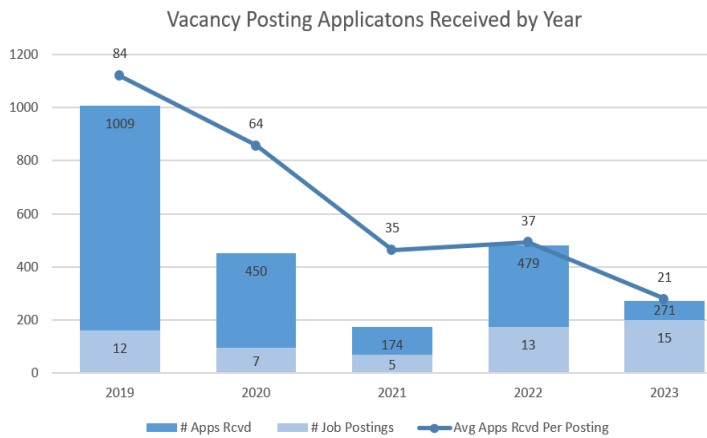
III. Challenges Affecting Performance

A. Employee Retention/ Recruiting

Since FY15, DCA has been adjusting to unprecedented staff turnover. Previously an agency with historically above par staff retention rates, an average of 10-15% percent of staff began exiting each fiscal year. In FY23, we experienced 18% turnover. A small improvement over FY22 (19%).

With the 2016 Classification and Compensation Study as our guide, the Department secured monies for pay increases for FY17. Since that time, we have incrementally made additional increases through internal restructuring measures and budget requests. The move towards paying staff at a level at least equal to their state employee counterparts is certainly a step in the right direction and DCA strives to maintain an efficient and thriving work culture (100% of staff indicated they were satisfied working at DCA in FY23); however, the agency still realized high turnover. Such turnover takes a toll on DCA operations due to the Department’s small size.

The results of having vacancies occur, the inability to recruit qualified candidates, and the time needed to fill the vacancies and train new staff, strained the Department’s ability to meet certain set goals.



The recruitment aspect of vacancies certainly hindered the agency in FY23. We reposted nearly all of the vacancies due to a failure to attract qualified candidates or a chosen candidate withdrawing their acceptance of an offer. In 2019, DCA received an average of 84 applications per vacancy posting. Since that time, however, the average number of applicants per posting has dropped nearly 75%, with calendar year 2023 having an average of only 21 applicants per posting thus far. Further, the learning curve of newly hired

staff contributes as well. This is especially apparent in positions with responsibilities of administering and enforcing some of the one hundred plus laws under DCA’s jurisdiction such as attorneys, investigators, licensing staff and paralegals. In FY23, we had a difficulty of retaining and hiring licensing examiners. DCA has four positions that process the majority of the 30,000 filings received. During FY23, one of the positions had a vacancy rate of 93.4% and another 31.5%.

DCA’s management continues to look for ways to attract talent by posting internal titles with job descriptions to grab the attention of qualified candidates and drafting a telecommuting policy. We also conducted an internal salary study comparing staff service years and salaries of staff to those of sister agencies, average state salaries for the positions and data from the Bureau of Labor Statistics. As a result, we are including retention increases in our FY25 Budget Request. The challenge of recruiting and retaining newly hired staff is the greatest challenge DCA encountered this fiscal year and a top priority to remedy.

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B. Workload Increase

Several divisions in DCA have seen upward trends in business and/ or consumer filings or contacts over the past few fiscal years. Non-depository financial institutions and other regulated industries submitted 30,349 filings and applications in FY23, nearly 400 more than FY22 (29,945) and over 3,000 more than FY21 (27,209) and FY20 (26,799). An increase occurred with the number of consumer complaints filed with DCA during the same time periods. In FY23, consumers filed 5,378 complaints, a 36% increase over FY22 (4,053) and significantly higher than the amount received in FY21 (3,933) and FY20 (3,407).

The Department’s online licensing system and online complaint system have assisted with processing times, however we are seeking to contract for and deploy additional technologies to assist with the oversight of licensees and increasing automation in complaint processing. Additionally, we are requesting two new FTE positions to assist with outreach on the licensing and compliance side as well as education of the increased customer base we are seeing not only due to those reaching out directly to DCA but also the increased population of consumers overall in our state.

C. Public Awareness of DCA

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

The Department continues to actively seek out partnerships to leverage resources in educational outreach initiatives. Technology is also being leveraged to create compelling infographics and data easily used to supplement Department press releases and website content, with a goal of increasing media pickup, thus wider dissemination to the public. Outreach planning and increased efforts in coordination amongst divisions has also proved beneficial. Accountability, progress report and individual staff evaluation measurements are being crafted to encourage growth in awareness of DCA. Additionally, as stated previously, we are requesting two new FTE positions to assist with outreach on the licensing and compliance side as well as education of the increased customer base we are seeing not only due to those reaching out directly to DCA but also the increased population of consumers overall in our state.

D. Internal Restructuring Efforts

As in prior fiscal years, the Department engaged in various internal restructuring efforts in the wake of implementing new technologies and higher than historical turnover. In FY15, DCA began

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designing a new licensing system and pushed portions of the system into production as completed. Certain internal job assignment adjustments coincide with the full implementation of the online licensing database. We are excited to announce the database was completed in FY21. As all regulated industries fully adopt the new system, additional restructuring within the Legal Division will include a re-envisioning of job duties to add a compliance review focus for those with licensing processing duties.

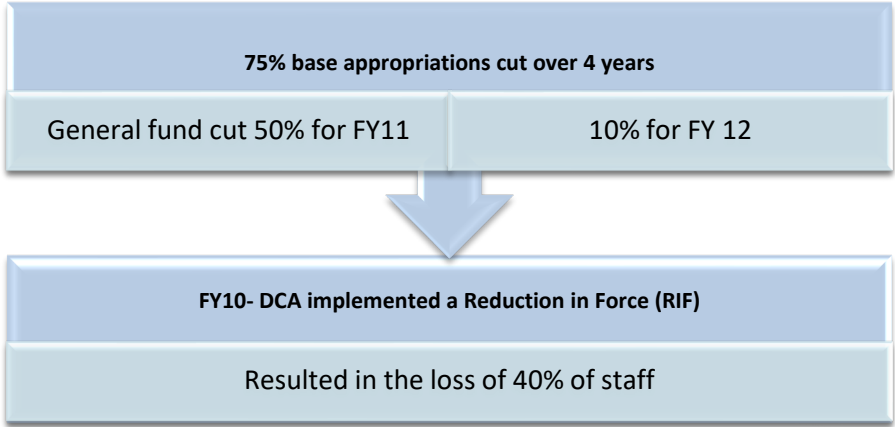
Agency data related to input and output, specifically at the individual staff performance level, was also utilized to make reclass and other staffing structure decisions during FY23. Division Directors were thoughtful as vacancies arose in determining if an internal candidate would be the best fit for a position or if a realignment of duties would better fill a gap. This resulted in a domino-effect of training, recruiting and hiring staff.

The above efforts create the need for new policies, procedures and training. As each phase is implemented, Deputies and Directors assess performance factors and adjust practices as necessary. This process is time consuming and may lead to a decreased ability to meet established goals.

E. Budget

Approximately fifty-five percent of the Department’s budget in FY23 came from other funds. The financial condition of the industries regulated directly affects the number of filings received and processed, thus revenue collected. A decrease in this funding source and/or general fund budgetary restraints can result in decreased resources, including overall agency funding, human capital and technological enhancements. Such a perfect storm of both funds being depleted occurred from FY09-12 with the Department receiving a \$1.6 million base appropriations cut and the industries regulated by the Department sharply declining.

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



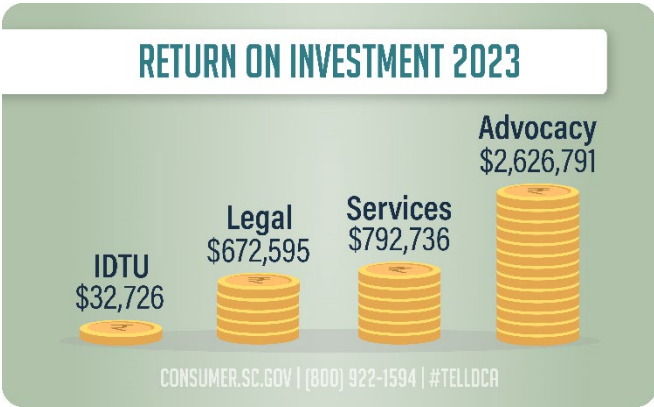
The Department has seen great improvement on budgetary fronts; however, the impact of such devastating cuts is still apparent in the area of staff salaries. The unpredictability of the health of industries regulated and DCA’s inability to adjust licensing fees on its own authority, a power given other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

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budget to remain a challenge. As we attempt to be competitive with salaries, there may be a future need for an increase in other funds revenue or, in the alternative, movement of employees paid by other funds to general funds.

IV. FY23 Overview

Overall, the agency’s outcome of credits, refunds and adjustments for FY23 through efforts in complaint mediation, enforcement and intervention in rate filings was **\$4,124,848**. This amount almost equals DCA’s FY23 budget (\$4,429,679). The amount fluctuates from year to year due to the



unpredictability in forecasting results of enforcement actions and complaint resolutions due to the varied complexity of matters brought before the Department. Last year, results from intervening in rate filings constituted the majority of the measurement (\$2,626,791). In FY19, the law restoring DCA’s ability to intervene in utility rate filings became effective. A large portion of the intervention savings in FY23 arose from DCA’s participation in its first gas case before the Public Service Commission.

Results from resolving complaints via voluntary mediation garnered \$792,736 in consumer refunds, credits and adjustments. The resolution of complaints falling within DCA’s jurisdiction coupled with credits, refunds and adjustments garnered through enforcement activities constituted \$672,595 of the measurement. In June 2023, the Supreme Court upheld a 2021 Court of Appeals ruling in favor of the Department that will result in refunds, credits and adjustments of over \$7.5 million for consumers. Additional proceedings to solidify the actual amount are pending, thus the \$7.5 million was not included in this year’s return on investment data. The contributions made by the Identity Theft Unit consist of items related to fraudulent charges the Unit was able to assist consumers with removing and/or recovering.

Non-depository financial institutions and other regulated industries submitted over 30,000 filings and applications, approximately 400 more than FY22 and over 3,000 more than the prior two fiscal years (FY21- 27,209/ FY20- 26,799). Despite the filing increase and staffing vacancies, DCA staff met the goal to process 95% within thirty days of receipt. High user adoption of our online licensing system (CALAS) exceeded expectations for the sixth year in a row. Legal Division staff continued to engage in extensive outreach to regulated industries regarding the benefits and how to use the system. The percentage of applicants submitting payments online also exceeded our 75% goal, with 85% using the system to its fullest, an 11% increase over FY20 (74%). High adoption of the online payment capabilities decreases user error, increases compliance with State deposit laws and overall contributes to the repeated “no findings” Audit Report the Department received from the State Auditor’s Office.

Technology also assisted DCA in reaching or exceeding goals and performance measures related to voluntary complaint mediation activities. The number of consumers filing complaints online continued the upward trend with the most ever- 80%- of the over 5300 complaints being filed via

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DCA’s Online Complaint System (FY22- 76%; FY21- 76%; FY20- 74%). The amount of complaints filed constitutes a 33% increase over FY22 (4,053). In FY20, DCA received 3,400 complaints. Despite the increase in complaints, staff came in below the complaint processing target of 30 days (actual-26 days). The target for complaints closed as “unsatisfied” however did not hit the target of 15% or less. Of the 21.7% assigned this designation, 4.9% were complaints regarding homeowners associations. This complaint category continues to grow with the number increasing 36% over FY22 and comprising 13% of complaints received in FY23. DCA saw The Consumer Services Division obtained consumer credits, refunds and adjustments of \$792,736 through the voluntary mediation process, a 116% return on investment for the division.

On the agency outreach front, DCA continued to create compelling, timely and relevant content to promote the activities of the agency and educate business and consumers on their respective rights and responsibilities in the consumer credit marketplace. DCA collaborated with the Federal Bureau of Investigation, the Federal Trade Commission, Fort Jackson Community Services, SC Legal Services, the Attorney General’s Office and more to offer timely, relevant presentation content. Education is a core component of DCA’s mission as evidenced by twelve DCA staff from four of the agency’s six divisions contributing to the 151 presentations made in FY23. Through these efforts, DCA reached nearly 9,000 consumers and 840 members of various industries. One of the most notable presentations given overall was to a group of internationals from 10 different European countries in the United States as a part of a US State Department’s International Visitor Leadership Program. The focus was on DCA’s cybersecurity education efforts for consumer and businesses. This was the second year in a row DCA was asked to participate in this unique program. DCA also began a new partnership with the Department of Corrections Reentry and Work Release Center to offer credit report and identity theft education to help prepare inmates who will soon be released.

The Department actively participated in many matters before the Public Service Commission (PSC). Of note, DCA continued its representation of the consumer interest in the first gas case heard by the PSC in nearly 2 decades, a ratemaking matter initiated by Piedmont Natural Gas. DCA advocated for the removal of certain environmental expenses via settlement, saving consumers \$1,385,000. The Department; however, did not agree to the to compromise the issues of authorized return on equity ("ROE") and capital structure. The Public Service Commission then awarded an ROE and capital structure less than the other parties’ compromise, resulting in a savings of \$ 1,241,791 (difference between settlement proposal of 9.49 ROE /53.5 structure and outcome of 9.3 ROE /52.2 structure).

During FY23, DCA continued its implementation of Project Vector, an internal review of data collected by the agency. Additional PDF forms were identified for conversion to online forms via the state’s SC.Gov contract. DCA also continued development of a new preneed funeral contract database to automate areas involving heavy staff data entry. The system is in its final stages of testing with full implementation anticipated in FY24. During FY23, DCA also explored potential options for a database to track investigator activities as well as options for streamlining complaint, identity theft and scam intake and processing.

As stated above and in previous years, several projects initiated are organized in phases, with completion not anticipated in a single fiscal year. During this process, DCA will continue to evaluate

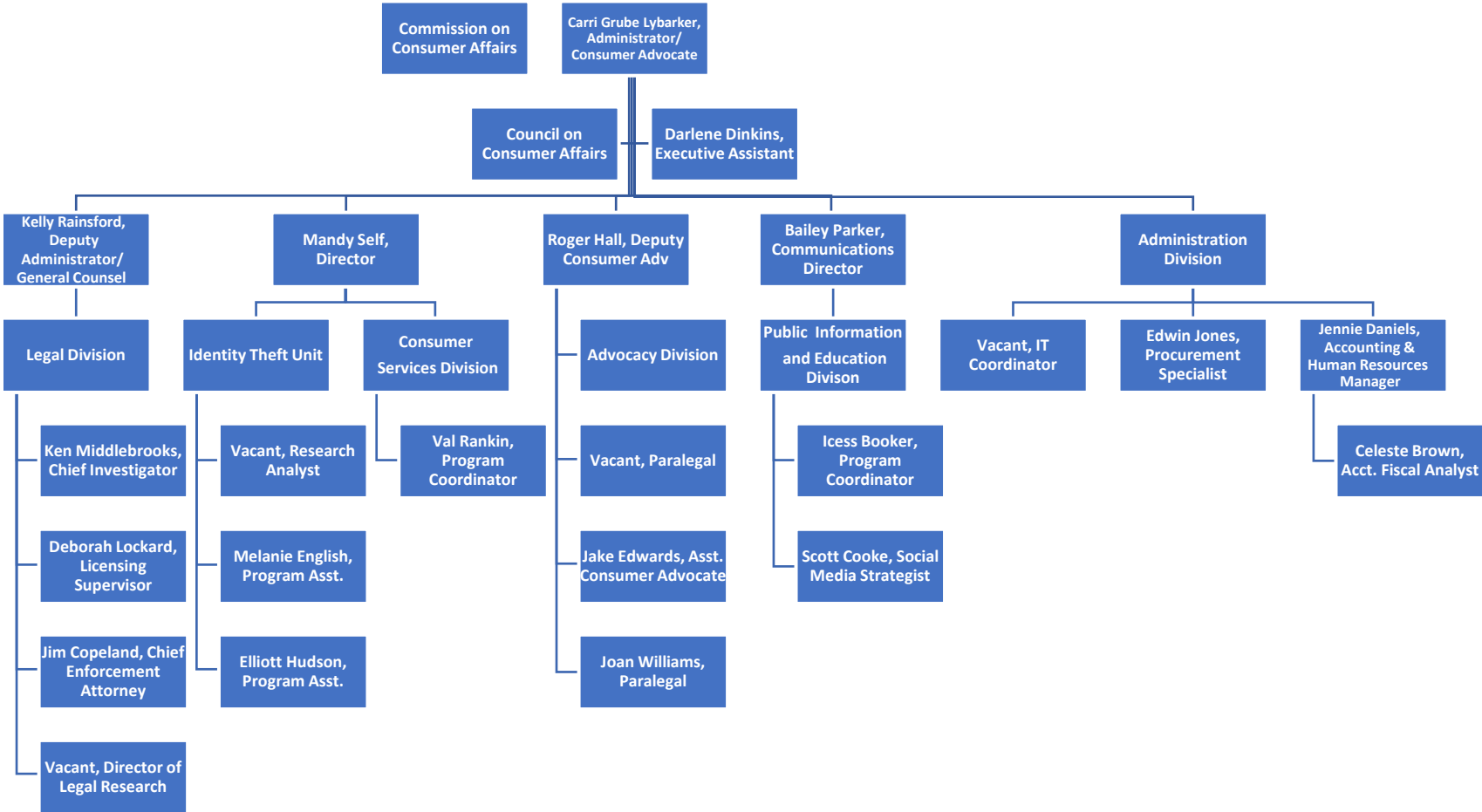
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goals, strategies and measurements to ensure an accurate picture of agency productivity and as technologies and projects are fully implemented.

DCA also continues to re-envision measurements annually to ensure the most accurate reflection of DCA’s overall productivity and impact on its customers. We cull data in agency systems and metrics available through platforms used by the agency to determine the best potential measures, including the associated targets, as well. As such, we updated measurements for FY24 in the areas of administration and enforcement of the statutes under our jurisdiction and adjusted targets throughout based on trends.

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AGENCY ORGANIZATIONAL CHART



2023

Reorganization and Compliance

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

Primary Contact

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

Secondary Contact

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

Agency Mission

Adopted in:

2002

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

Agency Vision

Adopted in:

2002

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

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

Recommendations for reorganization requiring legislative change:

None

Agency intentions for other major reorganization to divisions, departments, or programs to allow the agency to operate more effectively and efficiently in the succeeding fiscal year:

None

Significant events related to the agency that occurred in FY2023

Description of Event	Start	End	Agency Measures Impacted	Other Impacts
None to report for FY23.				

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

Yes

Reason agency is out of compliance: (if applicable)

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

Yes

Does the law allow the agency to promulgate regulations?

Yes

Law number(s) which gives the agency the authority to promulgate regulations:

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

Has the agency promulgated any regulations?

Yes

Is the agency in compliance with S.C. Code Ann. § 1-23-120 (J), which requires an agency to conduct a formal review of its regulations every five years?

Yes

(End of Reorganization and Compliance Section)

Strategic Plan Results

FY2023

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

- Goal 1** Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.
- Goal 2** Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served
- Goal 3** Educate consumers and businesses on their rights and responsibilities under the law
- Goal 4** Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1 Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators.														
State Objective: Public Infrastructure and Economic Development														
1.1.1	Number of enforcement actions	281	400	269	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	0	Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters	Agency Drive; Legal Division Access Database	Fair, honest, and level credit marketplace	Consumers and regulated industries	0300.000000.000	The amount fluctuates from year to year due to the unpredictability in forecasting when enforcement actions will arise and the resources they will take.
1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(100% by FY23)	24%	25%	25%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Investigator activities / number of licensees subject to enforcement activity	Progress Reports, updated monthly	Agency Drive	Compliance with laws and consumer protection	Consumers and regulated industries	0300.000000.000	
1.1.3	Legal Division Return on Investment	35% (-)	0%	-31%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through enforcement actions and complaint mediation deducted from budget for the Legal Division. Divide difference by fund allocation.	Employee logs, updated as needed	Agency Drive; Legal Division Access Database	Efficient use of funds	SC taxpayers, consumers and regulated industries	0300.000000.000; 0100.000000.000	The amount fluctuates from year to year due to the unpredictability in forecasting results of enforcement actions.
1.2 Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services.														
State Objective: Public Infrastructure and Economic Development														
1.2.1	Resolve complaints through mediation in an average 30 days or less	24	30	26	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	Add number of days from when a complaint is open to when it is closed. Add all days for each complaint. Divide the total number of days by the total number of complaints with an open and closed status given during the fiscal year.	Complaint Database, updated daily	SC.GOV	Fast complaint turnaround time	Businesses and consumers involved in complaint process	0507.000000.000	
1.2.2	Percentage of complaints closed	92%	95%	97.30%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints closed during fiscal year / number of open complaints (those carried over from prior year + those filed during fiscal year).	Complaint Database, updated daily	SC.GOV	Efficient processing of complaints	Businesses and consumers involved in complaint process; SCDC staff	0507.000000.000	
1.2.3	Percentage of complaints closed unsatisfied	18%	15%	22%	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of complaints closed unsatisfied / total number of complaints closed	Complaint Database, updated daily	SC.GOV	DCA staff to work towards satisfactory complaint resolution (ie: adequate business response and/or consumer satisfied)	Businesses and consumers involved in complaint process; SCDC staff	0507.000000.000	4.9% of the complaints closed unsatisfied regarded homeowners associations and are often contentious. This complaint category continues to grow with the number increasing 36% over FY22 and comprising 13% of complaints received in FY23.
1.2.4	Consumer Services Division Return on Investment	22%	0%	116%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through voluntary mediation compared deducted from budget for the Consumer Services Division. Divide difference by fund allocation.	Progress Reports, updated monthly	Agency Drive	Efficient use of funds	SC taxpayers; Businesses and consumers involved in complaint process	0507.000000.000; 0100.000000.000	

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes	
1.2.5	Process Identity Theft Reports within two business days of receipt		98%	95%	91%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of reports processed within 2 business days of receipt/ total number of reports received	IDTU Database, updated daily	DTU; Agency drive	Fast turnaround time, getting help needed path forward	SC Identity Theft victims	2507.000000.000	Resulted from a staff vacancy from July 2022- November 2022.
1.3 Promote the interests of consumers before the Legislature, Governor, and regulatory agencies State Objective: Public Infrastructure and Economic Development															
1.3.1	Complete statutory reviews of insurance ratemaking filings within 30 days or less	N/A	30	40.6	Ratio	Equal to or less than	State Fiscal Year (July 1 - June 30).	Add number of days from when a filing falling in DCA's jurisdiction is received to when statutory review is completed. Add all days for each filing. Divide the total number of days by the total number of filings with an pending and closed status given during the fiscal year.	Progress Reports, updated monthly	Agency Drive	Prevent unfair increases in insurance rates. Ensure efficient processing.	SC persons paying for auto (property and casualty) or worker's compensation insurance policies; Dept. of Insurance.	1506.000000.000	Inability to fill vacant position. Vacant from November 2022- August 2023.	
1.3.2	Advocacy Division Return on Investment	281%	0%	425%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of savings through advocacy actions deducted from budget for the Advocacy Division. Divide difference by fund allocation.	Progress Reports, updated monthly; Insurance or utility filings compared to Department recommendations and final outcomes.	Advocacy Access Database; Agency Drive	Adequate representation of consumer interest in utility ratemaking	SC residential utility customers	1506.000000.000; 0100.000000.000		
1.3.3	Percentage of comments provided by the deadline set by regulatory agencies proposing new or changed rules	100%	100%	100%	Percent	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Percent of comments provided by the deadline / total number of proposed new or changed rules identified for comment	Progress Reports, updated monthly	Agency Drive	Adequate representation of consumer interest in rulemaking processes	SC consumers; state/federal agency issuing the rulemaking	1506.000000.000; 0100.000000.000		
2.1 Encourage use of online licensing platform to increase efficiencies in application processing turnaround times and revenue processing. State Objective: Public Infrastructure and Economic Development															
2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	90%	85%	90.80%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Divide number of online filings by total number of paper and online filings.	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Faster processing of required filings	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	0300.000000.000		
2.1.2	Issue at least 95% of licenses within 30 days of receipt of complete application.	96%	95%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of licenses issued within 30 days of application / total number of licenses issued	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Faster processing of required filings	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	0300.000000.000; 0100.000000.000		
2.1.3	Maintain at least 75% of applicants submitting payments with application online	85%	75%	85%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of applicants submitting online / total number of applicants submitted by any and all methods	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Faster processing of required fees	Regulated businesses; DCA staff	0300.000000.000; 0100.000000.000		
2.1.4	Receive 1 or less deficiencies as a result of State Audit of financial activities (revenue & disbursements)	0	1	0	Count	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of deficiencies	State Auditor's Report	Online	DCA compliance with state financial accounting laws	State employees overseeing implementation of accounting laws; SC residents	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
2.2 Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly State Objective: Public Infrastructure and Economic Development															

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	100%	75%-100%	0%	Percent	Maintain range	Other	Number of proposed regulations / number of final regulations that became law during the session	Progress Reports, updated monthly	Agency Drive	Timely, proper business guidance and consumer protections	Consumers and regulated industries; General Assembly	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	DCA had one proposed regulation during the two-year cycle. It was withdrawn in early 2023; portions were codified via a statutory amendment.
2.2.2	Percentage of 5 year Regulations Review Completed (by FY24)	80%	100%	100%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of regulations reviewed/ number of regulations set for review	Division Reports, monthly	Agency Drive	Timely, proper business guidance	Consumers and regulated industries; General Assembly	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1 Engage in traditional educational efforts to decrease consumer risks and increase industry compliance											State Objective: Education, Training, and Human Development			
3.1.1	Give at least 125 presentations.	153	125	151	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of presentations given	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Education on rights and responsibilities under consumer protection laws	Consumers and applicable industries	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.2	Customer satisfaction rating for presentations	4.7	4.25	4.73	Rank	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Average "stars" given in response to survey question on overall satisfaction with DCA presentation. Customer may choose 1-5, 5 being exceptional.	Survey monkey analytics, monthly	Online; Agency Drive	Relevant presentations meeting customer expectations	Audience of presentations	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.3	Number of educational publications created or updated and released	16	10	28	Count	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of publications created/updated and released	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	DCA publications contain current information and are relevant	Consumers and applicable businesses	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
3.1.4	Maintain an average of 25 attendees per DCA webinar presented	29	25	33	Ratio	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of attendees for all webinars given / number of all webinars given	Division Reports, updated monthly; GoToWebinar analytics, monthly	Public Information Excel Spreadsheet; Agency Drive; Online	Awareness of education available and ability for DCA to provide such education.	Consumers and applicable industries	2000.000000.000;2507.000000.000; 0300.000000.000; 0100.000000.000	
3.2 Actively seek out media attention and cultivate relationships with media stakeholders											State Objective: Education, Training, and Human Development			
3.2.1	Number of times the Department appears in the media	721	700	605	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Vendor reports identifying number of times DCA's name shows up in media	Media Monitoring Analytics, Division Reports, monthly	Critical Mention; Agency Drive	Informed of items/events occurring under DCA's jurisdiction	Consumers; applicable businesses; media	2000.000000.000	Unanticipated, extended staff absences contributed to the failure to meet the goal.
3.2.2	Maintain press release pick up rate of 90% or greater	100%	90%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of press releases media mentions divided by number of press releases issued	Media Monitoring Analytics, Progress Reports, updated monthly	Critical Mention; Agency Drive	Press releases are compelling, relevant and in line with AP style guidelines	Consumers; applicable businesses; media	2000.000000.000	
3.3 Increase public awareness through digital media and alternative, cost-effective methods											State Objective: Education, Training, and Human Development			
3.3.1	Maintain a monthly Facebook reach (number of persons seeing posts)/average of 19,000	22,081	19,000	17,030	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Add number of persons seeing posts each month/ 12	Division Reports, monthly	Facebook Analytics; Agency Drive	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	Consumers and applicable industries; media	2000.000000.000	DCA did not run as many social media ads as compared to years past.

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.3.2	Maintain a monthly Twitter Impressions (number of persons posting our tweets) average of 30,000	30,770	30,000	26,886	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of retweets divided by total number of tweets sent out by SCDC.	Twitter reports, updated daily	Twitter Analytics; Agency Drive	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	Consumers and applicable industries; media	2000.000000.000	DCA did not run as many social media ads as compared to years past. Platform made adjustments to limit use.
3.3.3	Increase overall website visits by 10% annually	32%	10%	31%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This years website visits - Last years website visits / last years website visits	Google Analytics, updated daily	Online; Agency Drive	Easily navigable website containing useful, relevant information	Consumers, businesses, media	2000.000000.000	
4.1 Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions											State Objective: Maintaining Safety, Integrity and Security			
4.1.1	Percentage of complaints filed online	76%	72%	80%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints filed online / total number of complaints received by any and all methods	Complaint Database, updated daily	SC.GOV	Accessible, convenient and efficient complaint mediation services	Businesses and consumers involved in complaint process	2000.000000.000; 0507.000000.000	
4.2 Protect data entrusted with agency by its customers through employee training and awareness											State Objective: Maintaining Safety, Integrity and Security			
4.2.1	Hold Annual Information Security training	100%	100%	100%	Percent complete	Complete	State Fiscal Year (July 1 - June 30).	Number of employees trained/number of employees	HR Reports, updated annually	Human Resources	Increased employee knowledge in information security	DCA staff; Consumers and businesses; SLED and FBI	0300.000000.000; 0100.000000.000	
4.2.2	Percentage of Information Security policies and procedures implemented	95%	100%	95%	Percent complete	Complete	State Fiscal Year (July 1 - June 30).	Number of policies implemented / Number of policies recommended or slated for implementation	DCA Policies and Procedures	Agency Drive	Create culture of information security	DCA staff; Consumers and businesses; SLED and FBI	0300.000000.000; 0100.000000.000	Staff turnover resulted in a focus on other items. The agency has implemented procedures pertaining to the remaining policies but has yet to memorialize the policies themselves.
4.3 Provide an environment that supports staff development, retention and agency mission fulfillment											State Objective: Maintaining Safety, Integrity and Security			
4.3.1	Maintain employee satisfaction rate of at least 90%	100%	90%	100%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percent of staff indicating overall satisfaction with employment at DCA via survey response. Take somewhat dissatisfied + very dissatisfied / Neutral + somewhat satisfied + very satisfied	HR Reports, updated annually	Human Resources	Provide a desirable work environment	DCA staff; all customers	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.2	Employee turnover rate (percentage)	19%	15%	18%	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of employees separated voluntarily for other positions/ average number of FTEs (total number of employees at beginning of fiscal year + total number of employees at end of fiscal year / 2)	SCEIS reports, updated daily	Online; Human Resources	Provide a desirable work environment	DCA staff; all customers	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	DCA conducted an internal salary study comparing staff service years and salaries of staff to those of sister agencies, average state salaries for the positions and data from the Bureau of Labor Statistics. As a result, we are including retention increases in our FY25 Budget Request.
4.3.3	Equal Opportunity Employment Rating	91%	70%	75%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Formula to determine if 70% of affirmative action goals are met.	Human Affairs Commission reports, updated annually	Online; Human Resources	Comply with federal employment laws	DCA staff; Human Affairs Commission; General Assembly	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.4	Percentage of preneed database platform operational	25%	100%	75%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	project phases divided by number of phases implemented	DCA Project Plan; Database	DTO; Agency drive	Accessible, convenient and efficient regulatory filing process	SC taxpayers, consumers and businesses offering preneed funeral contracts	0300.000000.000	Staff turnover and increased workload in other areas for staff involved in the project resulted in a focus on other items.

FY2024

Strategic Plan Development

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

- Goal 1** Effectively administer & enforce the laws assigned to the department to protect consumers from fraudulent, unfair and deceptive practices.
- Goal 2** Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served
- Goal 3** Educate consumers and businesses on their rights and responsibilities under the law
- Goal 4** Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1 Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators.													
State Objective: Public Infrastructure and Economic Development													
1.1.1	Percentage of advisories and contacts completed compared to total investigator activities	15.80%	15%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30)	Number of advisories and contacts completed/ total investigator activities completed.	Progress Reports, updated monthly	Agency Drive; Legal Division Access Database	Fair, honest, and level credit marketplace	Consumers and regulated industries	0300.000000.000	
1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)	25%	25%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30)	Investigator activities / number of licensees subject to enforcement activity	Progress Reports, updated monthly	Agency Drive	Compliance with laws and consumer protection	Consumers and regulated industries	0300.000000.000	
1.1.3	Five-year average of recoveries through enforcement and complaint mediation activities equal or exceed the expended Legal Division budget	97%	100%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30)	Amount of credits, refunds and adjustments received through enforcement actions and complaint mediation from past five fiscal years added together and divided by 5; Divide the 5 year average by the actual budget expended for the Legal Division this fiscal year. Multiply by 100.	Employee logs, updated as needed	Agency Drive; Legal Division Access Database	Efficient use of funds	SC taxpayers, consumers and regulated industries	0300.000000.000; 0100.000000.000	
1.2 Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services.													
State Objective: Public Infrastructure and Economic Development													
1.2.1	Resolve complaints through voluntary mediation in an average 30 days or less	26	30	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30)	Add number of days from when a complaint is open to when it is closed. Add all days for each complaint. Divide the total number of days by the total number of complaints with an open and closed status given during the fiscal year.	Complaint Database, updated daily	SC.GOV	Fast complaint turnaround time	Businesses and consumers involved in complaint process	0507.000000.000	
1.2.2	Percentage of complaints closed	97%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30)	Number of complaints closed during fiscal year/ number of open complaints (those carried over from prior year + those filed during fiscal year).	Complaint Database, updated daily	SC.GOV	Efficient processing of complaints	Businesses and consumers involved in complaint process; SCDC staff	0507.000000.000	
1.2.3	Percentage of complaints closed unsatisfied	22%	15%	Percent	equal to or less than	State Fiscal Year (July 1 - June 30)	Number of complaints closed unsatisfied / total number of complaints closed	Complaint Database, updated daily	SC.GOV	DCA staff to work towards satisfactory complaint resolution (ie: adequate business response and/or consumer satisfied)	Businesses and consumers involved in complaint process; SCDC staff	0507.000000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.2.4	Consumer Services Division Return on Investment	116%	0%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of credits, refunds and adjustments received through voluntary mediation compared deducted from actual expended budget for the Consumer Services Division. Divide difference by funds expended. Multiply by 100.	Progress Reports, updated monthly	Agency Drive	Efficient use of funds	SC taxpayers; Businesses and consumers involved in complaint process	0507.000000.000; 0100.000000.000	
1.2.5	Process Identity Theft Reports within two business days of receipt	91%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of reports processed within 2 business days of receipt/ total number of reports received	IDTU Database, updated daily	DTO; Agency drive	Fast turnaround time, getting help needed/ path forward	SC Identity Theft victims	2507.000000.000	
1.3	Promote the interests of consumers before the Legislature, Governor, and regulatory agencies											State Objective: Public Infrastructure and Economic Development	
1.3.1	Complete statutory reviews of insurance ratemaking filings within 30 days or less	40.6	30	Ratio	Equal to or less than	State Fiscal Year (July 1 - June 30).	Add number of days from when a filing falling in DCA's jurisdiction is received to when statutory review is completed. Add all days for each filing. Divide the total number of days by the total number of filings with an pending and closed status given during the fiscal year.	Progress Reports, updated monthly	Agency Drive	Prevent unfair increases in insurance rates; Ensure efficient processing.	SC persons paying for auto (property and casualty) or worker's compensation insurance policies; Dept. of Insurance.	1506.000000.000	
1.3.2	Advocacy Division Return on Investment	425%	0%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of savings through advocacy actions deducted from the expended budget for the Advocacy Division. Divide difference by funds expended. Multiply by 100.	Progress Reports, updated monthly; Insurance or utility filings compared to Department recommendations and final outcomes.	Advocacy Access Database; Agency Drive	Adequate representation of consumer interest in utility ratemaking	SC residential utility customers	1506.000000.000; 0100.000000.000	
1.3.3	Percentage of comments provided by the deadline set by regulatory agencies proposing new or changed rules	100%	100%	Percent	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Percent of comments provided by the deadline / total number of proposed new or changed rules identified for comment	Progress Reports, updated monthly	Agency Drive	Adequate representation of consumer interest in rulemaking processes	SC consumers; state/federal agency issuing the rulemaking	1506.000000.000; 0100.000000.000	
2.1	Encourage use of online licensing platform to increase efficiencies in application processing turnaround times and revenue processing.											State Objective: Public Infrastructure and Economic Development	
2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	91%	85%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Divide number of online filings by total number of paper and online filings.	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Faster processing of required filings	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	0300.000000.000	
2.1.2	Issue at least 95% of licenses within 30 days of receipt of complete application.	95%	95%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of licenses issued within 30 days of application / total number of licenses issued	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Faster processing of required filings	Regulated businesses; consumers seeking services from regulated businesses; DCA staff	0300.000000.000; 0100.000000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes	
2.1.3	Maintain at least 80% of applicants submitting payments with application online	85%	80%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of applicants submitting online / total number of applicants submitted by any and all methods	Progress Reports, updated monthly; Licensing database, updated daily	Agency Drive; DTO	Faster processing of required fees	Regulated businesses; DCA staff	0300.000000.000; 0100.000000.000		
2.1.4	Receive 1 or less deficiencies as a result of State Audit of financial activities (revenue & disbursements)	0	1	Count	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of deficiencies	State Auditor's Report	Online	DCA compliance with state financial accounting laws	State employees overseeing implementation of accounting laws; SC residents	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
2.2	Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly								State Objective: Public Infrastructure and Economic Development					
2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	0%	75%-100%	Percent	Maintain range	Other	Number of proposed regulations / number of final regulations that became law during the session	Progress Reports, updated monthly	Agency Drive	Timely, proper business guidance and consumer protections	Consumers and regulated industries; General Assembly	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
2.2.2	Percentage of 5 year Regulations Review Completed (by FY29)	100%	20%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of regulations reviewed/ number of regulations set for review	Division Reports, monthly	Agency Drive	Timely, proper business guidance	Consumers and regulated industries; General Assembly	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
3.1	Engage in traditional educational efforts to decrease consumer risks and increase industry compliance								State Objective: Education, Training, and Human Development					
3.1.1	Give at least 125 presentations.	151	125	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of presentations given	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Education on rights and responsibilities under consumer protection laws	Consumers and applicable industries	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
3.1.2	Customer satisfaction rating for presentations	4.73	4.25	Rank	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Average "stars" given in response to survey question on overall satisfaction with DCA presentation. Customer may choose 1-5, 5 being exceptional.	Survey monkey analytics, monthly	Online; Agency Drive	Relevant presentations meeting customer expectations	Audience of presentations	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
3.1.3	Number of educational publications created or updated and released	28	10	Count	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of publications created/ updated and released	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	DCA publications contain current information and are relevant	Consumers and applicable businesses	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000		
3.1.4	Maintain an average of 25 attendees per DCA webinar presented	33	25	Ratio	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of attendees for all webinars given / number of all webinars given	Division Reports, updated monthly; GoToWebinar analytics, monthly	Public Information Excel Spreadsheet; Agency Drive; Online	Awareness of education available and ability for DCA to provide such education.	Consumers and applicable industries	2000.000000.000;2507.000000.000; 0300.000000.000; 0100.000000.000		
3.2	Actively seek out media attention and cultivate relationships with media stakeholders								State Objective: Education, Training, and Human Development					
3.2.1	Number of times the Department appears in the media	605	700	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Vendor reports identifying number of times DCA's name shows up in media	Media Monitoring Analytics, Division Reports, monthly	Critical Mention; Agency Drive	Informed of items/events occurring under DCA's jurisdiction	Consumers; applicable businesses; media	2000.000000.000		

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.2.2	Maintain press release pick up rate of 90% or greater	95%	90%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of press releases media mentions divided by number of press releases issued	Media Monitoring Analytics, Progress Reports, updated monthly	Critical Mention; Agency Drive	Press releases are compelling, relevant and in line with AP style guidelines	Consumers; applicable businesses; media	2000.000000.000	
3.3 Increase public awareness through digital media and alternative, cost-effective methods													
State Objective: Education, Training, and Human Development													
3.3.1	Maintain a monthly Facebook reach (number of persons seeing posts) average of 19,000	17,030	19,000	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Add number of persons seeing posts each month/ 12	Division Reports, monthly	Facebook Analytics; Agency Drive	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	Consumers and applicable industries; media	2000.000000.000	
3.3.2	Maintain a monthly Twitter Impressions (number of persons posting our tweets) average of 25,000	26,886	25,000	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of retweets divided by total number of tweets sent out by SCDC.A.	Twitter reports, updated daily	Twitter Analytics; Agency Drive	Education on rights and responsibilities via relevant and compelling content provided on accessible, convenient services	Consumers and applicable industries; media	2000.000000.000	
3.3.3	Increase overall website visits by 10% annually	31%	10%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This years website visits - Last years website visits / last years website visits	Google Analytics, updated daily	Online; Agency Drive	Easily navigable website containing useful, relevant information	Consumers, businesses, media	2000.000000.000	
4.1 Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions													
State Objective: Maintaining Safety, Integrity and Security													
4.1.1	Percentage of complaints filed online	80%	75%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of complaints filed online / total number of complaints received by any and all methods	Complaint Database, updated daily	SC.GOV	Accessible, convenient and efficient complaint mediation services	Businesses and consumers involved in complaint process	2000.000000.000; 0507.000000.000	
4.2 Protect data entrusted with agency by its customers through employee training and awareness													
State Objective: Maintaining Safety, Integrity and Security													
4.2.1	Hold Annual Information Security training	100%	100%	Percent complete	Complete	State Fiscal Year (July 1 - June 30).	Number of employees trained/number of employees	HR Reports, updated annually	Human Resources	Increased employee knowledge in information security	DCA staff; Consumers and businesses; SLED and FBI	0300.000000.000; 0100.000000.000	
4.2.2	Percentage of Information Security policies and procedures implemented	95%	100%	Percent complete	Complete	State Fiscal Year (July 1 - June 30).	Number of policies implemented / Number of policies recommended or slated for implementation	DCA Policies and Procedures	Agency Drive	Create culture of information security	DCA staff; Consumers and businesses; SLED and FBI	0300.000000.000; 0100.000000.000	
4.3 Provide an environment that supports staff development, retention and agency mission fulfillment													
State Objective: Maintaining Safety, Integrity and Security													
4.3.1	Maintain employee satisfaction rate of at least 90%	100%	90%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percent of staff indicating overall satisfaction with employment at DCA via survey response. Take somewhat dissatisfied + very dissatisfied / Neutral + somewhat satisfied+ very satisfied	HR Reports, updated annually	Human Resources	Provide a desirable work environment	DCA staff; all customers	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.2	Employee turnover rate (percentage)	18%	15%	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Number of employees separated voluntarily for other positions/ average number of FTEs (total number of employees at beginning of fiscal year + total number of employees at end of fiscal year / 2)	SCEIS reports, updated daily	Online; Human Resources	Provide a desirable work environment	DCA staff; all customers	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
4.3.3	Equal Opportunity Employment Rating	75%	70%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Formula to determine if 70% of affirmative action goals are met.	Human Affairs Commission reports, updated annually	Online; Human Resources	Comply with federal employment laws	DCA staff; Human Affairs Commission; General Assembly	0300.000000.000; 0100.000000.000; 1506.000000.000; 2000.000000.000; 2507.000000.000; 0507.000000.000	
4.3.4	Percentage of preneed database platform operational	75%	100%	Percent Complete	Complete	State Fiscal Year (July 1 - June 30).	project phases divided by number of phases implemented	DCA Project Plan; Database	DTO; Agency drive	Accessible, convenient and efficient regulatory filing process	SC taxpayers, consumers and businesses offering preneed funeral contracts	0300.000000.00	

2023

Budget Data

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

State Funded Program No.	State Funded Program Title	Description of State Funded Program	(Actual) General	(Actual) Other	(Actual) Federal	(Actual) Total	(Projected) General2	(Projected) Other	(Projected) Federal4	(Projected) Total
0100.000000.000	Administration	Administration - Provides support and planning services to the agency. All support services critical to the operation of the agency are housed in Administration, including procurement, human resources, accounting and information technology. The Administrator position, the officer appointed by the Commission on Consumer Affairs to administer Title 37 and other statutes falling within the Department's authority and otherwise manage the day to day operations of the agency, is located in this Division.	\$ 283,966.00	\$ 228,734.00	\$ -	\$ 512,700.00	\$ 282,149.00	\$ 235,936.00	\$ -	\$ 518,085.00
0300.000000.000	Legal	Legal Division- The General Assembly has charged the DCA with advising the Legislature and Governor on consumer issues and state of credit in this State; Administer, interpret and enforce the S.C. Consumer Protection Code and other laws under DCA's purview and license, register, or otherwise regulate mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, professional employer organizations, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs.	\$ 444,485.00	\$ 1,120,467.00	\$ -	\$ 1,564,952.00	\$ 378,096.00	\$ 1,263,221.00	\$ -	\$ 1,641,317.00
0507.000000.000	Consumer Services	Consumer Services - Receive and process consumer complaints filed against businesses and provide a voluntary mediation program to resolve the complaint. Educate consumers on current consumer issues to help them become savvy consumers.	\$ 124,672.00	\$ 262,676.00	\$ -	\$ 387,348.00	\$ 103,765.00	\$ 274,717.00	\$ -	\$ 378,482.00
1506.000000.000	Consumer Advocacy	Advocacy Division - To provide legal representation for the consumer interest in ratemaking matters involving utilities, homeowners insurance and worker's compensation insurance. The Advocacy Division also provides comments to state and federal agencies engaged in rulemaking, represents the consumer interest on various committees.	\$ 458,198.00	\$ -	\$ -	\$ 458,198.00	\$ 500,000.00	\$ -	\$ -	\$ 500,000.00
2000.000000.000	Public Information & Education	Public Information - Serves as the main consumer education portal for consumers, business and the media. The Division informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications.	\$ 259,544.00	\$ -	\$ -	\$ 259,544.00	\$ 232,334.00	\$ 8,150.00	\$ -	\$ 240,484.00
2507.000000.000	ID Theft Unit	Identity Theft Unit - Provide education and outreach to consumers on how to deter, detect, and defend against identity theft. Assist consumers in mitigating instances of identity theft. Provide education to businesses and agencies on complying with state identity theft laws.	\$ 139,624.00	\$ -	\$ -	\$ 139,624.00	\$ 163,784.00	\$ -	\$ -	\$ 163,784.00
9500.050000.000	State Employer Contributions	Fringe benefits for department employees.	\$ 350,139.00	\$ 621,848.00	\$ -	\$ 971,987.00	\$ 385,762.00	\$ 678,470.00	\$ -	\$ 1,064,232.00

2023

Legal Data

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
Regulation 28-7	State	Regulation	Definitions applying to Rules of Practice	Requires a manner of delivery		No Change
§ 37-21-10	State	Statute	Provides Chapter name- South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-22-110	State	Statute	Provides definitions for Mortgage Lending Act	Requires a manner of delivery		No Change
§ 37-23-10	State	Statute	Establishes chapter title- South Carolina High Cost and Consumer Home Loans Act.	Requires a manner of delivery		No Change
§ 27-30-110	State	Statute	Provides name for chapter- South Carolina Homeowners Association Act.	Requires a manner of delivery		No Change
§ 27-30-310	State	Statute	Provides name for Act- DCA Services for Homeowners and Homeowners Association Act.	Requires a manner of delivery		No Change
§ 27-30-320	State	Statute	Provides definitions for chapter on Homeowners Associations.	Requires a manner of delivery		No Change
§ 27-30-330	State	Statute	Establishes that the information department is authorized to included on publicly available website for consumer Homeowners Associations.	Requires a service	Provide information on filing complaints with DCA; education.	No Change
§ 27-30-340	State	Statute	Sets forth content for complaints from homeowners or homeowners associations for consumers and reporting.	Requires a service	Take complaints; report annually on specific data points.	No Change
§ 32-7-10	State	Statute	Establishes definitions for chapter on regulation of Preneed Funeral Contracts.	Requires a manner of delivery		No Change
§ 32-7-100	State	Statute	Authorizes penalties; revocation of license; request for contested case hearing for consumer preneed funeral contracts.	Requires a service	Enforce chapter against licensees.	No Change
§ 32-7-110	State	Statute	Institutes enforcement; investigation of unlicensed providers for consumer preneed funeral contracts.	Requires a service	Enforce chapter against unlicensed individuals; report violations to Board of Funeral Service and other appropriate law enforcement.	No Change
§ 32-7-120	State	Statute	Provides application of consumer preneed funeral contracts.	Requires a manner of delivery		No Change
§ 32-7-130	State	Statute	Establishes sale at need of granite, memorials, or vaults by licensed funeral director for consumer preneed funeral contracts.	Requires a manner of delivery		No Change
§ 32-7-20	State	Statute	Institutes preneed funeral contracts; management of funds; contents of contract; substitutions for merchandise selected for consumer preneed funeral contracts.	Requires a service	Approve preneed contract forms.	No Change
§ 32-7-25	State	Statute	Authorizes irrevocable contracts for consumer preneed funeral contracts.	Requires a manner of delivery		No Change
§ 32-7-30	State	Statute	Provides refunds upon written demand for consumer preneed funeral contracts.	Requires a manner of delivery		No Change
§ 32-7-35	State	Statute	Authorizes transfer of preneed funeral contracts for consumers.	Requires a manner of delivery		No Change
§ 32-7-40	State	Statute	Sets forth deposit of trust funds for consumer preneed funeral contracts.	Requires a manner of delivery		No Change
§ 32-7-45	State	Statute	Institutes transfer of contracts where provider goes out of business; department authorized to accomplish transfer for consumer preneed funeral contracts.	Requires a service	Assist with preneed contract transfers.	No Change
§ 32-7-50	State	Statute	Establishes license required; application, issuance, and revocation; service charges and listing of contracts sold to be forwarded to department; penalty for consumer preneed funeral contracts.	Requires a service	Receive and process license applications; engage in examination and investigations; receive and maintain preneed contract copies.	No Change
§ 32-7-60	State	Statute	Authorizes Preneed Funeral Loss Reimbursement Fund established; disposition of funds; reimbursement procedures; advertising restrictions in sales of preneed contracts for consumer preneed funeral contracts.	Requires a service	Administer Preneed Loss Reimbursement Fund; establish procedures and regulations.	No Change
§ 32-7-70	State	Statute	Sets forth accounts and records; investigations for consumer preneed funeral contracts.	Requires a service	Examine books of licensees bi-annually.	No Change
§ 32-7-90	State	Statute	Institutes soliciting and advertising for consumer preneed funeral contracts.	Requires a service	Promulgate regulations.	No Change
§ 32-7-95	State	Statute	Establishes advertising and soliciting prohibitions as to preneed funeral contracts apply to funeral director licensed as agent and life insurer for consumer preneed funeral contracts.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 34-36-10	State	Statute	Establishes definitions for chapter on limitations on Loan Brokers.	Requires a manner of delivery		No Change
§ 34-36-20	State	Statute	Establishes prohibited behavior; advance fee from a borrower to provide services as a loan broker for consumer loan brokers.	Requires a manner of delivery		No Change
§ 34-36-30	State	Statute	Authorizes principal responsible for acts of brokers and brokers' agents or employees for consumer loan brokers.	Requires a manner of delivery		No Change
§ 34-36-40	State	Statute	Institutes department oversight; orders and acts to effect compliance for consumer loan brokers.	Requires a service	Investigate; request administrative hearings; otherwise enforce chapter.	No Change
§ 34-36-50	State	Statute	Authorizes investigations and examinations to determine violations; obtaining evidence; witnesses and subpoenas; confidentiality; injunctions and other means of enforcement; cooperation with other enforcement agencies for consumer loan brokers.	Requires a service	Engage in investigations and examinations; cooperate with other state and federal agencies.	No Change
§ 34-36-60	State	Statute	Establishes actions to enjoin violations; impounding of property; appointment of receiver or administrator; order of restitution for consumer loan brokers.	Requires a service	Bring civil actions; make application to seize property; seek restitution.	No Change
§ 34-36-70	State	Statute	Sets forth violations and penalties for consumer loan brokers.	Requires a manner of delivery		No Change
§ 34-36-80	State	Statute	Authorizes violation constitutes unfair trade practice; actions for damages; remedies additional to those otherwise provided for consumer loan brokers.	Requires a manner of delivery		No Change
§ 34-36-90	State	Statute	Establishes department responsible for administration and enforcement of chapter, authority to promulgate regulations for consumer loan brokers.	Requires a service	Administer and enforce chapter; promulgate regulations.	No Change
§ 37-10-101	State	Statute	Sets forth scope of Chapter 10, Title 37 (Miscellaneous Loan Provisions)	Requires a manner of delivery		No Change
§ 37-10-102	State	Statute	Sets forth attorney insurance preference requirement	Requires a service	Create attorney-insurance preference form for creditor use	No Change
§ 37-10-103	State	Statute	Authorizes prepayment of loans of one hundred fifty thousand dollars or less	Requires a manner of delivery		No Change
§ 37-10-104	State	Statute	Sets forth a maximum loan finance charge that may be assessed on agricultural loans under twenty-five thousand dollars	Requires a manner of delivery		No Change
§ 37-10-105	State	Statute	Sets forth violations and civil actions of Chapter	Requires a manner of delivery		No Change
§ 37-10-106	State	Statute	Establishes maximum rate of interest for transaction without a contract and life insurance policy loans; Explains use of legal rate of interest	Requires a manner of delivery		No Change
§ 37-10-107	State	Statute	Sets forth prohibitions on certain legal or equitable actions	Requires a manner of delivery		No Change
§ 37-1-101	State	Statute	Establishes the name of the title as the South Carolina Consumer Protection Code	Not related to agency deliverable		No Change
§ 37-1-102	State	Statute	Establishes purposes and rules of construction for the South Carolina Consumer Protection Code	Requires a manner of delivery		No Change
§ 37-1-103	State	Statute	Provides supplementary general principles of law applicable to the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-104	State	Statute	Authorizes construction against implicit repeal of the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-105	State	Statute	Establishes severability of the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-106	State	Statute	Provides for the handling conflict with the Consumer Finance Law of the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-107	State	Statute	Generally restricts waiver; agreement to forego rights; settlement of claims for the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-108	State	Statute	Sets forth effect of title on powers of organizations for the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-109	State	Statute	Authorizes change of dollar amounts used in the South Carolina Consumer Protection Code.	Requires a service	Publish Dollar Amount Adjustments on a biennial basis	No Change
§ 37-11-10	State	Statute	Establishes title of this Chapter as "State Continuing Care Retirement Community Act"	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-11-100	State	Statute	Provides for disciplinary actions, sanctions, and assessment of costs against licensee	Requires a service	May take disciplinary action against licensee; Deny application for licensure; Revoke license; Impose administrative penalty; Issue a reprimand; Issue a cease and desist order; Implement a probationary period	No Change
§ 37-11-105	State	Statute	Institutes financial plan in case of insolvency or danger of insolvency, and penalty for failure to implement approved plan for continued care retirement communities	Requires a service	May require licensee to submit financial plan; Approve or disapprove of plan; May require licensee to obtain new or additional management capability	No Change
§ 37-11-120	State	Statute	Provides injunctions and criminal penalties for continued care retirement communities	Requires a service	May maintain action in the name of the State against entity operating a continuing care retirement facility without a license	No Change
§ 37-11-125	State	Statute	Authorizes enforcement actions by Attorney General in Administrative Law Court for violations of this Chapter	Requires a manner of delivery		No Change
§ 37-11-130	State	Statute	Authorizes waiver of certain requirements for certain retirement communities	Requires a manner of delivery		No Change
§ 37-11-135	State	Statute	Provides exemptions from Chapter for continued care retirement communities not charging entrance fee; Requires letter from Department	Requires a service	Issue letter of no applicability to certain entities	No Change
§ 37-11-137	State	Statute	Establishes retention and use of funds by Department	Requires a manner of delivery		No Change
§ 37-11-140	State	Statute	Sets forth effective date of application of certain sections of chapter	Requires a manner of delivery		No Change
§ 37-11-20	State	Statute	Provides definitions for chapter	Requires a manner of delivery		No Change
§ 37-11-30	State	Statute	Establishes licensing of continuing care retirement communities	Requires a service	Receive CCRC applications; issue licenses	No Change
§ 37-11-35	State	Statute	Sets forth contract requirements for continuing care retirement communities	Requires a manner of delivery		No Change
§ 37-11-40	State	Statute	Sets forth requirement for a determination of financial responsibility of applicant for license	Requires a service	Must determine financial responsibility of applicant	No Change
§ 37-11-50	State	Statute	Provides for eligibility for license for continued care retirement communities	Requires a service	Issue licenses	No Change
§ 37-11-60	State	Statute	Provides disclosure requirements and retirement community complaint system	Requires a manner of delivery		No Change
§ 37-11-70	State	Statute	Establishes itemized billing requirements for consumer continued care retirement.	Requires a manner of delivery		No Change
§ 37-11-80	State	Statute	Provides regulations, examination of affairs of retirement community and health care providers, and communities and providers to submit books and records for consumer continued care retirement.	Requires a service	Promulgate regulations; Make examinations	No Change
§ 37-11-90	State	Statute	Authorizes that certain entrance fees be placed in escrow account, release of funds, and exemptions from provisions of this section for consumer continued care retirement.	Requires a manner of delivery		No Change
§ 37-11-95	State	Statute	Sets forth approval required prior to declaring or distributing dividend or similar distribution for consumer continued care retirement.	Requires a service	Provide approval to licensee's trying to declare or distribute a dividend or similar distribution which generates a retained deficit or increases and existing retained deficit	No Change
§ 37-1-202	State	Statute	Creates exclusions of the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-203	State	Statute	Establishes jurisdiction and service of process of the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-302	State	Statute	Establishes definition of "Federal Consumer Credit Protection Act" of the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-1-303	State	Statute	Provides index of definitions in the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
§ 37-13-10	State	Statute	Sets forth definitions of terms used in Chapter 13 of Title 37 (Regulation of the Subleasing and Loan Assumption of Motor Vehicles)	Requires a manner of delivery		No Change
§ 37-13-20	State	Statute	Establishes unlawful acts for consumer subleasing and loan assumption of motor vehicles.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-13-30	State	Statute	Sets forth that violation by other person not a defense to prosecution of sublease arranger; sublease arranger may not shift duties for consumer subleasing and loan assumption of motor vehicles.	Requires a manner of delivery		No Change
§ 37-13-40	State	Statute	Authorizes civil penalties for violation of chapter; remedies	Requires a manner of delivery		No Change
§ 37-13-50	State	Statute	Provides criminal penalties for violations Chapter	Requires a manner of delivery		No Change
§ 37-13-60	State	Statute	Establishes promulgation of regulations by Department of Consumer Affairs for consumer subleasing and loan assumption of motor vehicles.	Requires a service	Promulgate regulations	No Change
§ 37-13-70	State	Statute	Authorizes education of public and enforcement of chapter by Department of Consumer Affairs for consumer subleasing and loan assumption of motor vehicles.	Requires a service	Educate public and enforce Chapter	No Change
§ 37-13-80	State	Statute	Sets forth promulgation of regulations as to licensing requirements; licensing fee for consumer subleasing and loan assumption of motor vehicles.	Requires a service	Promulgate regulations; Require licensing fees	No Change
§ 37-13-90	State	Statute	Provides rights and remedies provided in Chapter are in addition to other rights and remedies provided by law	Requires a manner of delivery		No Change
§ 37-15-10	State	Statute	Provides Chapter 15 of Title 37 may be cited as the Prizes and Gifts Act	Requires a manner of delivery		No Change
§ 37-15-100	State	Statute	Sets forth procedures exempted from application of sections 27-15-40 through 37-15-70	Requires a manner of delivery		No Change
§ 37-15-20	State	Statute	Provides definitions for Chapter	Requires a manner of delivery		No Change
§ 37-15-30	State	Statute	Establishes restrictions on representation that a person has won a prize or contest for consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-15-40	State	Statute	Establishes form and content of disclosures required as prerequisites to representation that person has chance to win something; exceptions; publisher of violative material not liable in regards to consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-15-50	State	Statute	Establishes restriction of representation that person has been specially selected for consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-15-60	State	Statute	Prohibits use of simulated checks or invoices for consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-15-70	State	Statute	Prohibits payment of excessive shipping or handling charges as precondition of receipt of gift or prize prohibited for consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-15-80	State	Statute	Establishes civil actions to enforce chapter; costs for consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-15-90	State	Statute	Provides violation of this chapter is unfair trade practice for consumer prizes and gifts.	Requires a manner of delivery		No Change
§ 37-16-10	State	Statute	Provides definitions for Chapter 16 (Prepaid Legal Services)	Requires a manner of delivery		No Change
§ 37-16-20	State	Statute	Establishes registration; bond or letter of credit for consumer prepaid legal services.	Requires a service	Receive/process applications; Create application form	No Change
§ 37-16-30	State	Statute	Authorizes appointment of sales person as company representative; filing of name; address; and telephone number; renewal; fees; refusal or revocation of appointment for consumer prepaid legal services.	Requires a service	Receive/process applications; Create application form; Collect fees	No Change
§ 37-16-40	State	Statute	Institutes annual registration; affirmation of continuation of bond; fee for consumer prepaid legal services.	Requires a service	Process renewal applications; Create forms	No Change
§ 37-16-50	State	Statute	Provides for prior approval of contract; required provisions as to selection of attorney; approval process for consumer prepaid legal services.	Requires a service	Review contracts; Approve/disapprove contracts	No Change
§ 37-16-60	State	Statute	Institutes complaints for consumer prepaid legal services.	Requires a service	Review and investigate complaints	No Change
§ 37-16-70	State	Statute	Establishes sanctions for violation of chapter for consumer prepaid legal services.	Requires a service	May file for contested case hearing with Administrative Law Court; May issue Administrative Orders	No Change
§ 37-16-80	State	Statute	Sets forth failure to abide by contract; use of false, or deceptive acts or practices; repeated or systematic failure to comply or engaging in deceptive acts; sanctions for consumer prepaid legal services.	Requires a manner of delivery		No Change
§ 37-16-90	State	Statute	Establishes promulgation of rules and regulations for consumer prepaid legal services.	Requires a service	Promulgate regulations and rules	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-17-1	State	Statute	Provides Chapter 17 of Title 37 may be cited as the Discount Medical Plan Organization Registration Act	Requires a manner of delivery		No Change
§ 37-17-100	State	Statute	Institutes request for reinstatement hearing following revocation or denial of renewal for Discount Medical Plan Organizations.	Requires a service	May reinstate or renew registration	No Change
§ 37-17-110	State	Statute	Sets forth assessment of costs for Discount Medical Plan Organizations.	Requires a service	May assess reasonable costs for investigation, disciplinary proceedings, court proceedings, or other actions to enforce this chapter	No Change
§ 37-17-120	State	Statute	Institutes promulgation of regulations for consumer Discount Medical Plan Organizations.	Requires a service	May promulgate regulations	No Change
§ 37-17-20	State	Statute	Provides definitions for consumer Discount Medical Plan Organization Registration Act	Requires a manner of delivery		No Change
§ 37-17-30	State	Statute	Establishes discount medical plan organizations; organizational, marketing and advertising requirements for Discount Medical Plan Organizations.	Requires a manner of delivery		No Change
§ 37-17-40	State	Statute	Provides for registration and renewal; list of authorized representatives and marketers for Discount Medical Plan Organizations.	Requires a service	Process applications; Create forms	No Change
§ 37-17-50	State	Statute	Sets forth representative or marketer status for Discount Medical Plan Organizations.	Requires a service	Process applications; Create forms	No Change
§ 37-17-52	State	Statute	Sets forth required information to be provided to applicants by Discount Medical Plan Organizations.	Requires a manner of delivery		No Change
§ 37-17-55	State	Statute	Provides rules relating to cancellation of membership; disclosures on initial contact; cancellation by customer for Discount Medical Plan Organizations.	Requires a manner of delivery		No Change
§ 37-17-60	State	Statute	Sets forth application of chapter	Requires a service	Receive written notices	No Change
§ 37-17-70	State	Statute	Establishes administrative appeals for Discount Medical Plan Organizations.	Requires a manner of delivery		No Change
§ 37-17-80	State	Statute	Institutes hearing before Administrative Law Court; assessment of administrative penalties for Discount Medical Plan Organizations.	Requires a service	May file for contested case hearing before Administrative Law Court	No Change
§ 37-17-90	State	Statute	Authorizes cease and desist orders for Discount Medical Plan Organizations.	Requires a service	May issue cease and desist orders	No Change
§ 37-20-110	State	Statute	Provides definitions for the Consumer Identity Theft Protection Act.	Requires a manner of delivery		No Change
§ 37-20-120	State	Statute	Institutes verification of addresses for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-130	State	Statute	Authorizes initiating law enforcement investigation of identity theft for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-140	State	Statute	Establishes reflection of innocence of identity theft victim of crime committed using name in court records of person convicted of committing identity theft; petition for expedited judicial determination of factual innocence for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-150	State	Statute	Institutes records of individuals who have been victims of identity theft to be maintained by State Law Enforcement Division; submission of fingerprints and other required information by victims for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-160	State	Statute	Authorizes security freezes on consumer files; request for replacement personal identification number or password; consumer reporting agency duties and responsibilities; exceptions for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-161	State	Statute	Establishes security freezes by consumer reporting agencies for protected consumers for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-170	State	Statute	Sets forth disputes as to accuracy of consumer records; penalties for willful or negligent violations; attorney fees; civil damages and injunctive relief for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-180	State	Statute	Institutes restrictions on publication and use of social security numbers; exceptions for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-190	State	Statute	Authorizes requirements for disposition of business records; exceptions for consumer identity theft protection.	Requires a manner of delivery		No Change
§ 37-20-200	State	Statute	Establishes penalties imposed on consumer credit-reporting agencies for violation of consumer identity theft protection.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-2-101	State	Statute	Establishes the name of the chapter as South Carolina Consumer Protection Code - Credit Sales	Not related to agency deliverable		No Change
§ 37-2-102	State	Statute	Institutes the scope of chapter relating to credit sales	Requires a manner of delivery		No Change
§ 37-2-103	State	Statute	Provides index of definitions for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-104	State	Statute	Establishes definition of "consumer credit sale"	Requires a manner of delivery		No Change
§ 37-2-105	State	Statute	Establishes definitions of "goods"; "merchandise certificate"; "services"; "sale of goods"; "sale of services"; "sale of an interest in land"; "precomputed" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-106	State	Statute	Establishes definition of "consumer lease" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-107	State	Statute	Establishes definition of "seller" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-108	State	Statute	Establishes definition of "revolving charge account" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-109	State	Statute	Establishes definition of "credit service charge" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-110	State	Statute	Establishes definition of "cash price" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-21-100	State	Statute	Sets forth construction for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-2-111	State	Statute	Establishes definition of "amount financed" for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-21-20	State	Statute	Provides definitions for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-30	State	Statute	Establishes time restrictions on telephone solicitation for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-40	State	Statute	Authorizes disclosure of certain information at the outset of and during a telephone solicitation for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-50	State	Statute	Sets forth accuracy of called identification information required; exceptions for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-60	State	Statute	Institutes prerecorded identifications and opt-out messages for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-70	State	Statute	Establishes unwanted telephone solicitations; Do Not Call Registry; affirmative defense for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-80	State	Statute	Sets forth remedies; injunctions for the South Carolina Telephone Privacy Protection Act.	Requires a manner of delivery		No Change
§ 37-21-90	State	Statute	Authorizes department to issue administrative orders; Attorney General investigations; civil penalties for the South Carolina Telephone Privacy Protection Act.	Requires a service	Issue orders and otherwise enforce chapter.	No Change
§ 37-2-201	State	Statute	Authorizes credit service charge for consumer credit sales	Requires a manner of delivery		No Change
§ 37-2-202	State	Statute	Authorizes certain additional charges for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-203	State	Statute	Authorizes delinquency charges for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-204	State	Statute	Authorizes deferral charges for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-205	State	Statute	Authorizes credit service charge on refinancing for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-206	State	Statute	Authorizes credit service charge on consolidation for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-207	State	Statute	Authorizes credit service charge for revolving charge accounts for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-208	State	Statute	Authorizes advances to perform covenants of buyer for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-209	State	Statute	Authorizes right to prepay for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-210	State	Statute	Provides for rebate upon prepayment for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-22-120	State	Statute	Provides licensing requirements for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-130	State	Statute	Authorizes contested case proceedings; appeals for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-140	State	Statute	Institutes application for licensure; information required; identification or managing principal; filing fee; surety bond; issuance of license for consumer mortgage lending.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-22-150	State	Statute	Establishes expiration and renewal of licenses; fingerprint check; assignment or transfer of license for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-160	State	Statute	Authorizes continuing professional education for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-170	State	Statute	Establishes managing principal; branch offices; notification of commissioner of designation and change of managing principal or branch manager for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-180	State	Statute	Authorizes notice of change of address; display of license for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-190	State	Statute	Institutes prohibited activities; violation of state or federal law for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-200	State	Statute	Establishes powers of commissioner relating to denial, suspension, revocation or refusal to renew license; surrender; investigations and subpoena of documents for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-210	State	Statute	Sets forth commissioner's records; segregated escrow funds; licensee ceasing business activities for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-220	State	Statute	Authorizes maintenance of records by licensee; annual mortgage reports for consumer mortgage lending.	Requires a service	Receive information from BOFI; compile and release annual mortgage log report.	No Change
§ 37-22-230	State	Statute	Institutes violation and penalties for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-240	State	Statute	Sets forth criminal background checks for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-250	State	Statute	Establishes funds payable to commissioner for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-260	State	Statute	Authorizes promulgation of regulations for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 37-22-270	State	Statute	Institutes participation in Nationwide Mortgage Licensing System and Registry.	Requires a manner of delivery		No Change
§ 37-2-301	State	Statute	Establishes requirement to comply with Federal Truth in Lending Act	Requires a manner of delivery		No Change
§ 37-2-302	State	Statute	Provides instructions regarding receipts; statement of account; evidence of payment for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-303	State	Statute	Establishes notice to co-signer and similar parties for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-304	State	Statute	Sets forth advertising requirements for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-305	State	Statute	Establishes requirements for filing and posting maximum rate schedule for consumer credit sales.	Requires a service	Receive maximum rate schedules; Issue maximum rate schedule certificates for posting by creditor; promulgate regulation establishing filing procedures	No Change
§ 37-2-306	State	Statute	Establishes requirement for filing notice of assumption of rights for consumer credit sales with the Department.	Requires a manner of delivery	Receive filings relating to creditors' seller credit card plan disclosures as required by the Federal Truth-in-Lending Act, Federal Reserve Board Regulation Z, Section 226.5a(b), 12 C.F.R. Section 226.5a(b), and any amendments or replacements.	No Change
§ 37-2-307	State	Statute	Provides for required notice of closing fees on motor vehicle sales contract; requires motor vehicle dealers to pay a registration fee and file written notice with the Department indicating the maximum amount of a closing fee it intends to charge	Requires a manner of delivery	Receive/Process filings relating to motor vehicle dealer closing fees; Review closing fee filings for reasonableness; Issue written orders detailing the Department's findings; Make and promulgate rules and regulations relating to motor vehicle dealer closing fees	No Change
§ 37-2-308	State	Statute	Sets forth disclosures for motor vehicle sales or leases; credit and lease advertising; penalties and hearing rights for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-309	State	Statute	Establishes manufactured home credit disclosure; material items for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-23-20	State	Statute	Provides definitions for consumer general provisions.	Requires a manner of delivery		No Change
§ 37-23-30	State	Statute	Authorizes high-cost home loan agreements for consumer general provisions.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-23-40	State	Statute	Institutes lender limitations for consumer general provisions.	Requires a manner of delivery		No Change
§ 37-23-45	State	Statute	Sets forth disclosure; form for consumer general provisions.	Requires a service	Create and make available a high-cost home loan checklist.	No Change
§ 37-23-50	State	Statute	Establishes borrower's right in action for violations; penalties; statute of limitations; enforcement; costs; application of article for consumer general provisions.	Requires a service	Ability to enforce chapter.	No Change
§ 37-23-60	State	Statute	Authorizes bona fide error, restitution for consumer general provisions.	Requires a manner of delivery		No Change
§ 37-23-70	State	Statute	Establishes prohibited acts; complaints; penalties; statute of limitations; enforcement; costs for consumer general provisions.	Requires a service	Ability to enforce chapter.	No Change
§ 37-23-75	State	Statute	Institutes disclosure; form for consumer general provisions.	Requires a service	Create and make available a home loan checklist.	No Change
§ 37-23-80	State	Statute	Sets forth prepayment for consumer general provisions.	Requires a manner of delivery		No Change
§ 37-23-85	State	Statute	Establishes compliance failure for consumer general provisions.	Requires a manner of delivery		No Change
§ 37-2-401	State	Statute	Provides the scope of Part 4 - Limitations on Agreements and Practices	Requires a manner of delivery		No Change
§ 37-2-402	State	Statute	Prohibits use of multiple agreements for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-403	State	Statute	Prohibits certain negotiable instruments for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-404	State	Statute	Establishes assignee is subject to claims and defenses for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-405	State	Statute	Provides relief from balloon payments for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-406	State	Statute	Sets forth restriction on liability in consumer lease for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-407	State	Statute	Authorizes security interest in sales; prohibits security interest in leases for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-408	State	Statute	Establishes cross-collateral for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-409	State	Statute	Provides for debt secured by cross-collateral for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-410	State	Statute	Prohibits assignment of earnings for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-411	State	Statute	Prohibits certain referral sales and leases regarding consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-412	State	Statute	Authorizes notice of assignment in certain situations for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-413	State	Statute	Authorizes agreement provisions relating to attorney fees for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-414	State	Statute	Establishes limitation on default charges for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-415	State	Statute	Prohibits authorization to confess judgement for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-416	State	Statute	Allows for change in terms of revolving charge accounts in certain situations for consumer credit sales; Establishes disclosure requirements	Requires a manner of delivery		No Change
§ 37-2-501	State	Statute	Sets forth definition of "home solicitation sale"	Requires a manner of delivery		No Change
§ 37-2-502	State	Statute	Sets forth buyer's right to cancel	Requires a manner of delivery		No Change
§ 37-2-503	State	Statute	Establishes form of agreement or offer; statement of buyer's rights regarding consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-504	State	Statute	Sets forth restoration of down payment for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-505	State	Statute	Establishes duty of buyer; no compensation for services before cancellation for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-2-506	State	Statute	Authorizes compliance with Federal Trade Commission Trade Regulation Rule for consumer credit sales.	Requires a manner of delivery		No Change
§ 37-25-10	State	Statute	Establishes definitions for chapter on Dispensing of an Ophthalmic Contact Lens or Lenses.	Requires a manner of delivery		No Change
§ 37-25-20	State	Statute	Authorizes prescription required for consumer contact lenses.	Requires a manner of delivery		No Change
§ 37-25-30	State	Statute	Establishes prescription; contents for consumer contact lenses.	Requires a manner of delivery		No Change
§ 37-25-40	State	Statute	Institutes prescription; time valid for consumer contact lenses.	Requires a manner of delivery		No Change
§ 37-25-50	State	Statute	Provides contact lens fitting; when complete and prescription written for consumer contact lenses.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-25-60	State	Statute	Establishes release of prescription for consumer contact lenses.	Requires a manner of delivery		No Change
§ 37-25-70	State	Statute	Authorizes penalties; contested case hearing; order for enforcement for consumer contact lenses.	Requires a service	Enforce chapter.	No Change
§ 37-25-80	State	Statute	Establishes immunity from liability.	Requires a manner of delivery		No Change
§ 37-2-601	State	Statute	Sets forth sales subject to the Consumer Protection Code by agreement of parties	Requires a manner of delivery		No Change
§ 37-2-605	State	Statute	Authorizes credit service charge for sales other than a consumer credit sale	Requires a manner of delivery		No Change
§ 37-2-701	State	Statute	Sets forth definitions relating to Chapter 2, Part 7 - Consumer Rental-Purchase Agreements	Requires a manner of delivery		No Change
§ 37-2-702	State	Statute	Sets forth required disclosures; manner of disclosure; when disclosures are required for consumer rental-purchase agreement	Requires a service	Promulgate regulations setting requirements relating to consumer rental-purchase agreements	No Change
§ 37-2-703	State	Statute	Establishes renegotiation and extension of consumer rental-purchase agreement	Requires a manner of delivery		No Change
§ 37-2-704	State	Statute	Sets forth statement of terms regarding advertisements for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-705	State	Statute	Authorizes delinquency charges for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-706	State	Statute	Authorizes deposits, delivery charges, and pick up charges for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-707	State	Statute	Prohibits charge for default of lessee for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-708	State	Statute	Prohibits use of certain negotiable instruments for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-709	State	Statute	Establishes the effect of assignment of a consumer rental-purchase agreement on the claims or defenses of a consumer	Requires a manner of delivery		No Change
§ 37-2-710	State	Statute	Prohibits assignment of earnings for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-711	State	Statute	Sets forth lessee's rights and obligations upon assignment for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-712	State	Statute	Prohibits confession of judgement for consumer rental-purchase agreements	Requires a manner of delivery		No Change
§ 37-2-713	State	Statute	Sets forth lessee's right to return property, continue rental, or purchase property before end of rental-purchase agreement	Requires a manner of delivery		No Change
§ 37-2-714	State	Statute	Authorizes lessee's right to reinstatement of rental-purchase agreement in certain circumstances	Requires a manner of delivery		No Change
§ 37-30-100	State	Statute	Provides purposes for chapter regulating the offering and sale of guaranteed asset protection waiver.	Requires a manner of delivery		No Change
§ 37-30-110	State	Statute	Provides definitions for consumer guaranteed asset protection.	Requires a manner of delivery		No Change
§ 37-30-120	State	Statute	Authorizes offering and sale of GAP waivers in state for consumer guaranteed asset protection.	Requires a manner of delivery		No Change
§ 37-30-130	State	Statute	Institutes insurance policy insuring a GAP waiver for consumer guaranteed asset protection.	Requires a manner of delivery		No Change
§ 37-30-140	State	Statute	Establishes GAP waiver disclosures for consumer guaranteed asset protection.	Requires a manner of delivery		No Change
§ 37-30-150	State	Statute	Sets forth cancellation of GAP waiver for consumer guaranteed asset protection.	Requires a manner of delivery		No Change
§ 37-30-160	State	Statute	Authorizes enforcement of consumer guaranteed asset protection.	Requires a service	Enforce chapter.	No Change
§ 37-30-175	State	Statute	Establishes civil actions for consumer guaranteed asset protection.	Requires a manner of delivery		No Change
§ 37-3-101	State	Statute	Establishes the name of the chapter as South Carolina Consumer Protection Code - Loans	Requires a manner of delivery		No Change
§ 37-3-102	State	Statute	Provides the scope for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-103	State	Statute	Establishes the index of definitions for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-104	State	Statute	Sets forth the definition of "consumer loan"	Requires a manner of delivery		No Change
§ 37-3-105	State	Statute	Excludes first mortgage real estate loans from definition of "consumer loan" except for certain circumstances	Requires a manner of delivery		No Change
§ 37-3-106	State	Statute	Sets forth the definition of "loan" for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-107	State	Statute	Provides definitions for "lender", "precomputed", and "principal" for consumer loans.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-3-108	State	Statute	Provides definition of "revolving loan account" for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-109	State	Statute	Provides definition of "loan finance charge" for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-200	State	Statute	Explains that Part 2 of Chapter 3 (Maximum Charges) does not apply to restricted loans or restricted lenders	Requires a manner of delivery		No Change
§ 37-3-201	State	Statute	Authorizes loan finance charge for consumer loans; Sets forth how loan finance charge may be contracted for and received	Requires a manner of delivery		No Change
§ 37-3-202	State	Statute	Authorizes certain additional charges for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-203	State	Statute	Authorizes delinquency charges for consumer loans in certain circumstances.	Requires a manner of delivery		No Change
§ 37-3-204	State	Statute	Authorizes deferral charges for consumer loans in certain circumstances.	Requires a manner of delivery		No Change
§ 37-3-205	State	Statute	Authorizes loan finance charge on refinancing for consumer loans in certain circumstances	Requires a manner of delivery		No Change
§ 37-3-206	State	Statute	Authorizes loan finance charge on consolidation for consumer loans in certain circumstances	Requires a manner of delivery		No Change
§ 37-3-207	State	Statute	Authorizes conversion to revolving loan account for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-208	State	Statute	Provides for advance to perform covenants of debtor	Requires a manner of delivery		No Change
§ 37-3-209	State	Statute	Institutes right to prepay for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-210	State	Statute	Provides for rebate upon prepayment for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-301	State	Statute	Sets forth application and compliance with Federal Truth in Lending Act	Requires a manner of delivery		No Change
§ 37-3-302	State	Statute	Establishes receipts, statements of account, and evidence of payment for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-303	State	Statute	Sets forth notice to co-signers and similar parties for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-304	State	Statute	Sets forth advertising requirements for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-305	State	Statute	Requires the filing and posting maximum rate schedule for consumer loans.	Requires a service	Receive maximum rate schedules; Issue maximum rate schedule certificates for posting by creditor; promulgate regulation establishing filing procedures	No Change
§ 37-3-306	State	Statute	Establishes notice of assumption rights for consumer loans	Requires a service	Receive filings relating to lenders' credit card plan disclosures as required by the Federal Truth-in-Lending Act, Federal Reserve Board Regulation Z, Section 226.5a(b), 12 C.F.R. Section 226.5a(b), and any amendments or replacements.	No Change
§ 37-3-308	State	Statute	Sets forth manufactured home loan disclosure and material terms for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-401	State	Statute	Limits scope of Chapter 3, Part 4 (Limitation on Agreements) to consumer loans	Requires a manner of delivery		No Change
§ 37-3-402	State	Statute	Provides relief from balloon payments for consumer loans	Requires a manner of delivery		No Change
§ 37-3-403	State	Statute	Prohibits assignment of earnings for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-404	State	Statute	Allows for contracting of reasonable attorney's fees for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-405	State	Statute	Prohibits charges as a result of default other than those authorized by the Consumer Protection Code	Requires a manner of delivery		No Change
§ 37-3-406	State	Statute	Authorizes notice of assignment for consumer loans in certain circumstances.	Requires a manner of delivery		No Change
§ 37-3-407	State	Statute	Prohibits authorization to confess judgement for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-408	State	Statute	Authorizes change in terms of revolving loan accounts for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-409	State	Statute	Prohibits use of multiple agreements with intent to avoid disclosure of an annual percentage rate for consumer loans	Requires a manner of delivery		No Change
§ 37-3-410	State	Statute	Sets forth that lender is subject to claims and defenses arising from sale and leases for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-411	State	Statute	Sets forth that card issuer is subject to claims and defenses for consumer loans.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-3-412	State	Statute	Provides for circumstances in which a variable interest for rate real estate mortgage loans may be permissible	Requires a manner of delivery		No Change
§ 37-3-413	State	Statute	Defines "short-term vehicle secured loan"; Provides for notice to borrower for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-500	State	Statute	Limits scope of Chapter 3, Part 5 (Supervised Loans) to not apply to restricted loans or restricted lenders	Requires a manner of delivery		No Change
§ 37-3-501	State	Statute	Provides definitions for "supervised loan", "supervised lender", "restricted loan", "restricted lender" for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-502	State	Statute	Establishes authority to make supervised loans for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-503	State	Statute	Provides for the State Board of Financial Institutions to license supervised lenders	Requires a manner of delivery		No Change
§ 37-3-504	State	Statute	Provides for revocation or suspension of license for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-505	State	Statute	Establishes requirement for maintenance of records and providing of annual reports by licensees	Requires a manner of delivery		No Change
§ 37-3-506	State	Statute	Establishes examination and investigations for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-507	State	Statute	Sets forth application of Part on Administrative Procedure and Judicial Review	Requires a manner of delivery		No Change
§ 37-3-509	State	Statute	Prohibits use of multiple agreements for single consumer loan transaction when intent is to obtain a higher loan finance charge	Requires a manner of delivery		No Change
§ 37-3-510	State	Statute	Provides restrictions on interest in land as security for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-511	State	Statute	Establishes regular schedule of payments and maximum loan term for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-512	State	Statute	Sets forth conduct of business other than making loans for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-513	State	Statute	Provides that the application of all provisions of Title relating to consumer loans apply also to supervised loans	Requires a manner of delivery		No Change
§ 37-3-514	State	Statute	Establishes limitation on attorney's fees for supervised loans.	Requires a manner of delivery		No Change
§ 37-3-515	State	Statute	Establishes loan renewal limitations for consumer loans.	Requires a manner of delivery		No Change
§ 37-3-601	State	Statute	Establishes loans subject to Title by agreement of parties	Requires a manner of delivery		No Change
§ 37-3-605	State	Statute	Authorizes loan finance charge for other loans for consumer loans.	Requires a manner of delivery		No Change
§ 37-4-101	State	Statute	Provides Title 37, Chapter 4 shall be known as South Carolina Consumer Protection Code - Insurance	Requires a manner of delivery		No Change
§ 37-4-102	State	Statute	Provides the scope for Title 37, Chapter 4.	Requires a manner of delivery		No Change
§ 37-4-103	State	Statute	Provides the definition for "consumer credit insurance"	Requires a manner of delivery		No Change
§ 37-4-104	State	Statute	Establishes creditor's provision of and charge for insurance; excess amount of charge for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-105	State	Statute	Sets forth conditions applying to insurance to be provided by creditor for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-106	State	Statute	Sets forth unconscionability for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-107	State	Statute	Sets forth maximum charges allowed by creditor for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-108	State	Statute	Sets forth refund or credit required; amount for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-109	State	Statute	Provides for existing insurance, choice of insurer for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-110	State	Statute	Prohibits charge for insurance in connection with deferral, refinancing or consolidation unless certain criteria are met; Prohibits duplicate charges for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-111	State	Statute	Authorizes and directs cooperation between Administrator and Insurance Commissioner for consumer insurance.	Requires a service	Enforce chapter with cooperation of Director of the Department of Insurance	No Change
§ 37-4-112	State	Statute	Sets forth administrative action of Director of the Department of Insurance for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-201	State	Statute	Sets forth term of insurance; medical evidence of insurability disclosure requirements	Requires a manner of delivery		No Change
§ 37-4-202	State	Statute	Provides the amount of insurance for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-203	State	Statute	Establishes filing and approval of rates and forms for consumer insurance.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-4-204	State	Statute	Sets forth minimum charges and retentions for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-205	State	Statute	Provides for payment on legitimate insurance claim; damages; fees; costs for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-206	State	Statute	Establishes required disclosures; need for debtor to sign for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-207	State	Statute	Prohibits misrepresentation of medical condition as basis for voiding insurance in certain circumstances.	Requires a manner of delivery		No Change
§ 37-4-208	State	Statute	Sets forth amount that may be charged for nonfiling insurance coverage for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-209	State	Statute	Allows for combining disclosures for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-210	State	Statute	Provides what constitutes a disability for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-301	State	Statute	Establishes parameters for sale of property and liability insurance with a consumer credit transaction.	Requires a manner of delivery		No Change
§ 37-4-302	State	Statute	Sets forth insurance on creditor's interest only for consumer insurance.	Requires a manner of delivery		No Change
§ 37-4-303	State	Statute	Sets forth limits to contracts for liability insurance	Requires a manner of delivery		No Change
§ 37-4-304	State	Statute	Prohibits cancellation of property or liability insurance by creditor, except in case of default or written authorization by debtor	Requires a manner of delivery		No Change
§ 37-5-101	State	Statute	Provides Title 37, Chapter 5 shall be known as South Carolina Consumer Protection Code - Remedies and Penalties	Requires a manner of delivery		No Change
§ 37-5-102	State	Statute	Provides the scope for Title 37, Chapter 5	Requires a manner of delivery		No Change
§ 37-5-103	State	Statute	Sets forth the restrictions on deficiency judgements in consumer credit sales	Requires a manner of delivery		No Change
§ 37-5-104	State	Statute	Prohibits wage garnishment	Requires a manner of delivery		No Change
§ 37-5-106	State	Statute	Provides that employee may not be discharged due to garnishment by a creditor	Requires a manner of delivery		No Change
§ 37-5-107	State	Statute	Prohibits extortionate extensions of credit	Requires a manner of delivery		No Change
§ 37-5-108	State	Statute	Sets forth remedies and penalties for unconscionability and inducement by unconscionable conduct	Requires a service	Receive, investigate, evaluate and attempt to resolve debt collection complaints; distribute copies of any complaints alleging unconscionable debt collection practices to entity complained about; provide copies of complaints relating to unconscionable conduct in collecting a debt of a supervised lender to the Director of the Consumer Finance Division of the State Board of Financial Institutions	No Change
§ 37-5-109	State	Statute	Limits agreement provisions related to default	Requires a manner of delivery		No Change
§ 37-5-110	State	Statute	Provides for notice of consumer's right to cure	Requires a manner of delivery		No Change
§ 37-5-111	State	Statute	Provides a cure of default for consumer remedies and penalties.	Requires a manner of delivery		No Change
§ 37-5-112	State	Statute	Establishes creditor's right to take possession after default provided no entry into a place of residence needed and no other breach of the peace will occur	Requires a manner of delivery		No Change
§ 37-5-113	State	Statute	Sets forth venue, complaint, stay of enforcement of or relief from default judgement	Requires a manner of delivery		No Change
§ 37-5-114	State	Statute	Sets forth Complaint criteria for action arising out of a consumer credit transaction; Default judgment limitations	Requires a manner of delivery		No Change
§ 37-5-115	State	Statute	Authorizes stay of enforcement of or relief from default judgement	Requires a manner of delivery		No Change
§ 37-5-117	State	Statute	Establishes notice period for lien or submission of debt to credit bureau or reporting agency, by health care services provider; Sets forth penalty	Requires a manner of delivery		No Change
§ 37-5-202	State	Statute	Sets forth effect of violations on right of parties	Requires a service	Notify creditors of violations.	No Change
§ 37-5-203	State	Statute	Establishes civil liability for violation of disclosure provisions	Requires a manner of delivery		No Change
§ 37-5-205	State	Statute	Authorizes refunds and penalties as setoff to obligation	Requires a manner of delivery		No Change
§ 37-5-301	State	Statute	Sets forth criminal penalties for willful violations of applicable laws	Requires a manner of delivery		No Change
§ 37-5-302	State	Statute	Establishes criminal penalties for disclosure violations	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-5-303	State	Statute	Sets forth criminal penalties for fraudulent use of cards	Requires a manner of delivery		No Change
§ 37-6-101	State	Statute	Provides Title 37, Chapter 6 shall be known as South Carolina Consumer Protection Code - Administration	Requires a manner of delivery		No Change
§ 37-6-102	State	Statute	Sets forth applicability of Part 1 of Chapter 6 (Powers and Functions of Administrator)	Requires a manner of delivery		No Change
§ 37-6-103	State	Statute	Provides definition for "administrator"	Requires a manner of delivery		No Change
§ 37-6-104	State	Statute	Establishes power of administrator; harmony with Federal regulations; reliance on rules; duty to report	Requires a service	Receive complaints, educate businesses and consumers, make studies, appoint attorneys and other employees, engage in rulemaking, investigate and enforce Title, coordinate and cooperate with other state and federal agencies; Annually issue State of Credit Report	No Change
§ 37-6-105	State	Statute	Sets forth administrator's powers with respect to supervised financial organizations	Requires a service	Information gathering relating to supervised financial organizations; take legal action; consult and assist other agencies with enforcement of Title against supervised financial organizations	No Change
§ 37-6-106	State	Statute	Institutes investigatory power of Administrator	Requires a service	Engage in investigations of persons subject to Title, subpoena witnesses, compel attendance, adduce evidence, and require production of any matter; apply to Administrative Law Court when an entity fails to obey a subpoena	No Change
§ 37-6-107	State	Statute	Establishes application of Administrative Procedures Act on Part 1 of Chapter 6 (Administration)	Requires a manner of delivery		No Change
§ 37-6-108	State	Statute	Provides for administrative enforcement orders	Requires a service	Issue Administrative Orders; Levy administrative penalties; Issue written warnings and violations letters	No Change
§ 37-6-109	State	Statute	Allows for acceptance of assurance of discontinuance	Requires a service	Accept Assurance of Discontinuance from entities	No Change
§ 37-6-110	State	Statute	Authorizes injunctions against violations of title	Requires a service	May bring civil action to restrain entity from violating Title and for appropriate relief	No Change
§ 37-6-111	State	Statute	Allows for injunctions against unconscionable agreements and fraudulent or unconscionable conduct	Requires a service	May bring civil action	No Change
§ 37-6-112	State	Statute	Provides temporary relief for consumer administration.	Requires a service	May apply to the court for appropriate temporary relief	No Change
§ 37-6-113	State	Statute	Provides for civil actions by Administrator	Requires a service	May bring civil action	No Change
§ 37-6-115	State	Statute	Establishes debtors' remedies are not affected by Administrator's powers	Requires a manner of delivery		No Change
§ 37-6-116	State	Statute	Sets forth venue for Administrator action	Requires a manner of delivery		No Change
§ 37-6-117	State	Statute	Sets forth administrative responsibilities respecting consumer protection generally	Requires a service	Receive complaints; refer to other state/federal agencies; Cooperate and assist SC and US Attorney General and other state/local agencies performing consumer protection functions; Educate consumers and businesses; Make recommendations to Governor and legislature about new laws and amendments; Bring an individual action for a consumer; Develop pamphlet explaining rights and responsibilities of consumers	No Change
§ 37-6-118	State	Statute	Allows investigation of unfair trade practices in consumer transactions	Requires a service	Provide notice to party being investigated of Administrator's findings of fact and conclusions	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-6-119	State	Statute	Establishes trade practices targeting vulnerable adults prohibited; penalties	Requires a service	Issue an administrative order to cease and desist, to return property or money received in violation of this section, and to impose penalties; bring civil action seeking equitable relief	No Change
§ 37-6-201	State	Statute	Sets forth applicability of Part 2 of Chapter 6 (Notification and Fees)	Requires a manner of delivery		No Change
§ 37-6-202	State	Statute	Establishes consumer credit grantor notification requirement	Requires a manner of delivery	Process credit grantor notification filings.	No Change
§ 37-6-203	State	Statute	Establishes fees for consumer credit grantor notification filings	Requires a manner of delivery		No Change
§ 37-6-204	State	Statute	Establishes consumer credit grantor notification requirement for consumer rental-purchase agreements	Requires a manner of delivery	Process credit grantor notification filings for consumer rental-purchase agreements	No Change
§ 37-6-301	State	Statute	Creates Council of Advisors on Consumer Credit	Requires a manner of delivery		No Change
§ 37-6-302	State	Statute	Establishes function of council; Addresses conflicts of interest	Requires a manner of delivery		No Change
§ 37-6-303	State	Statute	Sets forth required number of meetings between Council and Administrator	Requires a service	Meet with Council at least twice per year	No Change
§ 37-6-401	State	Statute	Establishes applicability and scope of Part 4, Chapter 6 (Administrative Procedures and Judicial Review)	Requires a manner of delivery		No Change
§ 37-6-402	State	Statute	Provides definitions for "contested case"; "license"; "licensing"; "party"; "rule" for consumer administration.	Requires a manner of delivery		No Change
§ 37-6-403	State	Statute	Sets forth public information; adoption of rules; availability to other rule-making orders for Administrator	Requires a service	Adopt rules; Make rules open to public inspection	No Change
§ 37-6-404	State	Statute	Establishes procedure for adoption of rules by Administrator	Requires a service	Notice relating to adoption, amendment or real of any rule	No Change
§ 37-6-405	State	Statute	Establishes filing and taking effect of rules for Administrator	Requires a service	Provide Secretary of State a certified copy of each rule adopted by Administrator	No Change
§ 37-6-406	State	Statute	Provides for publication of rules by Secretary of State	Requires a manner of delivery		No Change
§ 37-6-407	State	Statute	Institutes petition for adoption of rules for Administrator	Requires a service	Prescribe form for petitions and the procedure for their submission, consideration, and disposition; Deny petitions or initiate rule-making proceedings	No Change
§ 37-6-408	State	Statute	Authorizes declaratory judgement on validity or applicability of rules	Requires a service	Serve as party in any action for declaratory judgment against a rule of the Administrator	No Change
§ 37-6-409	State	Statute	Provides for declaratory rulings by Administrator for consumer administration.	Requires a service	Provide by rule for the filing and disposition of petitions or declaratory rulings as to the applicability of any statutory provisions or rules of the Administrator	No Change
§ 37-6-410	State	Statute	Sets forth information relating to contested cases, notice, hearing, and records	Requires a manner of delivery		No Change
§ 37-6-411	State	Statute	Provides rules of evidence and official notice for contested case hearings	Requires a manner of delivery		No Change
§ 37-6-412	State	Statute	Sets forth requirements of decisions and orders from a contested case hearing	Requires a manner of delivery		No Change
§ 37-6-413	State	Statute	Sets forth application of Part on grant or denial of a license required to be preceded by notice and opportunity for hearing	Requires a manner of delivery		No Change
§ 37-6-414	State	Statute	Allows for contested case hearing before the Administrative Law Court	Requires a manner of delivery		No Change
§ 37-6-501	State	Statute	Creates the Department of Consumer Affairs, the Commission on Consumer Affairs, and the Office of Administrator of Consumer Affairs	Requires a manner of delivery		No Change
§ 37-6-502	State	Statute	Sets forth requirements of members of Commission on Consumer Affairs, including terms and vacancies	Requires a manner of delivery		No Change
§ 37-6-503	State	Statute	Establishes quorum and meeting requirements	Requires a service	Engage in monthly meetings with Commission	No Change
§ 37-6-504	State	Statute	Sets forth bond requirements of Commission members	Requires a manner of delivery		No Change
§ 37-6-505	State	Statute	Authorizes compensation and expenses for Commission members	Requires a manner of delivery		No Change
§ 37-6-506	State	Statute	Establishes powers and duties of Commission	Requires a manner of delivery		No Change
§ 37-6-507	State	Statute	Sets forth qualifications of Administrator	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-6-508	State	Statute	Provides for Deputy Administrator	Requires a manner of delivery		No Change
§ 37-6-509	State	Statute	Requires oath and bond of Administrator	Requires a manner of delivery		No Change
§ 37-6-510	State	Statute	Sets forth requirements relating to personnel	Requires a service	Prepare written manual of necessary employee positions for the Department	No Change
§ 37-6-511	State	Statute	Requires Department to maintain file for each creditor of rate schedules filed by creditor; Sets forth related fees	Requires a service	Maintain file for each creditor's max rate schedules; Provide copy of filing to creditor; Process filing fees	No Change
§ 37-6-512	State	Statute	Establishes advisory committee of persons with cognizable handicaps	Requires a service	Appoint advisory committee	No Change
§ 37-6-601	State	Statute	Establishes the Division of Consumer Advocacy within the Department of Consumer Affairs	Requires a manner of delivery		No Change
§ 37-6-602	State	Statute	Sets forth qualifications of Consumer Advocate	Requires a manner of delivery		No Change
§ 37-6-603	State	Statute	Sets forth staff requirements and expenses of Division of Consumer Advocacy	Requires a manner of delivery		No Change
§ 37-6-604	State	Statute	Sets forth functions and duties of Division of Consumer Advocacy	Requires a service	Provide legal representation; monitor existing regulations, rate structures, and policies; evaluate and act upon requires from consumers; provide information for annual report required of Commission on Consumer Affairs	No Change
§ 37-6-605	State	Statute	Provides for access of Consumer Advocate to records of state agencies and insurance companies	Requires a service	May request Order compelling witness or company to produce documentary evidence	No Change
§ 37-6-606	State	Statute	Provides for petitions filed by advocate with regulatory agencies in interest of consumers	Requires a service	May file petition requesting regulatory agency commence or complete a proceeding respecting any organization whose operations substantially affect the consumer interest	No Change
§ 37-6-607	State	Statute	Establishes advocate may maintain actions for judicial review	Requires a service	May intervene or participate in any civil proceeding involving the review or enforcement of an agency action which substantially affects the interests of consumers	No Change
§ 37-6-608	State	Statute	Provides for temporary staff; Sets forth compensation requirements	Requires a manner of delivery		No Change
§ 37-6-609	State	Statute	Establishes discretion as to Consumer Advocate's decisions.	Requires a manner of delivery		No Change
§ 37-7-101	State	Statute	Provides definitions for terms used in this Chapter	Requires a manner of delivery		No Change
§ 37-7-102	State	Statute	Institutes licensing requirement for consumer credit counseling.	Requires a service	Issue licenses	No Change
§ 37-7-103	State	Statute	Sets forth requirement of surety bonds for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-104	State	Statute	Sets forth requirement of license application as credit counseling organization and credit counselor; Includes content of application and required filing fee	Requires a service	Receive credit counseling applications; issue licenses	No Change
§ 37-7-105	State	Statute	Sets forth continuing professional education requirements for consumer credit counseling.	Requires a service	Offer continuing professional education courses; appoint panel members; assess penalties	No Change
§ 37-7-106	State	Statute	Establishes grounds for refusal to license, suspension, revocation or refusal to renew for consumer credit counseling.	Requires a service	May refuse to issue license, or may suspend or revoke a license	No Change
§ 37-7-107	State	Statute	Provides for issuance or denial of license; contents and posting; renewal for consumer credit counseling.	Requires a service	Issue licenses; Deny licensure; Process renewal applications	No Change
§ 37-7-108	State	Statute	Sets forth requirements for engaging in credit counseling services or debt management plans; preparation and contents of budget analysis; notice regarding services for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-109	State	Statute	Authorizes debt management plan; fee; form for consent of creditors; notice of plan to creditors; presumed consent for consumer credit counseling.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 37-7-110	State	Statute	Sets forth requirement of written contract; Sets forth required contents, required disclosures; cancellation of plan for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-111	State	Statute	Sets forth requirement relating to funds paid to licensee for distribution to creditors; trust accounts; duties and responsibilities for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-112	State	Statute	Prohibits fees not established by Department regulations	Requires a manner of delivery		No Change
§ 37-7-113	State	Statute	Sets forth minimum requirements for individualized counseling and education session for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-114	State	Statute	Sets forth records; maintenance and preservation for consumer credit counseling.	Requires a service	Review books, accounts, and records	No Change
§ 37-7-115	State	Statute	Authorizes annual reports; occurrences triggering other reports for consumer credit counseling.	Requires a manner of delivery	Review written reports; Assess penalty for failure to file written report	No Change
§ 37-7-116	State	Statute	Sets forth prohibited acts for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-117	State	Statute	Sets forth violations and penalties; civil action by consumer; limitations for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-118	State	Statute	Establishes violation of Unfair Trade Practices Act for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-119	State	Statute	Authorizes cease and desist orders; penalties for noncompliance; revocation of license; increase of bond for consumer credit counseling.	Requires a service	May Issue Cease and Desist Orders; Assess penalties; Revoke licenses; Impose administrative fines	No Change
§ 37-7-120	State	Statute	Establishes appeals for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-7-121	State	Statute	Provides regulations for consumer credit counseling.	Requires a service	May promulgate regulations	No Change
§ 37-7-122	State	Statute	Establishes use of application and renewal fees for consumer credit counseling.	Requires a manner of delivery		No Change
§ 37-9-101	State	Statute	Sets forth time of taking effect; provisions for transition	Requires a manner of delivery		No Change
§ 37-9-102	State	Statute	Establishes continuation of licensing of supervised lenders	Requires a manner of delivery		No Change
§ 37-9-103	State	Statute	Sets forth relationship between separate subsidiary corporations; obligation of parent and subsidiary	Requires a manner of delivery		No Change
§ 38-73-230	State	Statute	Authorizes declaration of competitive line; factors considered; hearing before Administrative Law Court for consumer insurance.	Requires a service	Receive certain insurance notices from Department of Insurance.	No Change
§ 38-73-240	State	Statute	Establishes rate filing where line declared competitive; Consumer Advocate review of certain filings for consumer insurance.	Requires a service	Receive certain insurance filings; request additional information from insurers; review filings and inform of discrepancies; file in ALC.	No Change
§ 38-73-250	State	Statute	Institutes rate filings where lines declared noncompetitive for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-260	State	Statute	Authorizes approval process for rate level changes; Consumer Advocate review of certain filings for consumer insurance.	Requires a service	Receive certain insurance filings; request additional information from insurers; review filings and inform of discrepancies; file in ALC.	No Change
§ 38-73-495	State	Statute	Establishes authority to disapprove previously approved rate for classification of worker's compensation insurance; reassignment of classifications; time for filing appeal for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-500	State	Statute	Authorizes merit rating for workers; compensation insurance; credit; testing for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-505	State	Statute	Institutes reductions in premiums for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-510	State	Statute	Establishes nonpartisan rating bureau for workers' compensation for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-515	State	Statute	Provides deductibles for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-520	State	Statute	Establishes rate filings are required for consumer insurance.	Requires a manner of delivery		No Change
§ 38-73-525	State	Statute	Process for filing of multiples for expenses by insurers writing workers' compensation	Requires a service	Receive certain workers' compensation insurance filings.	No Change
§ 38-73-915	State	Statute	Establishes authority granted director or designee; effect of legislation and court decisions for consumer insurance.	Requires a manner of delivery		No Change
§ 39-61-10	State	Statute	Establishes chapter title- Motor Club Services Act.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 39-61-100	State	Statute	Establishes cease and desist orders; revocation or suspension of certificate of authority for consumer motor club services.	Requires a service	File contested case in ALC.	No Change
§ 39-61-110	State	Statute	Institutes requirements of service contracts for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-120	State	Statute	Authorizes registration of club representatives; termination of representative's authority; fee for consumer motor club services.	Requires a service	Determine information for application form; receive termination notices and funds.	No Change
§ 39-61-130	State	Statute	Establishes sanctions for noncompliance by club representative; contested case hearing for consumer motor club services.	Requires a service	Issue administrative orders	No Change
§ 39-61-140	State	Statute	Institutes restrictions on advertising for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-150	State	Statute	Establishes services subject exclusively to consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-160	State	Statute	Sets forth authority of administrator for consumer motor club services.	Requires a service	Administer chapter; promulgate regulations.	No Change
§ 39-61-170	State	Statute	Provides violations and penalties for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-180	State	Statute	Authorizes sale of insurance by club representatives; license requirements for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-190	State	Statute	Establishes incidental services for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-20	State	Statute	Provides definitions for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-200	State	Statute	Establishes attorney's fees for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-30	State	Statute	Authorizes deposit of cash, securities, or bonds for consumer motor club services.	Requires a service	Approve types of financial security.	No Change
§ 39-61-40	State	Statute	Establishes security; required assurances for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-50	State	Statute	Sets forth suits by aggrieved members; aggregate liability for consumer motor club services.	Requires a manner of delivery		No Change
§ 39-61-60	State	Statute	Institutes submission and approval of club name for consumer motor club services.	Requires a service	Approve motor club names.	No Change
§ 39-61-70	State	Statute	Establishes application for, and issuance of, certificate of authority; fee for consumer motor club services.	Requires a service	Create application; issue certificates.	No Change
§ 39-61-80	State	Statute	Authorizes certificates of authority permanent unless suspended or revoked; renewal requirements for consumer motor club services.	Requires a service	Set financial statement requirements for renewal.	No Change
§ 39-61-90	State	Statute	Institutes service of process for consumer motor club services.	Requires a service	Receive service of process for motor clubs and forward accordingly.	No Change
§ 40-39-10	State	Statute	Establishes definitions for regulation of Pawnbrokers	Requires a manner of delivery		No Change
§ 40-39-100	State	Statute	Institutes charges on loans for consumer pawnbrokers.	Requires a service	Create rate schedule for posting.	No Change
§ 40-39-110	State	Statute	Establishes vesting of title to pledged property for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-120	State	Statute	Authorizes certificates of authority renewals; penalties for noncompliance; limited operations after lapses for consumer pawnbrokers.	Requires a service	Revoke certificates; promulgate regulations; assess late filings; require new filings.	No Change
§ 40-39-130	State	Statute	Authorizes pawnbrokers to comply with federal law; enforcement powers of administrator for consumer pawnbrokers.	Requires a service	Enforce Truth in Lending Act.	No Change
§ 40-39-140	State	Statute	Establishes third-party ownership of pledge and sold property; returns; pawnbroker remedies and liability exemption for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-145	State	Statute	Institutes hold orders for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-150	State	Statute	Authorizes administrative orders; penalties for consumer pawnbrokers.	Requires a service	Issue administrative orders; assess penalties.	No Change
§ 40-39-155	State	Statute	Establishes contested case hearings for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-160	State	Statute	Authorizes violations of Sections 40-39-80, 40-39-90, 40-39-100, 40-39-110, and 40-39-130; pledgor's cause of action against pawnbroker for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-20	State	Statute	Authorizes Department of Consumer Affairs to regulate pawnbrokers; certificate of authority to operate pawnbroker business; background checks; persons ineligible for certificate of authority for consumer pawnbrokers.	Requires a service	Regulate pawnbrokers, promulgate regulations, receive and review applications; notify law enforcement; process criminal background checks.	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 40-39-30	State	Statute	Provides certificate of authority required for each business location; penalties; location of retained pledged goods; posting of operation hours for consumer pawnbrokers.	Requires a service	Enforce chapter via fines, revocation or other action.	No Change
§ 40-39-40	State	Statute	Establishes unauthorized fees prohibited; violative pawn transaction ramifications for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-50	State	Statute	Sets forth bonding and insurance requirements; notice of potential threats to pawned goods for consumer pawnbrokers.	Requires a service	Approve financial responsibility.	No Change
§ 40-39-55	State	Statute	Institutes periodic dollar amount adjustments for consumer pawnbrokers.	Requires a service	Publish dollar amount adjustments	No Change
§ 40-39-60	State	Statute	Establishes actions on bond for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-70	State	Statute	Authorizes recordkeeping; identity verifications; only owners or their agents may pawn or sell for consumer pawnbrokers.	Requires a manner of delivery		No Change
§ 40-39-80	State	Statute	Establishes pawn tickets; content requirements; executions; special circumstances for consumer pawnbrokers.	Requires a service	Prescribe pawn transaction ticket.	No Change
§ 40-39-90	State	Statute	Authorizes recordkeeping; electronic transfers; database for consumer pawnbrokers.	Requires a service	Examine pawn records; approve electronic recordkeeping systems.	No Change
§ 40-58-10	State	Statute	Establishes regulation of Mortgage Brokers.	Requires a manner of delivery		No Change
§ 40-58-100	State	Statute	Establishes authority to promulgate regulations for consumer mortgage brokers.	Requires a service	Promulgate regulations.	No Change
§ 40-58-110	State	Statute	Institutes license application and renewal fees; term of license; late renewals for consumer mortgage brokers.	Requires a service	Accept renewal applications; set format and time period; receive licensing fees.	No Change
§ 40-58-120	State	Statute	Authorizes maintenance of records; composite annual report; confidentiality for consumer mortgage brokers.	Requires a service	Examine records; receive annual reports.	No Change
§ 40-58-130	State	Statute	Establishes participation in Nationwide Mortgage Licensing System Registry for consumer mortgage brokers.	Requires a service	Utilize NMLS.	No Change
§ 40-58-20	State	Statute	Provides definitions for consumer mortgage brokers.	Requires a manner of delivery		No Change
§ 40-58-30	State	Statute	Establishes mortgage brokers and loan originators to be licensed; exceptions for consumer mortgage brokers.	Requires a service	Issue licenses; receive notices of termination.	No Change
§ 40-58-40	State	Statute	Authorizes surety bonds; determination of amount; uses for consumer mortgage brokers.	Requires a service	Provide bond format; accept bonds.	No Change
§ 40-58-50	State	Statute	Institutes application for licensure; applicant work experience and education requirements; exceptions; license required for qualified loan originator for consumer mortgage brokers.	Requires a service	Create application form; receive funds; process criminal background checks; establish certain experience requirements; receive notices.	No Change
§ 40-58-55	State	Statute	Reserved	Not related to agency deliverable		No Change
§ 40-58-60	State	Statute	Authorizes issuance of license; contents and posting; issuance as indication of approval of contracts by State or state agency; correction of errors; advertising for consumer mortgage brokers.	Requires a service	Make licensing decision; receive updates.	No Change
§ 40-58-65	State	Statute	Establishes maintenance, availability, and examination of records; mortgage loan logs; official place of business; notice to close branch office or to cease business in State for consumer mortgage brokers.	Requires a service	Examine books and records; receive data and compile for annual mortgage log report; receive annual reports; receive certain notices; share information with other law enforcement agencies.	No Change
§ 40-58-67	State	Statute	Sets forth continuing professional education requirements for consumer mortgage brokers.	Requires a service	Receive reports of continuing education; inspect related records.	No Change
§ 40-58-70	State	Statute	Establishes prohibited activities for consumer mortgage brokers.	Requires a manner of delivery		No Change
§ 40-58-75	State	Statute	Institutes mortgage broker fee agreements disclosing charges for consumer mortgage brokers.	Requires a manner of delivery		No Change
§ 40-58-78	State	Statute	Authorizes mortgage broker fee agreement requirements; penalty for violations; unintentional violations for consumer mortgage brokers.	Requires a manner of delivery		No Change
§ 40-58-80	State	Statute	Establishes denial, suspension, revocation, or nonrenewal of license; grounds; administrative penalty; cease and desist orders; investigation or examination of loans; notification of national registry for consumer mortgage brokers.	Requires a service	Suspend, revoke or refuse to license; investigate violations; issue orders; assess penalties and otherwise enforce the chapter.	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 40-58-90	State	Statute	Authorizes request for contested case hearing before Administrative Law Court for consumer mortgage brokers.	Requires a service	File with ALC.	No Change
§ 40-68-10	State	Statute	Establishes definitions for regulation of Professional Employer Organizations.	Requires a manner of delivery		No Change
§ 40-68-100	State	Statute	Authorizes duty to issue license to qualified applicants; issuance within prescribed time; time license is valid; renewal for consumer professional employer organizations.	Requires a service	Issue and renew licenses.	No Change
§ 40-68-110	State	Statute	Institutes disclosure by licensee of information as to insurance or benefit plans for benefit of assigned employees; other reports may be required by regulation for consumer professional employer organizations.	Requires a service	Receive certain reports/updates.	No Change
§ 40-68-120	State	Statute	Establishes licensee's obtaining of workers' compensation coverage; licensee-sponsored and client-sponsored benefit plans for assigned employees; unemployment taxes; notification of start and end of relationship with client company for consumer professional employer organizations.	Requires a service	Receive notice.	No Change
§ 40-68-130	State	Statute	Sets forth form and content of licenses and notices; display for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-140	State	Statute	Authorizes name under which business may be conducted; change of name or location of primary office or records; addition of business offices; license not assignable for consumer professional employer organizations.	Requires a service	Receive notices of changed names; promulgate regulation related thereto; receive event notices.	No Change
§ 40-68-150	State	Statute	Establishes prohibited acts; operation without license; wrongful use of title or representation of being licensed; use of forged or false information to obtain license or in disciplinary proceeding; use of expired or revoked license; penalties for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-155	State	Statute	Institutes investigation of complaints for consumer professional employer organizations.	Requires a service	Forward insurance complaints to Dept. of Insurance.	No Change
§ 40-68-160	State	Statute	Authorizes disciplinary action; grounds; sanctions; notice, hearing, and appeal; reinstatement for consumer professional employer organizations.	Requires a service	Take disciplinary action; issue orders; enforce chapter.	No Change
§ 40-68-165	State	Statute	Institutes enforcement by Attorney General for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-170	State	Statute	Sets forth fees to be used to implement provisions of consumer professional employer organizations.	Requires a service	Retain fees.	No Change
§ 40-68-180	State	Statute	Establishes other applicable license requirements; licensed, registered, or certified employee considered employee of client company or of licensee; Employment Security Law unaffected for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-20	State	Statute	Authorizes department to adopt regulations; Administrative Procedures Act to govern; license governed by chapter and regulations for consumer professional employer organizations.	Requires a service	Promulgate regulations.	No Change
§ 40-68-30	State	Statute	Sets forth license required; application and fee; information required as to each member of group; ineligibility for license for year after denial or revocation of license; exceptions for consumer professional employer organizations.	Requires a service	Issue licenses; receive certain information.	No Change
§ 40-68-40	State	Statute	Establishes qualification to serve as controlling person; background investigation; fingerprinting; effect of conviction of crime; designating agent for service of process; minimum net worth requirement for consumer professional employer organizations.	Requires a service	Conduct background investigations; deny applications.	No Change
§ 40-68-45	State	Statute	Sets forth continuing professional education for consumer professional employer organizations.	Requires a service	Receive continuing education reports; offer continuing education.	No Change
§ 40-68-50	State	Statute	Authorizes license fees' biennial assessment fee; submission of financial data to ensure compliance for consumer professional employer organizations.	Requires a service	Collect fees and assessments; set renewal timeframes.	No Change
§ 40-68-55	State	Statute	Institutes acceptance of affidavit or certification of approval for consumer professional employer organizations.	Requires a service	Promulgate regulations.	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 40-68-60	State	Statute	Provides terms of agreement to be established in writing; notice to assigned employees; posting of notice by client company; notice or knowledge of injury for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-70	State	Statute	Establishes requirements of contract between licensee and client company; investigation of client company's work force; securing workers' compensation insurance coverage; licensee considered employer of assigned employees for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-75	State	Statute	Sets forth responsibilities of client company with respect to workers' compensation insurance; penalties and liabilities for violation for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-80	State	Statute	Institutes licensing of multiple companies owned by same entity as professional employer organization group; joint liability for consumer professional employer organizations.	Requires a manner of delivery		No Change
§ 40-68-90	State	Statute	Establishes nonresident company or group; restricted license; appointment of entity for receipt of legal process for consumer professional employer organizations.	Requires a service	Issue restricted license; approve application form.	No Change
§ 44-79-10	State	Statute	Establishes chapter name- Physical Fitness Services Act.	Requires a manner of delivery		No Change
§ 44-79-100	State	Statute	Institutes advertising disclosure requirements; providing of other information upon request for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-110	State	Statute	Provides exemptions for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-120	State	Statute	Establishes violations and penalties for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-20	State	Statute	Provides definitions for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-30	State	Statute	Institutes credit contract requirements for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-40	State	Statute	Sets forth prohibited contractual provisions for consumer physical fitness services.	Requires a service	Approve certain contracts.	No Change
§ 44-79-50	State	Statute	Institutes unenforceability of prohibited contractual provisions for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-60	State	Statute	Authorizes permissible contractual provisions for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-70	State	Statute	Establishes rights against successors to contract for consumer physical fitness services.	Requires a manner of delivery		No Change
§ 44-79-80	State	Statute	Provides financial responsibility requirements; certificates of authority for consumer physical fitness services.	Requires a service	Receive bonds; determine bond alternatives; receive change of event reports; set application form; issue licenses; file with ALC.	No Change
§ 44-79-90	State	Statute	Authorizes promulgation of regulations for consumer physical fitness services.	Requires a service	Promulgate regulations.	No Change
§ 56-28-10	State	Statute	Establishes enforcement of Motor Vehicle Express Warranties.	Requires a manner of delivery		No Change
§ 56-28-100	State	Statute	Institutes repurchased vehicles not to be resold; exceptions for consumer motor vehicle express warranties.	Requires a service	Receive certain notices.	No Change
§ 56-28-110	State	Statute	Establishes notification to subsequent purchasers; penalties for failure to notify for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change
§ 56-28-20	State	Statute	Authorizes manufacturers to provide annual written summaries of certain motor vehicles; forms; records to be made available; penalties for consumer motor vehicle express warranties.	Requires a service	Receive annual reports; create report form; inspect records; impose penalties.	No Change
§ 56-28-30	State	Statute	Institutes nonconformity with express warranties; notice required; repairs required for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change
§ 56-28-40	State	Statute	Establishes replacement of motor vehicle; refund of purchase price for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change
§ 56-28-50	State	Statute	Sets forth presumption of attempts to conform; information to be provided to consumers; obligations of manufacturer; costs and attorney's fees; notice requirements for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change
§ 56-28-60	State	Statute	Authorizes informal dispute settlement procedures for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change
§ 56-28-70	State	Statute	Institutes limitations of actions for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
§ 56-28-80	State	Statute	Establishes construction of chapter; reimbursement from dealer prohibited; exception for consumer motor vehicle express warranties.	Requires a manner of delivery		No Change
§ 56-28-90	State	Statute	Authorizes state arbitration board may be established for consumer motor vehicle express warranties.	Requires a service	Promulgate regulation creating arbitration board.	No Change
§ 59-102-10	State	Statute	Establishes title for chapter- Uniform Athlete Agents Act of 2018.	Requires a manner of delivery		No Change
§ 59-102-100	State	Statute	Sets forth agency contracts for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-110	State	Statute	Authorizes notice of contract to athletic director for consumer athlete agents.	Requires a service	Receive complaints from educational institutions.	No Change
§ 59-102-120	State	Statute	Institutes cancellation of agency contract by student for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-130	State	Statute	Establishes records to be maintained by athlete agent for consumer athlete agents.	Requires a service	Inspect records.	No Change
§ 59-102-140	State	Statute	Sets forth prohibited acts of athlete agents for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-150	State	Statute	Establishes violations and penalties for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-160	State	Statute	Authorizes actions for damages; attorney's fees; accrual for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-170	State	Statute	Sets forth administrative fee for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-180	State	Statute	Provides application and construction of act for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-190	State	Statute	Establishes relation to Electronic Signatures in Global and National Commerce Act for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-20	State	Statute	Provides definitions for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-30	State	Statute	Sets forth service of process on nonresident agents; subpoenas; use of funds for consumer athlete agents.	Requires a service	Receive service; issue subpoenas; retain funds.	No Change
§ 59-102-40	State	Statute	Authorizes certificate of registration as athlete agent required; exceptions for consumer athlete agents.	Requires a manner of delivery		No Change
§ 59-102-50	State	Statute	Institutes application for registration; contents; registration in another state for consumer athlete agents.	Requires a service	Prescribe application form; cooperate with other state agencies.	No Change
§ 59-102-60	State	Statute	Establishes issuance of certificate of registration; grounds for refusal; application for renewal; renewal application submitted in another state for consumer athlete agents.	Requires a service	Issue certificates; make licensing decision; process renewals.	No Change
§ 59-102-70	State	Statute	Authorizes suspension, revocation or refusal to renew certificate of registration for consumer athlete agents.	Requires a service	Suspend, revoke or refuse to renew licenses.	No Change
§ 59-102-80	State	Statute	Provides temporary certificate of registration for consumer athlete agents.	Requires a service	Issue temporary certificates.	No Change
§ 59-102-90	State	Statute	Establishes fees for consumer athlete agents.	Requires a manner of delivery		No Change
1-11-490	State	Statute	Establishes requirements pertaining to agency security breaches.	Requires a service	Receive notices, enforce chapter.	No Change
12-36-2110	State	Statute	Requires manufactured home dealers make energy efficiency records available to DCA.	Requires a manner of delivery		No Change
15 USC 1601 et seq.	Federal	Statute	Regulation Z, implements requirements for Truth in Lending Act.	Requires a manner of delivery		No Change
16 CFR 1026	Federal	Regulation	Regulation Z, implements requirements for Truth in Lending Act.	Requires a manner of delivery		No Change
16-17-445	State	Statute	Establishes limitations on Telephone Solicitations.	Requires a service	Investigate complaints and enforce section.	No Change
16-17-446	State	Statute	Establishes limitations on Telephone Calls made with Automatically Dialed Announcing Devices.	Requires a service	Investigate complaints and enforce section.	No Change
28-78	State	Regulation	Regulation of the Sale and Marketing of Renewable Energy Generation Facilities	Requires a service		No Change
29-4-30	State	Statute	Establishes regulation of reverse mortgages, giving DCA complaint intake and enforcement authority.	Requires a service	Receive complaints and enforce provisions.	No Change
34-39-220	State	Statute	Gives Board of Financial Institutions authority to request enforcement assistance from DCA regarding deferred presentment services.	Requires a service	Assist with enforcement of chapter.	No Change
34-41-100	State	Statute	Permits DCA to assist in enforcing check cashing services law.	Requires a service	Assist with enforcement of chapter.	No Change
37-1-201	State	Statute	Establishes the territorial application of the Consumer Protection Code	Requires a manner of delivery		No Change
37-1-301	State	Statute	Sets forth definitions for terms used in the South Carolina Consumer Protection Code.	Requires a manner of delivery		No Change
37-2-307	State	Statute	Allows charging of closing fees for motor vehicle dealers.	Requires a service	Process closing fee filings, investigate and enforce as necessary	Amended
37-2-308	State	Statute	Requirements for motor vehicle advertising.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
37-2-309	State	Statute	Requirements for manufactured housing credit disclosures, material terms.	Requires a manner of delivery		No Change
37-3-308	State	Statute	Requirements for manufactured housing credit disclosures, material terms.	Requires a manner of delivery		No Change
37-3-413	State	Statute	Limitations on short term motor vehicle secured loans.	Requires a manner of delivery		No Change
38-13-30	State	Statute	Permits the Department of Insurance to share exam/investigation findings with the consumer advocate	Requires a manner of delivery		No Change
38-55-530	State	Statute	Requires DCA to notify and cooperate with the Department of Insurance Fraud Division.	Requires a service	Provide information.	No Change
38-71-315	State	Statute	Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	Requires a manner of delivery		No Change
38-71-315	State	Statute	Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	Not related to agency deliverable		No Change
38-73-490	State	Statute	Provides for Consumer Advocate review of workers compensation insurance rate filings.	Requires a service	Review filings and request hearings when appropriate.	No Change
38-73-910	State	Statute	Permits Consumer Advocate to intervene in insurance proceedings.	Requires a service	Review filings and request hearings when appropriate.	No Change
38-75-490	State	Statute	Requires DCA and DOI, among other, consult on coastal property rating system.	Requires a service	Study and develop rating system.	No Change
38-77-1120	State	Statute	Requires DCA to notify and cooperate with the Department of Insurance Motor Vehicle Fraud Division and other authorized agencies.	Requires a service	Provide information.	No Change
39-1-90	State	Statute	Establishes requirements pertaining to business security breaches.	Requires a service	Receive notices, enforce chapter.	No Change
40-59-210	State	Statute	Builders Commission to seek assistance from DCA in securing restraining order or court injunctive relief in court against violators.	Requires a service	Assist with enforcement of chapter.	No Change
44-7-180	State	Statute	Creates State Health Planning Committee, designating the Consumer Advocate as a member.	Board, commission, or committee on which someone from our agency must/may serve		No Change
44-96-60	State	Statute	Creates Solid Waste Advisory Council, designating the Consumer Advocate as a member.	Board, commission, or committee on which someone from our agency must/may serve		No Change
46-13-150	State	Statute	Creates Pesticide Advisory Committee, requiring DCA recommend two citizen members to the Governor for appointment.	Requires a service	Make recommendations for appointment.	No Change
47-4-150	State	Statute	Requires State Livestock-Poultry Health Commission to consult with DCA, among others, when establishing advisory committees.	Requires a service	Assist in establishment of committees.	No Change
58-12-360	State	Statute	Requires DCA's telephone number on cable bills, mediate cable complaints.	Requires a service	Receive complaints.	No Change
58-27-2660	State	Statute	Requires DCA to develop consumer protection regulations related to the sale or lease of renewable energy generation facilities.	Requires a service	Promulgate regulations.	No Change
59-158-10	State	Statute	Name, image and likeness act definitions	Requires a manner of delivery		No Change
59-158-40	State	Statute	Parameters for agent when dealing with NIL contracts and contract requirements	Requires a service		No Change
59-158-60	State	Statute	Notice provisions for NIL contracts	Requires a manner of delivery		No Change
59-158-80	State	Statute	Conflict parameters if contradicts athlete agents act	Requires a manner of delivery		No Change
Proviso 117.110	State	FY22-23 Proviso	Pertains to state agency data breach notification requirements.	Requires a service	Compile credit reporting list, receive notices, enforce	No Change
Proviso 80.1	State	FY22-23 Proviso	Authorizes DCA to retain all funds paid in the settlement of cases involving statutes enforced by the department and to use the retained funds to offset enforcement costs.	Funding agency deliverable(s)		No Change
Proviso 80.2	State	FY22-23 Proviso	Authorizes DCA to carry forward funds appropriated for the expert witness/assistance program.	Funding agency deliverable(s)		No Change
Proviso 80.3	State	FY22-23 Proviso	Retain funds collected under Chapters 2, 3 and 6 of Title 37 (Registered Credit Grantor Notification and Maximum Rate Filing) to cover operational costs and to carry	Funding agency deliverable(s)		No Change
Proviso 80.4	State	FY22-23 Proviso	Authorizes DCA to retain funds collected under Chapter 61, Title 39 (Motor Clubs); Chapter 39, Title 40 (Pawnbrokers) and Chapter 79, Title 44 (Physical Fitness Facilities) for program implementation.	Funding agency deliverable(s)		No Change
Regulation 28-1	State	Regulation	Authority to establish Rules	Not related to agency deliverable		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
Regulation 28-100	State	Regulation	Procedures for Physical Fitness Services Centers	Requires a service	Review applications and issue certificates of authority. Review records to assure compliance. Review contracts.	No Change
Regulation 28-1000	State	Regulation	Licensing of Professional Employer Organizations	Requires a service	Review applications and issue licenses; conduct inspections and investigations	No Change
Regulation 28-1100	State	Regulation	Registration of Prepaid Legal Services	Requires a service	Review applications and issue certificates of registration	No Change
Regulation 28-13	State	Regulation	Filing and Service	Requires a manner of delivery		No Change
Regulation 28-14	State	Regulation	Applicability of APA	Requires a manner of delivery		No Change
Regulation 28-15	State	Regulation	Witnesses in actions	Requires a manner of delivery		No Change
Regulation 28-18	State	Regulation	Procedures for actions	Requires a manner of delivery		No Change
Regulation 28-19	State	Regulation	Administrator investigative authority	Requires a manner of delivery		No Change
Regulation 28-2	State	Regulation	Establishes organizational structure	Requires a manner of delivery		No Change
Regulation 28-20	State	Regulation	Procedures for hearings	Requires a manner of delivery		No Change
Regulation 28-200	State	Regulation	Procedures for Pawnbrokers	Requires a service	Review applications and issue certificates of authority. Review records to assure compliance.	No Change
Regulation 28-23	State	Regulation	Decisions/ Orders of Administrator	Requires a manner of delivery		No Change
Regulation 28-24	State	Regulation	Procedure for rehearing and review	Requires a manner of delivery		No Change
Regulation 28-25	State	Regulation	Procedure for Declaratory Rulings	Requires a service	Provide declaratory rulings on SC consumer law when appropriate	No Change
Regulation 28-26	State	Regulation	Procedure for Administrative Interpretations	Requires a service	Provide administrative interpretations on the SCCPC when appropriate	No Change
Regulation 28-27	State	Regulation	Procedure for adoption of rules	Requires a manner of delivery		No Change
Regulation 28-28	State	Regulation	Commission and Council Meetings	Board, commission, or committee on which someone from our agency must/may serve		No Change
Regulation 28-29-5.204	State	Regulation	Procedure for debtor to rescind transaction	Not related to agency deliverable		No Change
Regulation 28-3	State	Regulation	Establishes general purposes of DCA	Requires a service	Provide information to and protect consumers; report on credit in SC; implement the SCCPC; work with businesses to ensure compliance with SCCPC; provide reports on credit issues; work to establish new credit/consumer laws; represent consumers' interests in front of regulatory agencies or courts.	No Change
Regulation 28-30	State	Regulation	Penalties for delinquent notification filing	Requires a manner of delivery		No Change
Regulation 28-4	State	Regulation	Defines method of operations/ divisions of DCA	Requires a service	Mediate consumer complaints; evaluate rate requests and intervene when appropriate; provide information to consumers and businesses; provide information on ID theft; review consumer protections laws; conduct litigation and administrative enforcement of SCCPC.	No Change
Regulation 28-40	State	Regulation	Procedures for Rental-Purchases	Requires a service	Review of records	No Change
Regulation 28-400	State	Regulation	Licensing of mortgage brokers	Requires a manner of delivery		No Change
Regulation 28-5	State	Regulation	Retention of records	Not related to agency deliverable		No Change
Regulation 28-500	State	Regulation	Lemon Law Records	Requires a service	Inspection of records	No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2023
Regulation 28-50-2.210, 3.210	State	Regulation	Establishes charts for rebates	Requires a manner of delivery		No Change
Regulation 28-6	State	Regulation	Applicability of federal TILA	Requires a manner of delivery		No Change
Regulation 28-60	State	Regulation	"Extended First Payment" transactions defined	Requires a manner of delivery		No Change
Regulation 28-600	State	Regulation	Licensing of Continuing Care Retirement Communities	Requires a service	Review license application; issue licenses; conduct inspections and investigations; review complaints	No Change
Regulation 28-62	State	Regulation	Dollar Amount Adjustments	Requires a manner of delivery		No Change
Regulation 28-70	State	Regulation	Maximum rate filings and postings	Requires a service	Review of records and ensure compliance	No Change
Regulation 28-700	State	Regulation	Licensing of Consumer Credit Counselors	Requires a service	Review of books and records	No Change
Regulation 28-78	State	Regulation	Marketing or Sale of Renewable Energy Generation Facilities	Requires a service	Create marketing pamphlet and standard disclosure; ensure compliance	No Change
Regulation 28-8	State	Regulation	Establishes notification procedures for creditors	Requires a service	Issue licenses when appropriate	No Change
Regulation 28-80	State	Regulation	Procedures for Motor Clubs	Requires a service	Review applications and issue certificates of authority	No Change
Regulation 28-9	State	Regulation	Informal complaint procedures	Requires a service	Investigate and bring action upon informal complaints	No Change
Regulation 28-90	State	Regulation	Procedures for Discount Medical Plans	Requires a service	Review application and issue certificates of registration	No Change
Regulation 28-900	State	Regulation	Licensing of Motor Vehicle sublease arrangers	Requires a service	Review applications; review records	No Change

2023

Services Data

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY 2023	Summary of changes to services
Protection of the marketplace while giving due regard to those businesses acting fairly; representation of the consumer interest before the Legislature and Governor.	Millions of South Carolina consumers, those who conduct business with regulated entities, those required to comply with laws under DCA's jurisdiction.	South Carolinians	Customers of regulated businesses; regulated industries	All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Noncompliant businesses will operate in violation of SC law causing potential harm to SC consumers and legitimate businesses.	No Change	
Partnership opportunities and availability of our expertise to assist in performance of their job functions.	State and Local Government agencies serving South Carolinians.	Law enforcement		Legal	Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview.	Decreased knowledge amongst law enforcement community creating a gap in enforcement.	No Change	
Thorough review of insurance and utility rate filings to ensure the marketplace is fair and balanced.	Consumers utilizing certain insurance products and those using utility services for personal, family or household purpose.	Ratepayers		Advocacy	Provide legal representation for the consumer interest in ratemaking matters involving utilities, property and casualty insurance and worker's compensation insurance.	Insurance companies may be permitted to implement insurance rates that are excessive, inadequate, or unfairly discriminatory and utility companies unjust and unfair rates.	No Change	
Prompt, efficient service and for the agency to utilize a fair and balanced approach in carrying out its legal functions.	Credit Grantors, Athlete Agents, Continuing Care Retirement Communities, Credit Counseling, Discount Medical Plan Organizations, Mortgage Brokers, Motor Vehicle Dealers, Motor Clubs, Pawnbrokers, Physical Fitness Services, Preneed Funeral Providers, Prepaid Legal, Professional Employer Organizations.	Regulated and indirectly regulated businesses	Customers of regulated businesses	Legal	Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview.	Consumers are not able to access services from qualified professionals, business providers are delayed in operating.	No Change	
Sharing knowledge of consumer rights and responsibilities to create savvy consumers.	Millions of SC consumers participating in the marketplace.	South Carolinians	Schools; Civic Organizations; Community Groups; Churches	Public Information & Education; Identity Theft Unit	Public Information- Informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications; ID Theft Unit- Provide education and outreach to consumers on how to deter, detect, and defend against identity theft.	Decreased business and consumer knowledge of rights and responsibilities resulting in imbalanced, unlevel-playing field in the consumer credit marketplace.	No Change	
Provide consumer law guidance; act professionally in representing the consumer interest.	Members of the legal community hearing or litigating matters related to laws under the Department's jurisdiction.	Lawyers	Judges; Hearing Officers; Commissioners	Legal; Administration; Advocacy	Legal- Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview; Advocacy-Provide legal representation for the consumer interest in ratemaking matters involving utilities, property and casualty insurance and worker's compensation insurance; Administration- The Administrator position, the officer appointed by the Commission on Consumer Affairs to administer Title 37 and other statutes falling within the Department's authority and otherwise manage the day to day operations of the agency, is located in this Division.	Consumers who have been harmed by noncompliant businesses will not obtain a correct resolution; unlevel playing field created by noncompliant businesses.	No Change	
Provide and release for distribution prompt, compelling content on issues falling under the Department's jurisdiction to create better educated consumers and businesses and enhance awareness.	Traditional and nontraditional media channels and vendors including, but not limited to, newspapers, television stations, radio broadcasters, social media platforms, etc.	Media	Consumers and regulated industries	Public Information & Education	Informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications	Decreased business and consumer knowledge of rights and responsibilities resulting in imbalanced, unlevel-playing field in the consumer credit marketplace.	No Change	
Partnership opportunities to leverage resources in the administration and enforcement of like laws; education partnerships; referral of complaints.	South Carolina and United States Attorney General and all state and local agencies performing consumer protection functions in carrying out their legal enforcement responsibilities for the protection of consumers.	Other state and federal agencies		All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Consumers who have been harmed by noncompliant businesses will not obtain a correct resolution; unlevel playing field created by noncompliant businesses.	No Change	

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2023	Summary of changes to services
Data sharing to track national trends; educational partnership opportunities.	Entities engaging in studying the operation of consumer protection laws, market practices and schemes or otherwise undertake to educate consumers on how to detect and avoid abusive consumer transactions including, but not limited to, Consumer Federation of America, PEW Charitable Trusts and AARP.	Consumer advocacy groups	Government Trade Associations; Industry Trade Associations; Think Tanks	Legal, Public Information & Education & Administration	Legal- Administer, interpret and enforce the S.C. Consumer Protection Code and other laws within DCA's purview; Administration- The Administrator position, the officer appointed by the Commission on Consumer Affairs to administer Title 37 and other statutes falling within the Department's authority and otherwise manage the day to day operations of the agency, is located in this Division; Public Information- Informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications.	Inhibits DCA's ability to fulfill duties of: (1) recommending or otherwise advising on legislation, (2) identify areas needing new or revised regulation, (3) adequately warning consumers of emerging trends and issues.	No Change	
Constituent services; advise regarding legislation affecting the consumer interest.	Elected officials serving South Carolinians, including their constituent services and legislative liaison staff.	General Assembly	Governor; Congress	All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Prevents access to DCA services and results in consumer voice being excluded from legislative process.	No Change	
Professional, efficient, prompt constituent services.	Any person contacting the Department .	General public	Businesses; Government	All	The Department's mission is to protect consumers from inequities through advocacy, mediation, enforcement and education.	Longer processing times resulting in business providers being delayed in operating ; complaint process not as valuable to businesses and consumers .	No Change	
Receive complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services; endeavor to determine the probable basis and endeavor to bring about a voluntary adjustment thereof.	Consumers and businesses involved in the Department's voluntary mediation of complaints.	SC consumers	Businesses responding to complaints; out-of-state consumers doing business with SC entities	Services	Receive and process consumer complaints filed against businesses and provide a voluntary mediation program to resolve the complaint.	Consumers harmed by noncompliant businesses will not obtain an efficient resolution or will have to pursue their own actions to obtain credits, refunds, and adjustments resulting in increased cost for both the consumer and business and increased burden on the court system.	No Change	

2023

Partnerships Data

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
Non-Governmental Organization	AARP	Provide joint educational partnerships/ outreach.	No Change
Non-Governmental Organization	Actuarial Consultants	Review insurance filings for DCA.	No Change
State Government	Administrative Law Court	Hear contested case hearings arising out of laws administered and enforced by DCA.	No Change
Professional Association	American Conference of Uniform Consumer Credit Code States	Sharing of information amongst state regulators having similar consumer protection laws.	No Change
State Government	Board of Financial Institutions- Consumer Finance Division	Work together to ensure compliance with the Consumer Protection Code and other laws.	No Change
State Government	Budget and Control Board/DOA	Provide training for agency accounting, procurement and human resources staff; assist in troubleshooting within these same areas.	No Change
Professional Association	Carolinas Independent Automobile Dealers Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.	No Change
State Government	Department of Insurance	Providing notices and full filings of insurance companies.	No Change
State Government	Division of Technology Operations	Provide network services, desktop support, server management, security services to DCA.	No Change
Federal Government	Federal agencies	Provide joint educational partnerships/ outreach; referrals of consumers and businesses; multi-agency examinations and enforcement.	No Change

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
Local Government	Law Enforcement (state & local)	Assists in investigation of regulated businesses.	No Change
Professional Association	National Association of Consumer Credit Administrators	State regulator association: provides trainings and information sharing.	No Change
State Government	Other state agencies	Provide joint educational partnerships/ outreach; referrals of consumers and businesses to DCA; multi-agency examinations and enforcement.	No Change
Non-Governmental Organization	Print & Media Outlets	Fulfilling media requests/ disseminating information.	No Change
State Government	Public Service Commission	Make determinations in utility ratemaking matters.	No Change
Professional Association	SC Automobile Dealers Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.	No Change
State Government	SC Courts	Provide training for magistrates.	No Change
Private Business Organization	SC.GOV	Maintains DCA's online Complaint Database, agency website.	No Change
State Government	SCDMV/DPS	Assists in investigation of regulated businesses	No Change
K-12 Education Institute	Schools	Provide joint educational partnerships/ outreach.	No Change
Private Business Organization	ThoughtSpan	Licensing database contractor.	No Change
Private Business Organization	Various industries regulated	Provide feedback on regulatory structure, joint educational partnerships/ outreach.	No Change
Non-Government Organization	Expert witnesses	Review utility matters for DCA; provide expert guidance and testimony.	No Change

2023

Reports Data

as submitted for the Accountability Report by:

R280 - Department of Consumer Affairs

Report Name	Law Number (if applicable)	Summary of information requested in the report	Date of most recent submission DURING the past fiscal year	Reporting Frequency	Type of entity/entities	Method to access the report	Direct access hyperlink or agency contact (if not provided to LSA for posting online)	Changes to this report during the past fiscal year	Explanation why a report wasn't submitted
Agency Accountability Report	§1-1-810	The report "must contain the agency's or department's mission, objectives to accomplish the mission, and performance measures that show the degree to which objectives are being met." Agencies must "identify key program area descriptions and expenditures and link these to key financial and performance results measures."	September-23	Annually	Governor or Lt. Governor AND Legislative entity or entities	Provided to LSA for posting online	https://consumer.sc.gov/agency-reports	No Change	
CAFR	Title 11, Chapter 3	Closing Packages	June-23	Annually	South Carolina state agency or agencies	Available on another website	https://cg.sc.gov	No Change	
Delegation Audit Report		Delegation transactions audit for human resources activity occurring during designated FY.	July-23	Annually	South Carolina state agency or agencies	Electronic copy available upon request	Jennie Daniels, Accounting & HR Manager, (803) 734-0047, JDaniels@sconsumer.gov	No Change	Audit timeframe was April 2022 through June 2023. Results received July 20, 2023.
Fines & Fees Report	Proviso 117.71	Transparency in revenue	August-22	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/sites/consumer/files/Documents/Reports/Fines%20Fees%20Report%20FY23-Proviso%20117.70.pdf	No Change	
FY MBE Plan	§ 11-35-5240	Agency minority business utilization plan estimates for the fiscal year	July-22	Annually	South Carolina state agency or agencies	Electronic copy available upon request	Jennie Daniels, Accounting & HR Manager, (803) 734-0047, JDaniels@sconsumer.gov	Amend	
Homeowner Association Complaints Report	§ 27-30-340	Certain data from complaints involving homeowners associations	January-23	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/HOA-reports	No Change	
MBE Reports	SC Regulation 19-445.2160	Purchases relating to minority business utilization	April-23	Quarterly	South Carolina state agency or agencies	Electronic copy available upon request	Jennie Daniels, Accounting & HR Manager, (803) 734-0047, JDaniels@sconsumer.gov	No Change	
Mortgage Log Report	§ 37-22-210(C)(2); § 40-58-65(A)	Inform the public on mortgage transactions	June-23	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/sites/consumer/files/Documents/Reports/2022%20Mtg%20Log%20Analysis%20Report%20_FINAL.pdf	No Change	
State Auditor's Report	§ 11-20-70	Agreed upon procedures audit results for during designated FY.	May-23	Annually	South Carolina state agency or agencies	Available on another website	https://osa.sc.gov/wp-content/uploads/2023/05/Consumer-Affairs-R2823-Final-Report.pdf	No Change	
State of Credit Report	§ 37-6-104(5)	Data related to access to credit in South Carolina and DCA enforcement actions.	August-23	Annually	Governor or Lt. Governor AND Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/sites/consumer/files/Documents/Reports/State%20oP%20Credit%20Report%202023.pdf	No Change	Unanticipated, extended staff absence contributed to the failure to timely release the report.

Report Name	Law Number (if applicable)	Summary of information requested in the report	Date of most recent submission DURING the past fiscal year	Reporting Frequency	Type of entity/entities	Method to access the report	Direct access hyperlink or agency contact (if not provided to LSA for posting online)	Changes to this report during the past fiscal year	Explanation why a report wasn't submitted
2023 Homeowner Association Five Year Complaint Report	None. Agency initiated in recognition of statute's 5 year anniversary.	Certain data from complaints involving homeowners associations received by DCA from June 1, 2018- December 31, 2022.	June-23	Other	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/HOA-reports	Add	

AGENCY NAME:	Department of Consumer Affairs		
AGENCY CODE:	R280	SECTION:	80

2023
Accountability Report

SUBMISSION FORM

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

- Data Template
 - Reorganization and Compliance
 - FY2023 Strategic Plan Results
 - FY2024 Strategic Plan Development
 - Legal
 - Services
 - Partnerships
 - Report or Review
 - Budget
- Discussion Template
- Organizational Template

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

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

AGENCY DIRECTOR <i>(SIGN AND DATE):</i>	SIGNATURE ON FILE	Signature Received: 9/13/2023 10:44 AM
<i>(TYPE/PRINT NAME):</i>	Carri Grube Lybarker	

BOARD/CMSN CHAIR <i>(SIGN AND DATE):</i>	SIGNATURE ON FILE	Signature Received: 9/13/2023 10:44 PM
<i>(TYPE/PRINT NAME):</i>	David Campbell, Chair	