

<b>AGENCY NAME:</b>	Department of Consumer Affairs		
<b>AGENCY CODE:</b>	R28	<b>SECTION:</b>	80

## Fiscal Year 2017-18 Accountability Report

### SUBMISSION FORM

<b>AGENCY MISSION</b>	The Department of Consumer Affairs' mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.
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<b>AGENCY VISION</b>	<p>To protect consumers while giving due regard to those businesses acting in a fair and honest manner. The Department will strive to be a CREDIT to our State by holding the following values as essential in our relationships and decision-making:</p> <p>C competence R expect E quality D education I integrity T timeliness</p>
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Please select yes or no if the agency has any major or minor (internal or external) recommendations that would allow the agency to operate more effectively and efficiently.

<b>RESTRUCTURING RECOMMENDATIONS:</b>	<b>Yes</b>	<b>No</b>
	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Please identify your agency's preferred contacts for this year's accountability report.

	<u><b>Name</b></u>	<u><b>Phone</b></u>	<u><b>Email</b></u>
<b>PRIMARY CONTACT:</b>	Carri Grube Lybarker	803-734-4297	CLybarker@scconsumer.gov
<b>SECONDARY CONTACT:</b>	Becky Dover	803-734-4188	BDover@scconsumer.gov

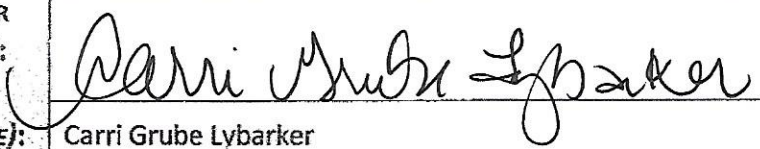
AGENCY NAME:	Department of Consumer Affairs		
AGENCY CODE:	R28	SECTION:	80

I have reviewed and approved the enclosed FY 2017-18 Accountability Report, which is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR

(SIGN AND DATE):

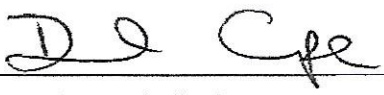
(TYPE/PRINT NAME):

 9/15/18
Carri Grube Lybarker

BOARD/CMSN CHAIR

(SIGN AND DATE):

(TYPE/PRINT NAME):


David Campbell, Chair, Commission on Consumer Affairs

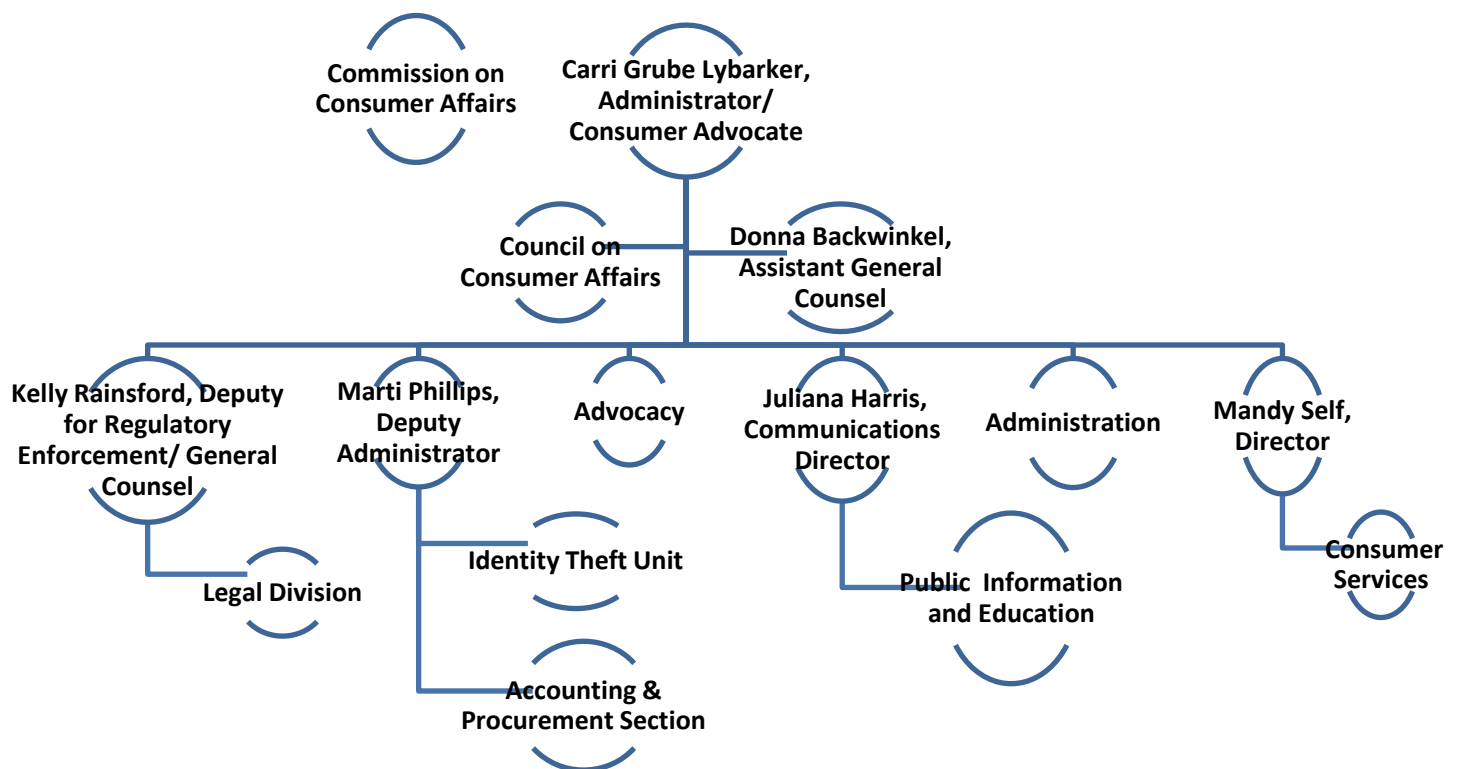
AGENCY NAME:	Department of Consumer Affairs		
AGENCY CODE:	R28	SECTION:	80

## 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 over **forty 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 thirty-eight 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 insurance 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, SCDCA is organized into six divisions: Administration, Consumer Services, Consumer Advocacy, Public Information and Education, Legal Division and the Identity Theft Unit.



<b>AGENCY NAME:</b>	<b>Department of Consumer Affairs</b>		
<b>AGENCY CODE:</b>	<b>R28</b>	<b>SECTION:</b>	<b>80</b>

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. 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 property and casualty insurance and worker's compensation insurance. As the state agency designated to represent the insurance interests of consumers, the Advocacy Division aims to ensure that increases in homeowner's insurance and worker's compensation insurance rates are justified, working to avoid excessive, inadequate or unwarranted rate increases. When needed, an action is filed and 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 and provides comments as deemed appropriate.

The **Public Information and Education Division** 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. 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 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 license, register, or otherwise regulate fifteen industries, including mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs.

The Department's newest division, the **Identity Theft 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 ongoing guidance throughout the process of mitigating and resolving their particular identity theft situation(s). The Unit also handles administration and enforcement of state identity theft-related consumer protection laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

<b>AGENCY NAME:</b>	<b>Department of Consumer Affairs</b>		
<b>AGENCY CODE:</b>	<b>R28</b>	<b>SECTION:</b>	<b>80</b>

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.

DCA continues to re-envision measurements annually to focus more on efficiency and outcome measures to form a more accurate reflection of DCA's impact on its customers and deleted those which do not serve a meaningful purpose. The adjustments are reflected on the FY19 tab and include additional return on investment measures, a switch in focus on total attendees at presentations to an average per and customer use and implementation of technology. Amendments were also made to agency strategies due to the revised Accountability Format deleting "objectives."

## ***II. Challenges Affecting Performance***

### **A. Employee Retention/ Knowledge Gaps**

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 have exited each fiscal year. The combination of losing an enormous amount of institutional knowledge and the challenge of retaining newly hired staff have strained the Department's ability to meet certain set goals.

With the 2016 Classification and Compensation Study as our guide, the Department secured monies for pay increases for FY17. The ability to pay staff at a level at least equal to their state employee counterparts was certainly a step in the right direction. While we hope the ability to more adequately pay staff will increase retention rates, the results of having vacancies occur, and the time needed to fill the vacancies and train new staff can lead to underperformance. Further, the learning curve of newly hired staff can contribute to it 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 and paralegals.

### **B. Internal Restructuring Efforts**

In FY15, the Department began an internal restructuring of regulatory programs placing the administration and enforcement responsibilities for all under the supervision of a single Deputy, as opposed to two. In FY16, DCA implemented Phase II of its restructuring plan and moved two complaint analysts from the Services Division to the Legal Division to ensure appropriate processing of complaints against businesses falling under DCA's regulatory purview. FY17 was the first full year the change was implemented and the fruits of this move are reflected in several performance measures this year.

The Department's new backend licensing database with online deployment capabilities, another segment of the restructuring effort, is being developed slower than anticipated. With an initial deployment target of FY17, the database is now slated for completion by the end of calendar year

<b>AGENCY NAME:</b>	<b>Department of Consumer Affairs</b>		
<b>AGENCY CODE:</b>	<b>R28</b>	<b>SECTION:</b>	<b>80</b>

2019. Once deployed, Phase III of the restructuring effort will include a re-envisioning of job duties within the Legal Division to shift those whose licensing processing duties will be streamlined to include a compliance review focus.

The restructuring has also created 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. Long-term, however, the policies will create a foundation to create stability in job performance in the face of whatever challenges may be presented during a particular fiscal year.

### **C. Public Awareness of DCA**

DCA faces a continuing challenge of ensuring public awareness of the agency and its services/ role. 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 different industry types. (ie: credit sales, consumer loans). General citizen knowledge can be limited as well as 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. FY17 was such a year, thus FY18 measures related to outreach, particularly social media, did not meet expectations.

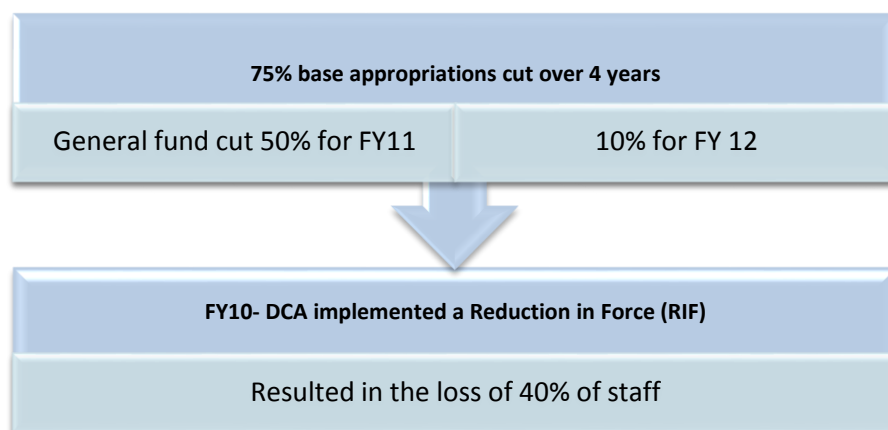
In FY18, DCA hired a social media strategist to assist in our utilization of social media. Having a dedicated staff member tasked with using these free methods of communication in a more thoughtful manner will hopefully helped to alleviate this challenge. The Department also continues to actively seek out partnerships to leverage resources in educational outreach initiatives.

### **D. Budget**

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.

<b>AGENCY NAME:</b>	<b>Department of Consumer Affairs</b>		
<b>AGENCY CODE:</b>	<b>R28</b>	<b>SECTION:</b>	<b>80</b>

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 has seen great improvement on budgetary fronts, however the impact of such devastating cuts results in the agency continuing on the path to stability. Further, 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, leads to the potential for budget to remain a challenge.

### **III. Risk Assessment and 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. At this point, the Department is pleased with the results in view of the multi-year term for many projects in process. Should the need for assistance arise, the General Assembly could prevent a crisis through provision of appropriate funding for DCA operations, to include the ability to establish and adjust filing fees to coincide with fiscal year budget needs; provide appropriate FTE allocation; and access to technology resources.

### **IV. Restructuring Recommendations**

As stated in section IIB above, the Department initiated an internal restructuring in FY15. The completion of the restructuring is dependent on the completion of the agency's online licensing database. DCA anticipates all regulatory programs being live on the system by the end of calendar year 2019.

### **V. FY18 Overview**

The Department met or exceeded the majority of its target values for FY18. **Overall, the agency's outcome of credits, refunds and adjustments for FY18 through efforts in complaint mediation, enforcement and intervention in insurance rate filings exceeded \$7 million.** This number is double DCA's total budget. Although the agency received about the same number of complaints as the year prior, results from complaint mediation skyrocketed, going from \$1.3 million in FY17 to \$2.4 million in FY18. The increase is attributed to the internal restructuring efforts that brought two

<b>AGENCY NAME:</b>	<b>Department of Consumer Affairs</b>		
<b>AGENCY CODE:</b>	<b>R28</b>	<b>SECTION:</b>	<b>80</b>

complaint analysts to the Legal Division to process complaints against businesses and/or citing issues falling under DCA's jurisdiction.

DCA saw an increase in the number of filings and applications submitted by non-depository financial institutions and other regulated industries in FY18 as well. We received approximately 27,000, 11% more than in FY17. Staff was able to process 87% within thirty days of receipt of a complete application without the need for additional personnel. DCA's FY18 processing target value is 95%, however a delay in implementation of the agency's licensing database CALAS resulted in 50% of the regulatory programs going live by the end of FY18 as opposed to 86%. The high adoption rate of users (78%) for what is available, though, exceeded expectations and our target value of 50%, attributing to the efficiency in processing. The agency also attributes receipt of the best audit report in the agency's recent past from the State Auditor's Office to use of CALAS and SC.Gov's payment processing feature. DCA will continue to encourage applicants to fully take advantage of the system, including its online payment processing capabilities, and anticipates reaching set goals related to application/ filing processing in FY19.

Technology also assisted DCA in reaching or exceeding goals and performance measures related to voluntary complaint mediation activities. Consumers submitted 66% of the 4,000 complaints filed with the agency via our Online Complaint System. This high adoption, coupled with implementation of new policies and procedures, resulted in a complaint processing time of 32 days- four days less than FY17. Promotion efforts to increase adoption by consumers and businesses alike as well as anticipated system updates to decrease administrative work performed by DCA staff will serve to aid us in meeting our 25-day processing measure in future years.

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. The agency saw a nine percent increase in both the number of media requests received as well as the percentage of press releases picked up by the media. DCA's *Consumer Alert: Holiday Edition* publication highlighting holiday shopping and car buying tips and scams to lookout for won a Notable State Document Award. We also continued to leverage resources in our outreach functions, partnering with AARP for a teletown hall on identity theft that reached over 14,000 South Carolinians. The agency's *Ditch the Pitch* campaign also sought partners in the banking and credit union industries resulting in over 3,500 scam guides being distributed through SC branches.

The Department leveraged national, state and local resources in the enforcement of consumer protection laws as well. In FY18, DCA participated in two nationwide mortgage multi-state examinations and settlements. These initiatives benefit both the company and regulator, condensing an exam process and resolving issues of significance nationwide via one avenue. We also worked with the Internal Revenue Service on a matter involving the illegal sale of preneed contracts and the Federal Bureau of Investigation on a matter involving a foreclosure/homebuying scam which resulted in the indictment of an upstate couple.



<b>AGENCY NAME:</b>	<b>Department of Consumer Affairs</b>		
<b>AGENCY CODE:</b>	<b>R28</b>	<b>SECTION:</b>	<b>80</b>

The Department has also engaged in efforts to increase customer service. DCA completed a revision to the agency website to make main links more intuitive, reorganize materials, fix broken crumbs and overall improve usability of the search function. Coupled with the deletion of over 3,000 documents from the site, this project will ensure an easier transition to a new, modern website set to deploy Q2 of FY19. DCA's five-year regulation review wrapped up in FY18 as well. To ensure appropriate guidance to regulated entities, that regulations do not conflict with corresponding statutes and are not obsolete, the agency deleted eight regulations, amended eighteen and created one.

DCA continued its implementation of Project Vector, an internal review of data collected by the agency. Phase II began in FY18, resulting in a focus on internal data points to reflect efficiencies as well as use of data collected in agency rulemaking comments, legislative recommendations and educational and outreach efforts. Changes to the FY19 Accountability report measures result from these discussions as well as adjustments to the DCA monthly Progress Report provided to the Commission on Consumer Affairs.

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 goals, strategies and measurements to ensure an accurate picture of agency productivity.

Strategic Planning and Performance Measurement Template												
Statewide Enterprise Strategic Objective	Type	Item #			Description	2017-18			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
Government and Citizens	G	1			EFFECTIVELY ADMINISTER & ENFORCE THE LAWS ASSIGNED TO THE DEPARTMENT TO PROTECT CONSUMERS FROM FRAUDULENT, UNFAIR AND DECEPTIVE PRACTICES.							
	S		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.							
	-			1.1.1	Number of enforcement actions	183	N/A	189	July 1- June 30	Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters		Gauges marketplace abuses, compliance, subsequently influences Agency education and legislative activity.
	-			1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(Goal-100% by FY19)	50%	100%	102%	July 1- June 30	Progress Reports, updated monthly	Investigator activities / number of licensees subject to enforcement activity	Ensuring compliance with laws and consumer protection.
	-			1.1.3	Amount of consumer credits, refunds and adjustments from enforcement actions	\$9,893,963	N/A	\$224,000	July 1- June 30	Employee logs, updated as needed		Protecting consumers and providing cost-effective remedy to violations.
	S		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.							
				1.2.1	Average days to resolve a complaint through voluntary mediation	36	25	32	July 1- June 30	Complaint Database, updated daily		Helps DCA improve efficiency in complaint mediation
				1.2.2	Percentage of complaints closed	93%	100%	102%	July 1- June 30	Complaint Database, updated daily	Number of closed complaints/ number of complaints filed	Determines how efficiently analysts are processing complaints.
				1.2.3	Percentage of complaints closed unsatisfied	11%	10%	13%	July 1- June 30	Complaint Database, updated daily		Protecting consumers, ensuring compliance and providing cost-effective remedy to violations.
	-			1.2.4	Acquire credits, refunds and adjustments for consumers greater than or equal to fund allocation for the Consumer Services Division	\$400, 806	>\$336, 444	\$484, 950	July 1- June 30	Progress Reports, updated monthly	Amount of credits, refunds and adjustments received through voluntary mediation deducted from the Consumer Services Division budget. Divide difference by fund allocation.	Providing cost-effective complaint mediation services.
	S		1.3		Promote the interests of consumers before the Legislature, Governor, and regulatory agencies							

Agency Name:	Department of Consumer Affairs		
Agency Code:	R280	Section:	80

Fiscal Year 2017-2018  
Accountability Report

Strategic Planning and Performance Measurement Template												
Statewide Enterprise Strategic Objective	Type	Item #			Description	2017-18			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	-			1.3.1	Percentage of insurance filings intervened in	5.50%	N/A	7.83%	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
				1.3.2	Amount saved resulting from DCA insurance rate filing intervention	\$0	N/A	\$3,750,000	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
				1.3.3	Percentage of comments provided to regulatory agencies by the deadline	100%	100%	100%	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
	-			1.3.4	Achieved the desired outcome on legislation	100%	100%	100%	Legislative Session	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
Public Infrastructure and Economic Development	G	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							
	S		2.1		Encourage use of online licensing platform to decrease application processing turnaround time							
	-			2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	65%	50%	78%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily	Divide number of online filings by total number of paper and online filings.	Providing accessible, convenient services to customers.
	-			2.1.2	Percentage of licenses issued within 30 days of receipt of complete application (95% by FY18)	N/A	95%	87%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing efficient customer service while promoting fair marketplace.
	S		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							
	-			2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	100%	100%	80%	Legislative Session	Progress Reports, updated monthly	Number of proposed regulations / number of final regulations that became law during the session	Ensuring laws are relevant and consumer perspective is adequately represented.
				2.2.2	Percentage of 5 year Regulations Review Completed	80%	100%	100%	July 1, 2013-June 30, 2018	Division Reports, monthly		Ensuring laws are relevant.
Education, Training, and Human Development	G	3			Educate consumers and businesses on their rights and responsibilities under the law							
	S		3.1		Engage in traditional educational efforts to decrease consumer risks and increase industry compliance							

Strategic Planning and Performance Measurement Template												
Statewide Enterprise Strategic Objective	Type	Item #			Description	2017-18			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	-			3.1.1	Number of presentations requested	109	105	57	July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	-			3.1.2	Attendees at consumer presentations	2808	3000	15842	July 1- June 30	Progress Reports, updated monthly		Increasing public awareness of rights and responsibilities.
				3.1.3	Attendees at business presentations	1128	500	726	July 1- June 30	Progress Reports, updated monthly		Increasing public awareness of rights and responsibilities.
				3.1.4	Number of educational publications created and released	11	5	3	July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	S		3.2		Actively seek out media attention and cultivate relationships with media stakeholders							
				3.2.1	Number of media requests received	79	60	86	July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
				3.2.2	Percentage of press releases picked up by media outlets	78%	75%	87%	July 1- June 30	Progress Reports, updated monthly		Tells whether DCA press releases are compelling, relevant and in line with AP style guidelines
	S		3.3		Increase public awareness through digital media and alternative, cost-effective methods							
	-			3.3.1	Catalog and delete unnecessary items in the agency website document library, improving usability of the search function	50%	Complete	Complete	July 1- June 30	Division Reports, monthly		Providing accessible, convenient services to customers.
	-			3.3.2	Percentage of retweets	62%	100%	40%	July 1- June 30	Twitter reports, updated daily	Total number of retweets divided by total number of tweets sent out by SCDCA.	Gauges whether DCA content is relevant and compelling
	-			3.3.3	Increase overall website visits by 2.5% annually	3.10%	2.50%	-13.24%	July 1- June 30	Google Analytics, updated daily		Gauges success of outreach containing web address and usefulness of DCA website
Maintaining Safety, Integrity and Security	G	4			Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building							
	S		4.1		Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions							

Agency Name:

Department of Consumer Affairs

Agency Code:

R280

Section:

80

Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	2017-18			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	-			4.1.1	Percentage of complaints filed online	64%	67%	66%	July 1- June 30	Complaint Database, updated daily		Providing accessible, convenient services to customers.
	-			4.1.2	Percentage of CALAS operational	29%	86%	50%	Completion by 12/31/2019	Licensing Database		Enables DCA to provide a more accurate and timely regulatory experience for licensees.
	S		4.2		Protect data entrusted with agency by its customers through employee training and awareness							
	-			4.2.1	Hold Annual InfoSec training	Complete	Complete	Complete	July 1- June 30	HR Reports, updated annually		Ensures DCA management is fostering adoption of InfoSec policies and procedures, creating a culture of cybersecurity.
	-			4.2.2	Percentage of InfoSec policies and procedures implemented	95%	100%	95%	July 1- June 30	DCA Policies and Procedures		Ensures DCA staff treats customer information appropriately and in compliance with policies and procedures.
	S		4.3		Provide an environment that supports staff development, retention and agency mission fulfillment							
	-			4.3.1	Maintain employee satisfaction rate of at least 90%	92%	90%	93%	July 1- June 30	HR Reports, updated annually		Ensuring DCA provides desirable work environment.
	-			4.3.2	Employee turnover rate (percentage)	9.80%	<10%	15.40%	July 1- June 30	SCEIS reports, updated daily		Ensuring DCA provides desirable work environment.
	-			4.3.3	Equal Opportunity Employment Rating	85.70%	>70%	100%	July 1- June 30	Human Affairs Commission reports, updated annually		Ensuring compliance with laws and DCA provides desirable work environment.

Strategic Planning and Performance Measurement Template												
Statewide Enterprise Strategic Objective	Type	Item #			Description	2018-19			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
Government and Citizens	G	1			EFFECTIVELY ADMINISTER & ENFORCE THE LAWS ASSIGNED TO THE DEPARTMENT TO PROTECT CONSUMERS FROM FRAUDULENT, UNFAIR AND DECEPTIVE PRACTICES.							
	S		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.							
	-			1.1.1	Number of enforcement actions	189	N/A		July 1- June 30	Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters		Gauges marketplace abuses, compliance, subsequently influences Agency education and legislative activity.
	-			1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(100% by FY23)	0%	25%	%	July 1- June 30	Progress Reports, updated monthly	Investigator activities / number of licensees subject to enforcement activity	Ensuring compliance with laws and consumer protection.
	-			1.1.3	Legal Division Return on Investment	64%	>50%	%	July 1- June 30	Employee logs, updated as needed	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.	Protecting consumers and providing cost-effective remedy to violations.
	S		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.							
				1.2.1	Average days to resolve a complaint through voluntary mediation	32	25		July 1- June 30	Complaint Database, updated daily		Helps DCA improve efficiency in complaint mediation
				1.2.2	Percentage of complaints closed	102%	100%	%	July 1- June 30	Complaint Database, updated daily	Number of closed complaints/ number of complaints filed	Determines how efficiently analysts are processing complaints.
				1.2.3	Percentage of complaints closed unsatisfied	13%	10%	%	July 1- June 30	Complaint Database, updated daily		Protecting consumers, ensuring compliance and providing cost-effective remedy to violations.
	-			1.2.4	Breakeven point for the Consumer Services Division	\$484,950	>\$336,444	\$	July 1- June 30	Progress Reports, updated monthly	Amount of credits, refunds and adjustments received through voluntary mediation compared to Consumer Services Division budget.	Providing cost-effective complaint mediation services.
	S		1.3		Promote the interests of consumers before the Legislature, Governor, and regulatory agencies							

Agency Name:	Department of Consumer Affairs		
Agency Code:	R280	Section:	80

Fiscal Year 2018-2019  
Accountability Report

Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	2018-19			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	-			1.3.1	Percentage of insurance filings intervened in	7.83%	N/A	%	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
				1.3.2	Amount saved resulting from DCA insurance rate filing intervention	\$3,750,000	N/A	\$	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
				1.3.3	Percentage of comments provided to regulatory agencies by the deadline	100%	100%	%	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
	-			1.3.4	Achieved the desired outcome on legislation	100%	100%	%	Legislative Session	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.
Public Infrastructure and Economic Development	G	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							
	S		2.1		Encourage use of online licensing platform to decrease application processing turnaround time							
	-			2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	78%	75%	%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily	Divide number of online filings by total number of paper and online filings.	Providing accessible, convenient services to customers.
	-			2.1.2	Percentage of licenses issued within 30 days of receipt of complete application (95% by FY21)	87%	95%	%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing efficient customer service while promoting fair marketplace.
				2.1.3	Percentage of applicants submitting payments with application online (70% by FY22)	63%	65%	%	July 1-June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing accessible, convenient services to customers.
	S		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							
	-			2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	80%	100%	%	Legislative Session	Progress Reports, updated monthly	Number of proposed regulations / number of final regulations that became law during the session	Ensuring laws are relevant and consumer perspective is adequately represented.
				2.2.2	Percentage of 5 year Regulations Review Completed (by FY24)	0%	20%	%	July 1, 2018-June 30, 2023	Division Reports, monthly		Ensuring laws are relevant.
Education, Training, and Human Development	G	3			Educate consumers and businesses on their rights and responsibilities under the law							

Strategic Planning and Performance Measurement Template												
Statewide Enterprise Strategic Objective	Type	Item #			Description	2018-19			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	S		3.1		Engage in traditional educational efforts to decrease consumer risks and increase industry compliance							
	-			3.1.1	Number of presentations requested	57	100		July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	-			3.1.2	Average attendees per presentation	229	35		July 1- June 30	Progress Reports, updated monthly		Increasing public awareness of rights and responsibilities.
				3.1.4	Number of educational publications created and released	3	5		July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	S		3.2		Actively seek out media attention and cultivate relationships with media stakeholders							
				3.2.1	Number of media requests received	86	70		July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
				3.2.2	Percentage of press releases picked up by media outlets	87%	75%	%	July 1- June 30	Progress Reports, updated monthly		Tells whether DCA press releases are compelling, relevant and in line with AP style guidelines
	S		3.3		Increase public awareness through digital media and alternative, cost-effective methods							
	-			3.3.1	Modernize DCA website	N/A	Complete		July 1- June 30	Division Reports, monthly		Providing accessible, convenient services to customers.
	-			3.3.2	Percentage of retweets	40%	50%	%	July 1- June 30	Twitter reports, updated daily	Total number of retweets divided by total number of tweets sent out by SCDCA.	Gauges whether DCA content is relevant and compelling
				3.3.3	Number of YouTube views	6881	8,500					
	-			3.3.4	Increase overall website visits by 2.5% annually	-13.24%	2.50%	%	July 1- June 30	Google Analytics, updated daily		Gauges success of outreach directing to website and usefulness of DCA website
Maintaining Safety, Integrity and Security	G	4			Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building							



Agency Name:

Department of Consumer Affairs

Agency Code:

R280

Section:

80

Strategic Planning and Performance Measurement Template												
Statewide Enterprise Strategic Objective	Type	Item #			Description	2018-19			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	S		4.1		Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions							
	-			4.1.1	Percentage of complaints filed online (70% by FY20)	66%	67%	%	July 1- June 30	Complaint Database, updated daily		Providing accessible, convenient services to customers.
	-			4.1.2	Percentage of CALAS operational	50%	86%	%	Completion by 12/31/2019	Licensing Database		Enables DCA to provide a more accurate and timely regulatory experience for licensees.
	S		4.2		Protect data entrusted with agency by its customers through employee training and awareness							
	-			4.2.1	Hold Annual InfoSec training	Complete	Complete		July 1- June 30	HR Reports, updated annually		Ensures DCA management is fostering adoption of InfoSec policies and procedures, creating a culture of cybersecurity.
	-			4.2.2	Percentage of InfoSec policies and procedures implemented	95%	100%	%	July 1- June 30	DCA Policies and Procedures		Ensures DCA staff treats customer information appropriately and in compliance with policies and procedures.
	S		4.3		Provide an environment that supports staff development, retention and agency mission fulfillment							
	-			4.3.1	Maintain employee satisfaction rate of at least 90%	93%	90%	%	July 1- June 30	HR Reports, updated annually		Ensuring DCA provides desirable work environment.
	-			4.3.2	Employee turnover rate (percentage)	15.40%	<10%	%	July 1- June 30	SCEIS reports, updated daily		Ensuring DCA provides desirable work environment.
	-			4.3.3	Equal Opportunity Employment Rating	100.00%	>70%	%	July 1- June 30	Human Affairs Commission reports, updated annually		Ensuring compliance with laws and DCA provides desirable work environment.

Agency Name:	Department of Consumer Affairs		
Agency Code:	R280	Section:	080

Fiscal Year 2017-2018  
Accountability Report

Program Template										
Program/Title	Purpose	FY 2017-18 Expenditures (Actual)				FY 2018-19 Expenditures (Projected)				Associated Measure(s)
		General	Other	Federal	TOTAL	General	Other	Federal	TOTAL	
I. 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.	\$ 430,869	\$ 250,381		\$ 681,250	\$ 395,401	\$ 325,736		\$ 721,137	All
II. 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 license, register, or otherwise regulate mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs.	\$ 333,074	\$ 1,249,588		\$ 1,582,662	\$ 340,345	\$ 1,376,485		\$ 1,716,830	1.1.1-3, 1.3.4, 1.3.3, 2.1.1-2, 2.2.1-2, 3.1.1, 3.1.3-4, 3.3.1, 3.3.3, 4.1.2, 4.2.1-2, 4.3.1-3
III. Consumer Services	Consumer Services and Education - 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.	\$ 88,519	\$ 295,456		\$ 383,975	\$ 98,413	\$ 336,503		\$ 434,916	1.2.1-4, 3.1.4, 3.2.2, 3.3.1, 3.3.3, 4.1.1, 4.2.2, 4.3.1-3
IV. Consumer Advocacy	Advocacy Division - To provide legal representation for the consumer interest in matters involving property and casualty insurance and worker's compensation insurance. The Advocacy Division also provides comments regarding consumer rates to state and federal agencies during the rulemaking/ regulation process.	\$ 202,219			\$ 202,219	\$ 254,540			\$ 254,540	1.3.1-3, 2.2.1-2, 3.1.1-2, 3.2.1-2, 3.3.1, 3.3.3, 4.1.1-2, 4.2.2, 4.3.1-3
V. Public Information	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.	\$ 188,856			\$ 188,856	\$ 231,831	\$ 20,942		\$ 252,773	3.1.1-4, 3.2.1-2, 3.3.1-3, 4.1.1-2, 4.2.2-3, 4.3.1-3
VI. Identity Theft Unit	Identity Theft Unit - Provides education and outreach to consumers on how to deter, detect, and defend against identity theft. Assists consumers in mitigating instances of identity theft. Provides education to businesses and agencies on complying with state identity theft laws and otherwise enforces such statutes.	\$ 281,935			\$ 281,935	\$ 312,577			\$ 312,577	1.1.1, 1.1.3, 1.3.3-4, 3.1.1-4, 3.3.1, 3.3.3, 4.1.1-2, 4.2.1-2, 4.3.1-3

Agency Name: Department of Consumer Affairs

Fiscal Year 2017-2018  
Accountability Report

Agency Code: R280      Section: 080

Legal Standards Template								
Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	<i>If yes, what type of service or product?</i>	<i>If other service or product , please specify what service or product.</i>
1	37-1-101 et seq.	State	Statute	Establishes the general provisions of the South Carolina Consumer Protection Code.	Yes	Yes	Other service or product our agency must/may provide	Maintaining a balanced marketplace, providing consumer protection while recognizing scrupulous creditors.
2	37-1-201 et seq.	State	Statute	Establishes the scope and jurisdiction of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
3	37-1-301 et seq.	State	Statute	Sets forth definitions for terms used in the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
4	37-2-101 et seq.	State	Statute	Establishes the general provisions for consumer credit sales transactions.	No	No - But relates to manner in which one or more agency deliverables is provided		
5	37-2-201 et seq.	State	Statute	Sets forth maximum charges for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
6	37-2-301 et seq.	State	Statute	Sets forth disclosure and advertising requirements for creditors when engaging in consumer credit sales.	Yes	Yes	Other service or product our agency must/may provide	Process, issue and maintain maximum rate filings.
7	37-2-307	State	Statute	Allows charging of closing fees for motor vehicle dealers.	Yes	Yes	Other service or product our agency must/may provide	Process closing fee filings, investigate and enforce as necessary
8	37-2-308	State	Statute	Requirements for motor vehicle advertising.	No	No - But relates to manner in which one or more agency deliverables is provided		
9	37-2-309	State	Statute	Requirements for manufactured housing credit disclosures, material terms.	No	No - But relates to manner in which one or more agency deliverables is provided		
10	37-2-401 et seq.	State	Statute	Provides limitations on credit sales agreements and practices.	No	No - But relates to manner in which one or more agency deliverables is provided		
11	37-2-501 et seq.	State	Statute	Establishes regulation of home solicitation sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
12	37-2-601 et seq.	State	Statute	Establishes parameters for sales other than consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
13	37-2-701 et seq.	State	Statute	Establishes regulation of consumer rental-purchase agreements.	No	No - But relates to manner in which one or more agency deliverables is provided		
14	37-3-101 et seq.	State	Statute	Establishes the general provisions for consumer loan transactions.	No	No - But relates to manner in which one or more agency deliverables is provided		
15	37-3-201 et seq.	State	Statute	Sets forth maximum charges for consumer loans.	No	Yes	Other service or product our agency must/may provide	Issue regulations

16	37-3-301 et seq.	State	Statute	Sets forth disclosure and advertising requirements for creditors when engaging in consumer loans.	Yes	Yes	Other service or product our agency must/may provide	Receive credit card filings; Process, issue and maintain maximum rate filings.
17	37-3-308	State	Statute	Requirements for manufactured housing credit disclosures, material terms.	No	No - But relates to manner in which one or more agency deliverables is provided		
18	37-3-401 et seq.	State	Statute	Provides limitations on consumer loan agreements.	No	No - But relates to manner in which one or more agency deliverables is provided		
19	37-3-413	State	Statute	Limitations on short term motor vehicle secured loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
20	37-3-501 et seq.	State	Statute	Establishes regulation and licensing of supervised lenders.	Yes	Yes	Other service or product our agency must/may provide	Regulate supervised lenders not under jurisdiction of SC Board of Financial Institutions.
21	37-3-601 et seq.	State	Statute	Establishes parameters for loans other than consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
22	37-4-101 et seq.	State	Statute	Establishes general provisions for sale of insurance sold in connection with a consumer credit transaction.	Yes	Yes	Other service or product our agency must/may provide	Work/ cooperate with Department of Insurance; investigate and prosecute violations.
23	37-4-201 et seq.	State	Statute	Establishes parameters for sale of consumer credit insurance with a consumer credit transaction..	No	No - But relates to manner in which one or more agency deliverables is provided		
24	37-4-301 et seq.	State	Statute	Establishes parameters for sale of property and liability insurance with a consumer credit transaction..	No	No - But relates to manner in which one or more agency deliverables is provided		
25	37-5-101 et seq.	State	Statute	Sets forth limitations on creditors' remedies	Yes	Yes	Other service or product our agency must/may provide	Receive, investigate, evaluate and attempt to resolve debt collection complaints.
26	37-5-201 et seq.	State	Statute	Establishes debtor's remedies	Yes	Yes	Other service or product our agency must/may provide	Notify creditors of violations.
27	37-5-301 et seq.	State	Statute	Sets forth criminal penalties for Consumer Protection Code violations.	No	No - But relates to manner in which one or more agency deliverables is provided		
28	37-6-101 et seq.	State	Statute	Establishes the powers and functions of the Administrator of the Department of Consumer Affairs.	Yes	Yes	Other service or product our agency must/may provide	Receive complains, educate businesses and consumers, make studies, engage in rulemaking, investigate and enforce Title; coordinate and cooperate with other state and federal agencies.
29	37-6-201 et seq.	State	Statute	Requires filing of credit grantor notification with DCA	Yes	Yes	Other service or product our agency must/may provide	Process credit grantor notification filings.
30	37-6-301 et seq.	State	Statute	Creates Council of Advisors on Consumer Credit	Yes	Yes	Other service or product our agency must/may provide	Requires Administrator meet at least twice annually with Council.
31	37-6-401 et seq.	State	Statute	Establishes Administrative Procedures and Judicial Review of agency actions	Yes	Yes	Other service or product our agency must/may provide	Provides procedures to follow in exercising powers granted by Title.
32	37-6-501 et seq.	State	Statute	Establishes the Department of Consumer Affairs.	Yes	Yes	Other service or product our agency must/may provide	Establishes procedures for Commission to follow and duties thereof; Permits Administrator to choose deputies, requires employee manual, maintenance of creditor filings, create committee of persons with handicaps.

33	37-6-601 et seq.	State	Statute	Establishes the Division of Consumer Advocacy within the Department of Consumer Affairs	Yes	Yes	Other service or product our agency must/may provide	Duties and functions of Consumer Advocacy Division include intervening in insurance and utility ratemaking, representing consumer interests in federal and state rulemaking processes.
34	37-7-101 et seq.	State	Statute	Establishes regulation of Consumer Credit Counseling industry.	Yes	Yes	Other service or product our agency must/may provide	Receive credit counseling applications, issue licenses, enforce Act.
35	37-9-101 et seq.	State	Statute	Sets forth the effective date and repealer of the Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
36	37-10-101 et seq.	State	Statute	Sets forth miscellaneous loan provisions, including attorney and insurance preference.	Yes	Yes	Other service or product our agency must/may provide	Create attorney-insurance preference form for creditor use.
37	37-11-10 et seq.	State	Statute	Establishes regulation of Continuing Care Retirement Communities.	Yes	Yes	Other service or product our agency must/may provide	Receive CCRC applications, issue licenses, make regulations, enforce Act.
38	37-13-10 et seq.	State	Statute	Establishes regulation of subleasing and loan assumption of motor vehicles.	Yes	Yes	Other service or product our agency must/may provide	Make regulations, educate the public, enforce chapter.
39	37-15-10 et seq.	State	Statute	Provides parameters for offering of prizes and gifts.	No	No - But relates to manner in which one or more agency deliverables is provided		
40	37-16-10 et seq.	State	Statute	Establishes regulation of Prepaid Legal Services.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue registrations, review contracts, promulgate rules, enforce chapter.
41	37-17-10 et seq.	State	Statute	Establishes regulation of Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue registrations, promulgate rules, enforce chapter.
42	37-20-110 et seq.	State	Statute	Establishes the Consumer Identity Theft Protection Act.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
43	37-21-10 et seq.	State	Statute	Regulates telemarketing and spoofing.	Yes	Yes	Other service or product our agency must/may provide	Investigate violations, enforce Act.
44	37-22-110 et seq.	State	Statute	Establishes regulation of mortgage lending industry.	Yes	Yes	Report our agency must/may provide	Compile and release mortgage log report.
45	37-23-10 et seq.	State	Statute	Establishes limitations on High Cost Home Loans.	Yes	Yes	Other service or product our agency must/may provide	Create high-cost home loan checklist and disclosure form, enforce chapter.
46	37-25-10 et seq.	State	Statute	Establishes limitations on Dispensing of an Ophthalmic Contact Lens or Lenses.	No	Yes	Other service or product our agency must/may provide	Enforce chapter.
47	37-30-100 et seq.	State	Statute	Provides Framework for offering and sale of guaranteed asset protection waiver	No	Yes	Other service or product our agency must/may provide	Enforce chapter.
48	1-11-490	State	Statute	Establishes requirements pertaining to agency security breaches.	No	Yes	Other service or product our agency must/may provide	Receive notices, enforce chapter.
49	12-36-2110	State	Statute	Requires manufactured home dealers make energy efficiency records available to DCA.	No	No - But relates to manner in which one or more agency deliverables is provided		
50	16-17-445	State	Statute	Establishes limitations on Telephone Solicitations.	No	Yes	Other service or product our agency must/may provide	Investigate complaints and enforce section.
51	16-17-446	State	Statute	Establishes limitations on Telephone Calls made with Automatically Dialed Announcing Devices.	No	Yes	Other service or product our agency must/may provide	Investigate complaints and enforce section.
52	27-30-310 et seq.	State	Statute	Provides services DCA shall provide Homeowners and Homeowners Associations	Yes	Yes	Other service or product our agency must/may provide	Process complaints, educate consumers and HOAs, collect data and provide an annual report.
53	29-4-30	State	Statute	Establishes regulation of reverse mortgages, giving DCA complaint intake and enforcement authority.	No	Yes	Other service or product our agency must/may provide	Receive complaints and enforce provisions.
54	32-7-10 et seq.	State	Statute	Establishes regulation of Preneed Funeral Contracts.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue license, process contract filings, examine, investigate and enforce chapter.
55	34-36-10 et seq.	State	Statute	Establishes limitations on Loan Brokers.	No	Yes	Other service or product our agency must/may provide	Investigate violations and enforce chapter.

56	34-39-220	State	Statute	Gives Board of Financial Institutions authority to request enforcement assistance from DCA regarding deferred presentment services.	Yes	Yes	Other service or product our agency must/may provide	Assist with enforcement of chapter.
57	38-71-315	State	Statute	Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	No	No - But relates to manner in which one or more agency deliverables is provided		
58	38-75-490	State	Statute	Requires DCA and DOI, among other, consult on coastal property rating system.	Yes	Yes	Other service or product our agency must/may provide	Study and develop rating system.
59	38-73-220 -38-73-260	State	Statute	Provides for Consumer Advocate review of certain insurance rate filings.	No	Yes	Other service or product our agency must/may provide	Review filings and request hearings when appropriate.
60	38-73-490; 38-73-520	State	Statute	Provides for Consumer Advocate review of workers compensation insurance rate filings.	No	Yes	Other service or product our agency must/may provide	Review filings and request hearings when appropriate.
61	38-73-910-38-73-915	State	Statute	Permits Consumer Advocate to intervene in insurance proceedings.	No	Yes	Other service or product our agency must/may provide	Review filings and request hearings when appropriate.
62	34-41-100	State	Statute	Permits DCA to assist in enforcing check cashing services law.	Yes	Yes	Other service or product our agency must/may provide	Assist with enforcement of chapter.
63	38-13-30	State	Statute	Permits the Department of Insurance to share exam/investigation findings with the consumer advocate	No	No - But relates to manner in which one or more agency deliverables is provided		
64	38-55-530	State	Statute	Requires DCA to notify and cooperate with the Department of Insurance Fraud Division.	No	Yes	Other service or product our agency must/may provide	Provide information.
65	38-71-315	State	Statute	Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	No	No - Does not relate directly to any agency deliverables		
66	38-77-1120	State	Statute	Requires DCA to notify and cooperate with the Department of Insurance Motor Vehicle Fraud Division and other authorized agencies.	Yes	Yes	Other service or product our agency must/may provide	Provide information.
67	39-1-90	State	Statute	Establishes requirements pertaining to business security breaches.	Yes	Yes	Other service or product our agency must/may provide	Receive notices, enforce chapter.
68	39-61-10 et seq.	State	Statute	Establishes regulation of Motor Club Services.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue certificates, enforce chapter.
69	40-39-10 et seq.	State	Statute	Establishes regulation of Pawnbrokers	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue certificates, enforce chapter, promulgate regulations.
70	40-58-10 et seq.	State	Statute	Establishes regulation of Mortgage Brokers.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue licenses, examine, investigate and enforce chapter, promulgate regulations.
71	40-59-210	State	Statute	Builders Commission to seek assistance from DCA in securing restraining order or court injunctive relief in court against violators.	Yes	Yes	Other service or product our agency must/may provide	Assist with enforcement of chapter.
72	40-68-10 et seq.	State	Statute	Establishes regulation of Professional Employer Organizations.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue licenses, examine, investigate and enforce chapter, promulgate regulations.
73	44-7-180	State	Statute	Creates State Health Planning Committee, designating the Consumer Advocate as a member.	No	Yes	Board, commission, or committee on which someone from our agency must/may serve	
74	44-79-10 et seq.	State	Statute	Establishes regulation of Physical Fitness Services.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue certificates, enforce chapter, promulgate regulations.
75	44-96-60	State	Statute	Creates Solid Waste Advisory Council, designating the Consumer Advocate as a member.	No	Yes	Board, commission, or committee on which someone from our agency must/may serve	
76	46-13-150	State	Statute	Creates Pesticide Advisory Committee, requiring DCA recommend two citizen members to the Governor for appointment.	Yes	Yes	Other service or product our agency must/may provide	Make recommendations for appointment.
77	47-4-150	State	Statute	Requires State Livestock-Poultry Health Commission to consult with DCA, among others, when establishing advisory committees.	Yes	Yes	Other service or product our agency must/may provide	Assist in establishment of committees.
78	56-28-10 et seq.	State	Statute	Establishes enforcement of Motor Vehicle Express Warranties.	No	Yes	Other service or product our agency must/may provide	Receive notice from manufacturers, establish arbitration board.
79	58-12-360	State	Statute	Requires DCA's telephone number on cable bills, mediate cable complaints.	No	Yes	Other service or product our agency must/may provide	Receive complaints.

80	59-102-10 et seq.	State	Statute	Establishes regulation of Athlete Agents.	Yes	Yes	Other service or product our agency must/may provide	Receive applications, issue registrations, enforce chapter, promulgate regulations.
81	15 USC 1601 et seq.	Federal	Statute	Regulation Z, implements requirements for Truth in Lending Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
82	Proviso 80.1	State	FY 2018-19 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.	No	No - But relates to sources of funding for one or more agency deliverables		
83	Proviso 80.2	State	FY 2018-19 Proviso	Authorizes DCA to retain funds paid under Chapter 102, Title 59 (Uniform Athlete Agents Act) for enforcement of the chapter.	No	No - But relates to sources of funding for one or more agency deliverables		
84	Proviso 80.3	State	FY 2018-19 Proviso	Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program.	No	No - But relates to sources of funding for one or more agency deliverables		
85	Proviso 80.4	State	FY 2018-19 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	No	No - But relates to sources of funding for one or more agency deliverables		
86	Proviso 80.5	State	FY 2018-19 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.	No	No - But relates to sources of funding for one or more agency deliverables		
87	Proviso 117.110	State	FY 2018-19 Proviso	Pertains to state agency data breach notification requirements.	Yes	Yes	Other service or product our agency must/may provide	Compile credit reporting list, receive notices, enforce
88	16 CFR 1026	Federal	Regulation	Regulation Z, implements requirements for Truth in Lending Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
89	Regulation 28-1	State	Regulation	Authority to establish Rules	No	No - Does not relate directly to any agency deliverables		
90	Regulation 28-2	State	Regulation	Establishes organizational structure	No	No - But relates to manner in which one or more agency deliverables is provided		
91	Regulation 28-3	State	Regulation	Establishes general purposes of DCA	Yes	Yes	Other service or product our agency must/may provide	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.
92	Regulation 28-4	State	Regulation	Defines method of operations/ divisions of DCA	Yes	Yes	Other service or product our agency must/may provide	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.
93	Regulation 28-5	State	Regulation	Retention of records	No	No - Does not relate directly to any agency deliverables		
94	Regulation 28-6	State	Regulation	Applicability of federal TILA	No	No - But relates to manner in which one or more agency deliverables is provided		

95	Regulation 28-7	State	Regulation	Definitions applying to Rules of Practice	No	No - But relates to manner in which one or more agency deliverables is provided		
96	Regulation 28-8	State	Regulation	Establishes notification procedures for creditors	Yes	Yes	Other service or product our agency must/may provide	Issue licenses when appropriate
97	Regulation 28-9	State	Regulation	Informal complaint procedures	Yes	Yes	Other service or product our agency must/may provide	Investigate and bring action upon informal complaints
98	Regulation 28-13	State	Regulation	Filing and Service	No	No - But relates to manner in which one or more agency deliverables is provided		
99	Regulation 28-14	State	Regulation	Applicability of APA	No	No - But relates to manner in which one or more agency deliverables is provided		
100	Regulation 28-15	State	Regulation	Witnesses in actions	No	No - But relates to manner in which one or more agency deliverables is provided		
101	Regulation 28-18	State	Regulation	Procedures for actions	No	No - But relates to manner in which one or more agency deliverables is provided		
102	Regulation 28-19	State	Regulation	Administrator investigative authority	No	No - But relates to manner in which one or more agency deliverables is provided		
103	Regulation 28-20	State	Regulation	Procedures for hearings	No	No - But relates to manner in which one or more agency deliverables is provided		
104	Regulation 28-23	State	Regulation	Decisions/ Orders of Administrator	No	No - But relates to manner in which one or more agency deliverables is provided		
105	Regulation 28-24	State	Regulation	Procedure for rehearing and review	No	No - But relates to manner in which one or more agency deliverables is provided		
106	Regulation 28-25	State	Regulation	Procedure for Declaratory Rulings	No	Yes	Other service or product our agency must/may provide	Provide declaratory rulings on SC consumer law when appropriate
107	Regulation 28-26	State	Regulation	Procedure for Administrative Interpretations	No	Yes	Other service or product our agency must/may provide	Provide administrative interpretations on the SCCPC when appropriate
108	Regulation 28-27	State	Regulation	Procedure for adoption of rules	No	No - But relates to manner in which one or more agency deliverables is provided		
109	Regulation 28-28	State	Regulation	Commission and Council Meetings	Yes	Yes	Board, commission, or committee on which someone from our agency must/may serve	
110	Regulation 28-29-5.204	State	Regulation	Procedure for debtor to rescind transaction	No	No - Does not relate directly to any agency deliverables		



111	Regulation 28-30	State	Regulation	Penalties for delinquent notification filing	No	No - But relates to manner in which one or more agency deliverables is provided		
112	Regulation 28-40	State	Regulation	Procedures for Rental-Purchases	Yes	Yes	Other service or product our agency must/may provide	Review of records
113	Regulation 28-50-2.210, 3.210	State	Regulation	Establishes charts for rebates	No	No - But relates to manner in which one or more agency deliverables is provided		
114	Regulation 28-60	State	Regulation	"Extended First Payment" transactions defined	No	No - But relates to manner in which one or more agency deliverables is provided		
115	Regulation 28-62	State	Regulation	Dollar Amount Adjustments	No	No - But relates to manner in which one or more agency deliverables is provided		
116	Regulation 28-70	State	Regulation	Maximum rate filings and postings	Yes	Yes	Other service or product our agency must/may provide	Review of records and ensure compliance
117	Regulation 28-80	State	Regulation	Procedures for Motor Clubs	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of authority
118	Regulation 28-90	State	Regulation	Procedures for Discount Medical Plans	Yes	Yes	Other service or product our agency must/may provide	Review application and issue certificates of registration
119	Regulation 28-100	State	Regulation	Procedures for Physical Fitness Services Centers	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of authority. Review records to assure compliance. Review contracts.
120	Regulation 28-200	State	Regulation	Procedures for Pawnbrokers	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of authority. Review records to assure compliance.
121	Regulation 28-400	State	Regulation	Licensing of mortgage brokers	Yes	No - But relates to manner in which one or more agency deliverables is provided		
122	Regulation 28-500	State	Regulation	Lemon Law Records	Yes	Yes	Other service or product our agency must/may provide	Inspection of records
123	Regulation 28-600	State	Regulation	Licensing of Continuing Care Retirement Communities	Yes	Yes	Other service or product our agency must/may provide	Review license application; issue licenses; conduct inspections and investigations; review complaints
124	Regulation 28-700	State	Regulation	Licensing of Consumer Credit Counselors	Yes	Yes	Other service or product our agency must/may provide	Review of books and records
125	Regulation 28-900	State	Regulation	Licensing of Motor Vehicle sublease arrangers	Yes	Yes	Other service or product our agency must/may provide	Review applications; review records
126	Regulation 28-1000	State	Regulation	Licensing of Professional Employer Organizations	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue licenses; conduct inspections and investigations
127	Regulation 28-1100	State	Regulation	Registration of Prepaid Legal Services	Yes	Yes	Other service or product our agency must/may provide	Review applications ands issue certificates of registration

Agency Name:	Department of Consumer Affairs
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Fiscal Year 2017-2018  
Accountability Report

Agency Code:	R280	Section:	80
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Customer Template

Divisions or Major Programs	Description	Service/Product Provided to Customers	Customer Segments	<i>Specify only for the following Segments: (1) Industry; Name; (2) Professional Organization; Name; (3) Public; Demographics.</i>
All	Millions of South Carolina consumers and those who visit our state	Protection of the marketplace while giving due regard to those businesses acting fairly; representation of the consumer interest	General Public	All South Carolinians
Legal	Law enforcement agencies	Partnership opportunities and availability of our expertise to assist in performance of their job functions.	Local Govts.	
Legal	Law enforcement agencies	Partnership opportunities and availability of our expertise to assist in performance of their job functions.	Executive Branch/State Agencies	
Advocacy	Ratepayers	Thorough review of insurance rate filings to ensure the marketplace is fair and balanced.	General Public	Consumers of insurance products
Legal	Regulated and indirectly regulated businesses	Prompt, efficient service and for the agency to utilize a fair and balanced approach in carrying out its legal functions.	Industry	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
Public Information & Consumer Services & Education	Schools	Sharing knowledge of consumer rights and responsibilities to create savvy consumers.	School Districts	
Public information & Identity Theft Unit	Community groups	Sharing knowledge of consumer rights and responsibilities to create savvy consumers.	General Public	All South Carolinians
Legal & Administration/Consumer Advocate	The legal community	Provide consumer law guidance; act professionally in representing the consumer interest.	General Public	Lawyers litigating matters/ representing consumers related to laws under the Department's jurisdiction
Legal & Administration/Consumer Advocate	Judges	Provide consumer law guidance; act professionally in representing the consumer interest.	Judicial Branch	Judges litigating or hearing matters related to laws under the Department's jurisdiction
Public Information	The media	Prompt, efficient service; compelling content.	Industry	Newspapers, television stations, radio broadcasters, etc.
All	Other state and federal agencies	Partnership opportunities to leverage resources in the administration and enforcement of like laws; education partnerships; referral of complaints.	Executive Branch/State Agencies	
Legal, Public Information & Administration	National consumer groups	Data sharing to track national trends; educational partnership opportunities.	General Public	Consumer Federation of America, AARP, etc.
Legal & Administration/Consumer Advocate	Governor's Office	Constituent services; advise regarding legislation affecting the consumer interest.	Executive Branch/State Agencies	
Legal, Advocacy & Administration/Consumer Advocate	General Assembly	Constituent services; advise regarding legislation affecting the consumer interest.	Legislative Branch	

Legal, Advocacy & Administration/Consumer Advocate	US Congress	Professional, prompt constituent services.	General Public	All South Carolinians
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<b>Agency Name:</b>	<b>Department of Consumer Affairs</b>
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Fiscal Year 2017-2018  
Accountability Report

<b>Agency Code:</b>	<b>R280</b>	<b>Section:</b>	<b>080</b>
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Partner Template			
Name of Partner Entity	Type of Partner Entity	Description of Partnership	Associated Goal(s)
Budget and Control Board/DOA	State Government	Provide training for agency accounting, procurement and human resources staff; assist in troubleshooting within these same areas.	1,2,4
Board of Financial Institutions- Consumer Finance Division	State Government	Work together to ensure compliance with the Consumer Protection Code and other laws.	1,2,3
Administrative Law Court	State Government	Hear contested case hearings arising out of laws administered and enforced by DCA.	1
Division of Technology Operations	State Government	Provide network services, desktop support, server management, security services to DCA.	All
Law Enforcement (state & local)	Local Government	Assists in investigation of regulated businesses.	1,3
SCDMV/DPS	State Government	Assists in investigation of regulated businesses	1,3
SC Automobile Dealers Association	Professional Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.	1,2,3
Carolinas Independent Automobile Dealers Association	Professional Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.	1,2,3
SC.GOV	Private Business Organization	Maintains DCA's online Complaint Database, agency website.	2,3,4
Department of Insurance	State Government	Providing notices and full filings of insurance companies.	1,3
Actuarial Consultants	Non-Governmental Organization	Review insurance filings for DCA.	1
ThoughtSpan	Private Business Organization	Licensing database contractor.	1,2,4
Various industries regulated	Private Business Organization	Provide feedback on regulatory structure, joint educational partnerships/ outreach.	1,2,3

AARP	Non-Governmental Organization	Provide joint educational partnerships/ outreach.	1,3
Other state agencies	State Government	Provide joint educational partnerships/ outreach; referrals of consumers and businesses to DCA.	All
Print & Media Outlets	Non-Governmental Organization	Fulfilling media requests/ disseminating information.	1, 3
American Conference of Uniform Consumer Credit Code States	Professional Association	Sharing of information amongst state regulators having similar consumer protection laws.	1,2,4
National Association of Consumer Credit Administrators	Professional Association	State regulator association: provides trainings and information sharing.	1,2,4

Agency Name:	Department of Consumer Affairs		
Agency Code:	R280	Section:	080

Fiscal Year 2017-2018  
Accountability Report

Report and External Review Template

Item	Is this a Report, Review, or both?	Report or Review Name	Name of Entity Requesting the Report or Conducting Review	Type of Entity	Reporting Frequency	Current Fiscal Year: Submission Date or Review Timeline (MM/DD/YYYY)	Summary of Information Requested in the Report or Reviewed	Method to Access the Report or Information from the Review
1	Internal Review and Report	Fines & Fees Report	Legislature	State	Annually	09/01/2017	Transparency in revenue	<a href="http://www.consumer.sc.gov/Pages/AgencyReports.aspx">http://www.consumer.sc.gov/Pages/AgencyReports.aspx</a>
2	External Review and Report	Mortgage Log Report	Legislature	State	Annually	06/29/2017	Inform the public on mortgage transactions	<a href="http://www.consumer.sc.gov/Pages/AgencyReports.aspx">http://www.consumer.sc.gov/Pages/AgencyReports.aspx</a>
3	Internal Review and Report	Accountability Report	Legislature	State	Annually	09/15/2017	Inform the public and Legislature on Agency operations over the past year.	<a href="http://www.consumer.sc.gov/Pages/AgencyReports.aspx">http://www.consumer.sc.gov/Pages/AgencyReports.aspx</a>
4	Internal Review and Report	CAFR	Comptroller General	State	Annually	End of Fiscal Year	Closing Packages	<a href="http://www.cg.sc.gov">www.cg.sc.gov</a>
5	Internal Review and Report	MBE Reports	SMBCC	State	Quarterly	Throughout FY17	Purchases relating to minority business utilization	Contact SMBCC at 803-734-5010
6	External Review and Report	State of Credit Report	Governor & Legislature	State	Annually	01/31/2017	Data related to access to credit in South Carolina and DCA enforcement actions.	<a href="http://www.consumer.sc.gov/Pages/AgencyReports.aspx">http://www.consumer.sc.gov/Pages/AgencyReports.aspx</a>
8	External Review and Report	State Auditor's Report	State Auditor	State	Annually	July 18, 2017	Agreed upon procedures audit results for FY16	<a href="http://osa.sc.gov/Reports/Pages/default.aspx">http://osa.sc.gov/Reports/Pages/default.aspx</a>
	External Review and Report	Delegation Audit Report	Division of State Human Resources	State	Annually	July 12, 2017	Delegation transactions audit for human resources activity occurring during FY16	Contact DSHR at 803-896-5300
9	Internal Review and Report	FY18 MBE Plan	SMBCC	State	Annually	July 30, 2017	Agency minority business utilization plan estimates for FY18	Contact SMBCC at 803-734-5010
	External Review and Report	CJIS Compliance	SLED	State	Annually	May 18, 2018	Assess compliance with SLED and FBI criminal justice information system policies	Contact SLED at 803-896-4871