

2026 Annual Accountability Report

Department of Consumer Affairs

Agency Code: R280

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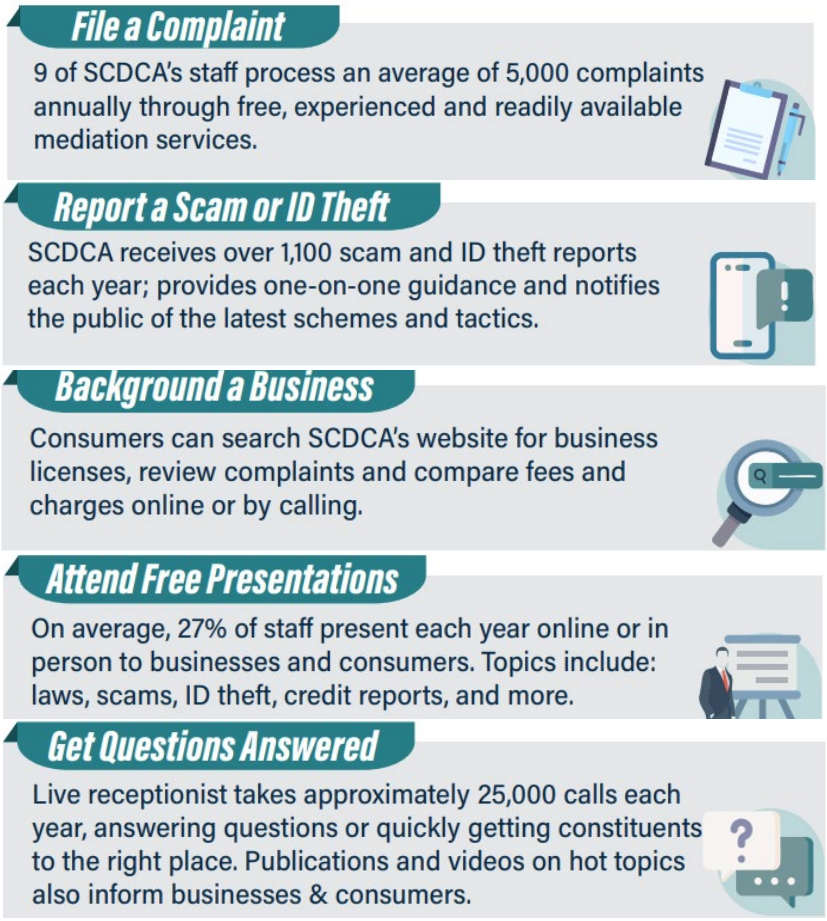
AGENCY'S DISCUSSION AND ANALYSIS

I. DCA Background

The South Carolina Department of Consumer Affairs ("DCA"/ "Department") is the state's consumer protection agency. Over the past five decades, DCA staff have strived to create a healthy marketplace through education, complaint mediation services, regulatory filings, and guidance for identity theft victims. DCA celebrated the agency's 50th anniversary throughout 2025 and commemorated its history in **"50 Years of Consumer Protection."**

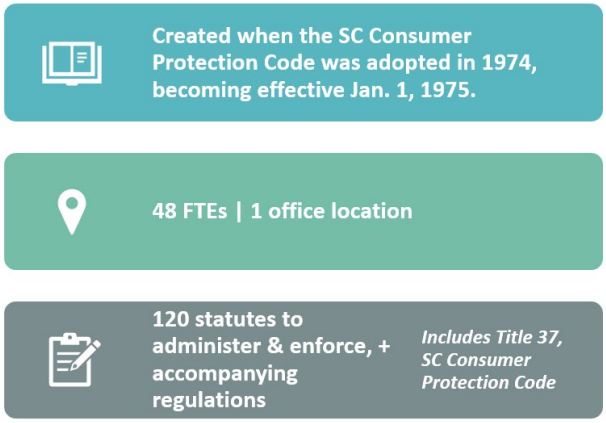
The Department administers, interprets, and enforces more than 120 state laws, chief among them the South Carolina Consumer Protection Code, which regulates consumer credit transactions. Our mission is to promote a fair marketplace for consumers and businesses through advocacy, complaint mediation, enforcement 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.

Ways your constituents use our services include:



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From its inception until May 19, 2026, the Department was governed by the Commission on Consumer Affairs. On that date, Governor McMaster signed a law that dissolved the Commission and placed the Department within the Governor's cabinet. The Governor has the responsibility of appointing the agency's **Administrator**, who is responsible for ensuring successful and efficient performance of the agency's functions and purposes described in the Consumer Protection Code, including advising the Legislature and Governor on consumer issues and state of credit in this State, administering and interpreting the Code and generally overseeing the day-to-day operations of the agency. DCA also has an advisory board composed of representatives from regulated industries and the public, the **Council of Advisors on Consumer Credit**. The Council, which comprises sixteen members appointed by the Governor, meets quarterly and works with the Administrator to achieve the objectives of the Code.



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 Governor 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 take consumer complaints against businesses regulated by DCA and assigns them to the Legal Division, 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 complaint analyst] and everyone at Consumer [Affairs] provided outstanding services. Thank you for all of the help provided to me and other consumers."
Anne, Columbia, March 2025

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

"The SC Consumer Advocates Office **worked to have a rate hike fair** to residential and small business."
SC Small Business Chamber, December 2025

proposed by state and federal agencies pertaining to ratemaking or consumer products, goods and services and provides comments as deemed appropriate.

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 and allows legitimate business activity to flourish, resulting in the promotion of competition and a healthier economy.

> **"These days seniors can never be too careful and your presentation was spot on.** The bag of easy to understand literature was an added plus."
> *The Women of St. Gregory, Bluffton, March 2025*

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 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, earned wage access service providers, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs. The division also processes consumer complaints filed against businesses, or regarding issues, regulated by the department and handles administration and enforcement of state identity theft-related laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

> "We were directed to [the licensing examiner] and what seemed to be a nightmare turned into a dream. **By the end of our conversation all of my concerns and questions had been answered."**
> *Funeral Home Manager, Orangeburg, November 2025*

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 one-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.

> "I truly believe that thanks to [identity theft specialist's] efforts, my social accounts (both personal and business) were restored today. While there are much more important issues and problems in the world than disabled social media accounts, **[the identity theft specialist] made me feel heard, gave me hope, and I am forever grateful."**
> *Shannon, Charleston, January 2026*

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. Associated risks include:

- Processing of licenses would be delayed, preventing businesses from entering the marketplace.

- South Carolinians would become more susceptible to scams and identity theft due to a lack of outreach, education and tailored guidance/assistance. This would have an adverse economic impact. According to the Federal Bureau of Investigation's 2025 Internet Crimes Report, cyber-enabled crimes alone resulted in over $260 million in losses for South Carolinians last year. Further, South Carolina's rapidly expanding 65+ population represents a demographic that is disproportionately targeted for financial exploitation. From FY22-FY26, consumers aged 65 and older accounted for 45.86% of identity theft losses and more than 61% of total scam losses reported to the Department.

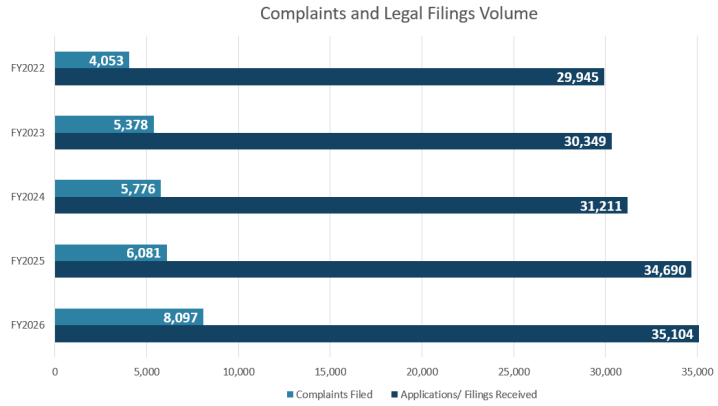
- The general residential utility customer's interest would be unrepresented in rate matters before the Public Service Commission. Without dedicated representation, the interests of average residential utility customers would be left unprotected, creating a regulatory void that could drive up consumer costs. Likewise the consumer interest before the Department of Insurance in certain workers' compensation and homeowners' insurance rate filings would be unrepresented.

Overall, the Department is pleased with FY26 results in view of the multi-year term for many projects in process and agency challenges. We received authorization for one of our two complaint analysts requested in the FY26 budget to address increased workload in the Consumer Services Division. 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 and access to services to assist with recruitment and retention of staff.

III. Challenges Affecting Performance

A. Upward Trends in Consumer and Business Filings

Several divisions in DCA have continued to see upward trends in business and consumer filings or contacts over the past few fiscal years. Non-depository financial institutions and other regulated industries submitted 35,104 filings and applications in FY26, a slight increase when compared to FY25 (34,690) and a **17% increase** when compared to FY22 (29,945). Consumer complaints filed with DCA have nearly doubled during the same timeframe. In FY26, consumers filed **8,097 complaints, over 2,000 more** than the year prior (6,081). This amount constitutes a **99% increase** since FY22 (4,053). Throughout this growth, complaints involving homeowners associations remained steady, averaging 8% to 10% of the total volume.



From FY22-26, DCA received 26,629 complaints where consumers provided their age. The combined block of 65 and older (65-74; 75-84, 85+) is the largest overall volume driver with 6,186 total complaints (23.24%). The single largest individual age bracket, contributing 5,473 complaints (20.56%), is 35 to 44 year olds. Middle-aged and younger-senior adults drive the highest volume of complaints, with individuals aged 35 to 64 accounting for over 57% of the total.

AGE BRACKET	SHARE OF SCAM REPORTS	SHARE OF CONSUMER COMPLAINTS	SHARE OF IDENTITY THEFT REPORTS
65–74 YEARS	28.24%	16.23%	14.15%
75–84 YEARS	20.80%	6.12%	7.45%
85+ YEARS	4.82%	0.89%	1.60%

Identity theft reports **skyrocketed in FY25 and FY26 as well**. Total reports of those who provided their age went from 244 in FY24 to **605 in FY25 (+147.95%)** and peaked at **685 in FY26 (+13.22%)**. This rise was driven heavily by the 25 to 34, 35 to 44, and 45 to 54 age brackets, which all saw their numbers triple or quadruple during this two-year window. While identity theft reports and complaints come from South Carolinians of all ages, the 65+ combined category consistently leverages the assistance of DCA on regular basis accounting for over 54% of scam reports, 24% of complaints, and 23% of identity theft reports filed with the Department from FY22-FY26.

With South Carolina's continued population growth, and the projection of the 65+ age category showing the steepest upward trajectory in Revenue and Fiscal Affairs' Office's projection, increased workload will likely remain a challenge to be met in coming years. 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 in FY27 to assist with the oversight of licensees and increase automation in complaint, identity theft, and scam report processing. We received

authorization for a new complaint analyst in our FY26 Budget to assist in leveling out the workload amongst complaints staff as well.

B. Employee Retention/ Learning Curve

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 FY20 DCA changed its goal of maintaining less than 10% turnover to 15% as the trend upward continued. The agency hit a high of 19% turnover in FY22. In FY26, we did not exceed the turnover goal of 15% but saw a 6% increase over FY25 (9% turnover rate). Currently, **44% of DCA's staff have five years or less of tenure**, creating a steep learning curve across the agency. This challenge is especially felt in the Consumer Services Division, where **57% of employees** have been with the agency for three years or less. An increasing annual workload compounds this issue.

DCA Staff Length of Service: 5 Years or Less		
Tenure Timeframe	No. of DCA Employees	Percent of DCA Staff Overall
5 years or Less	19	44%
3 years or Less	16	37%
1 year or Less	6	14%

Paying competitive salaries is a must for DCA. With the 2016 Classification and Compensation Study as our guide, the Department secured monies for pay increases for FY17. In FY24 we 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 included special salary adjustments in our FY25 Budget Request, which were granted. The move towards paying staff at a level at least equal to their state employee counterparts is certainly a step in the right direction as DCA strives to maintain an efficient and thriving work culture (95% of staff indicated they were satisfied working at DCA in FY26). We will continue to actively evaluate performance and job duties to ensure staff is compensated appropriately and DCA is competitive in the market.

DCA's management continues to look for opportunities for training staff as well as ways to attract talent by posting internal titles with job descriptions to grab the attention of qualified candidates. Recruiting and retaining newly hired staff is a great challenge DCA encountered this fiscal year and continues to be a top priority to remedy.

C. Public Awareness of DCA

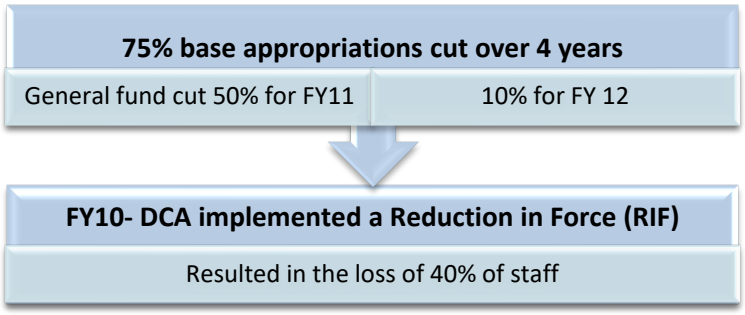
DCA faces a continuing challenge of ensuring public awareness of the agency and its services and jurisdiction. Ensuring businesses are aware of the filings and legal requirements of the State can be a difficult task, especially as the core regulatory programs administered by the agency touch several broad industry types (i.e., credit sales and 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.

That said, the Department has certainly seen growth in the past five fiscal years in the areas of website visits, YouTube views, complaints filed, presentations given and regulatory filings received. We've leveraged social media; however, goals are fluid as platforms continue to adjust algorithms.

The Department continues to actively seek out partnerships in educational outreach initiatives. Technology is also being utilized to create compelling videos, infographics and data for Department press releases, website content and social media channels. Outreach planning and increased efforts in coordination amongst divisions has also proved beneficial. Accountability, progress report and individual staff evaluation measurements are continually being crafted to encourage growth in awareness of DCA.

D. Budget

Approximately **fifty-four percent of the Department's budget in FY26 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.

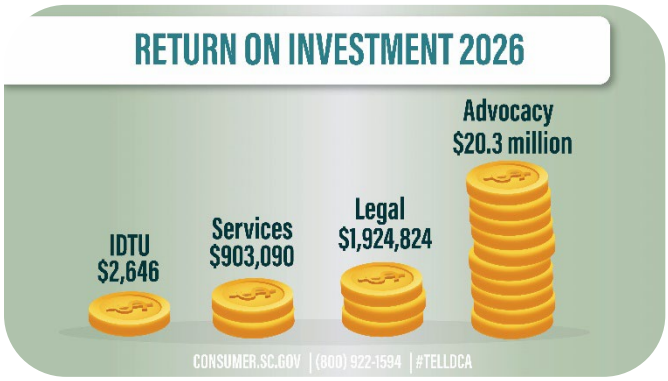


These budgetary constraints contributed to the agency's inability to hire needed staff, retain qualified personnel or appropriately compensate those whose job responsibilities had grown and who continued to provide superior service. After the implementation of a reduction in force in FY10, DCA went from 68 filled FTE positions to a low of 27 filled FTEs in 2011. The Department currently has 48 FTE positions.

While the Department has made significant budgetary strides, long-term fiscal stability remains a challenge. This risk stems from fluctuations in regulated industries and DCA's lack of authority to adjust licensing fees independently—a power granted to other agencies regulating non-depository financial institutions. To maintain competitive employee salaries moving forward, the Department may require an increase in other funds revenue or, alternatively, the shifting of personnel costs from other funds to general fund appropriations.

IV. FY26 Overview

Overall, the agency's outcome of credits, refunds and adjustments for FY26 through efforts in complaint mediation, ratemaking intervention, identity theft assistance and enforcement was approximately $23,130,560. This amount constitutes a return on investment of 344% (FY26 Budget-$5,214,161). The amount fluctuates from year to year due to the unpredictability in forecasting results of enforcement actions and complaint and identity theft resolutions due to the varied complexity of the matters. Cases before the Public Service Commission also span fiscal years, impacting outcomes for the Advocacy Division.

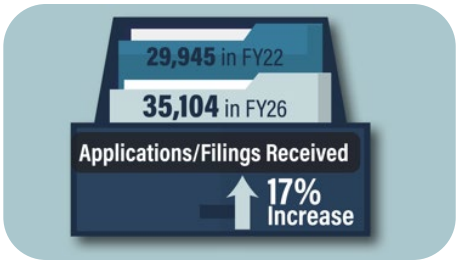


While a satisfactory resolution does not always involve money, financial returns like credits, refunds, and adjustments are vital metrics for gauging agency success. Last year, rate filing interventions accounted for the vast majority of these savings, totaling **$20.3 million**. This total was driven primarily by two major cases: Duke Energy Progress ($3.33M) and Duke Energy Carolinas ($16.97M). These consumer savings stemmed from reduced revenue allocations and increased tax credits applied to residential accounts.

DCA secured over **$1.9 million** ($1,924,824) through enforcement actions and complaint resolutions. A significant portion of this total stems from a settlement with an online lender, which resolves disputed litigation dating back to 2016. In that lawsuit, DCA alleged the company charged unlawful interest rates—ranging from 146% to 246%—on loans between $750 and $5,000 issued from 2013 through 2015. As part of the agreement, the lender will provide $4.5 million over the course of a year in consumer refunds, which DCA is currently distributing to affected residents.

Voluntary mediation efforts—including complaints involving unregulated businesses—secured **$903,090** in consumer refunds, credits, and adjustments. Additionally, the Identity Theft Unit recovered or removed **$2,646** in fraudulent charges on behalf of affected consumers.

Non-depository financial institutions and other regulated industries submitted **35,104 filings and applications** in FY26, a few more than in FY25 (34,690) and a 17% increase when compared to FY22 (29,945). Despite the filing increase, DCA staff exceeded expectations and **processed 98% within 30 days of receipt**, well above the 95% goal. High user adoption of our online licensing system exceeded expectations for the eighth 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 80% goal, with 90% using the system to its fullest. High adoption



of the online payment capabilities decreases user error and increases compliance with State deposit laws, helping contribute to DCA receiving a **"no findings" result in its most recent State Auditor's Report**. With the increase in licensees, legal staff also spent significant time visiting new businesses to educate them on applicable laws. In FY26, **16% of investigator activities** were attributed to these **outreach/educational efforts**.

Technology helped the Department of Consumer Affairs (DCA) meet or exceed its voluntary complaint mediation goals. In FY26, consumers filed 8,097 complaints—a **33% year-over-year increase** from 6,081, and a 99% surge since FY22 (4,053). Online submissions hit a record high of 88%, continuing the upward trend that began at implementation of the system in 2014. While staff vacancies and historic complaint volumes pushed the average annual processing time to 35 days (missing the 30-day goal), performance recovered in Q4. As vacancies were filled and new staff were trained, Q4 processing times dropped to an average of 24 days. Ultimately, the Consumer Services Division secured **$903,090** in consumer credits, refunds, and adjustments through voluntary mediation, delivering a **94% return on investment**.

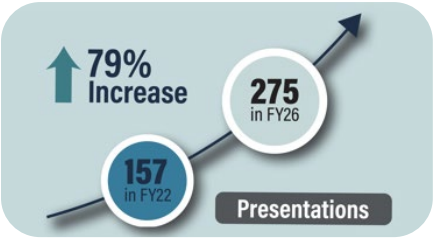


On the agency outreach front, DCA continued to create compelling, timely and relevant content to promote the activities of the agency and educate businesses and consumers on their respective rights and responsibilities in the consumer credit marketplace. DCA collaborated with the AARP, Fort Jackson Community Services, Department of Corrections, schools, and more to offer timely, relevant presentation content.

DCA and AARP South Carolina partnered to host two law enforcement trainings focusing on protecting elderly consumers from financial exploitation and cryptocurrency scams and investigations. DCA also created a new resource for law enforcement officers taking scam and identity theft reports. The business card contains the top three universal steps a victim should take, provides DCA's contact information for further assistance and a QR Code leading to our award-winning "Ditch the Pitch: A Guide for Guarding Against Scams." DCA makes this card available for free as it does several of our other publications. In FY26, we **distributed over 19,000 educational resources** to law enforcement, businesses, state agencies, consumers and community groups



Education is a core component of DCA's mission as evidenced by **27% of DCA's staff** from five of the agency's six divisions contributing to the **275 presentations** made in FY26, **a 46% increase** over FY25 (188) and an increase of 79% over FY22 (157 presentations). Through these efforts, DCA reached over 5,500 consumers and over 1,700 members of various industries, **more than doubling** the business attendees from last FY. The Department



expanded its business offerings in FY26, adding two presentations on Writing Effective Security Breach Notices and Business Scams to its quarterly business presentation offerings.

Identity Theft and Scams is the most requested presentation topic and is included in almost all of our publications in some capacity. In FY26, the Identity Theft Unit (IDTU) distributed educational resources to **19,086 South Carolinians experiencing identity theft**—an increase of 1,300 residents year-over-year. Additionally, IDTU staff directly assisted 751 victims, up nearly 100 from the previous year and a **149% increase** compared to FY24 (302). Thanks to newly implemented processes, the unit processed **97%** of identity theft reports within two days. This exceeded the 95% target despite the substantial increase in filings.



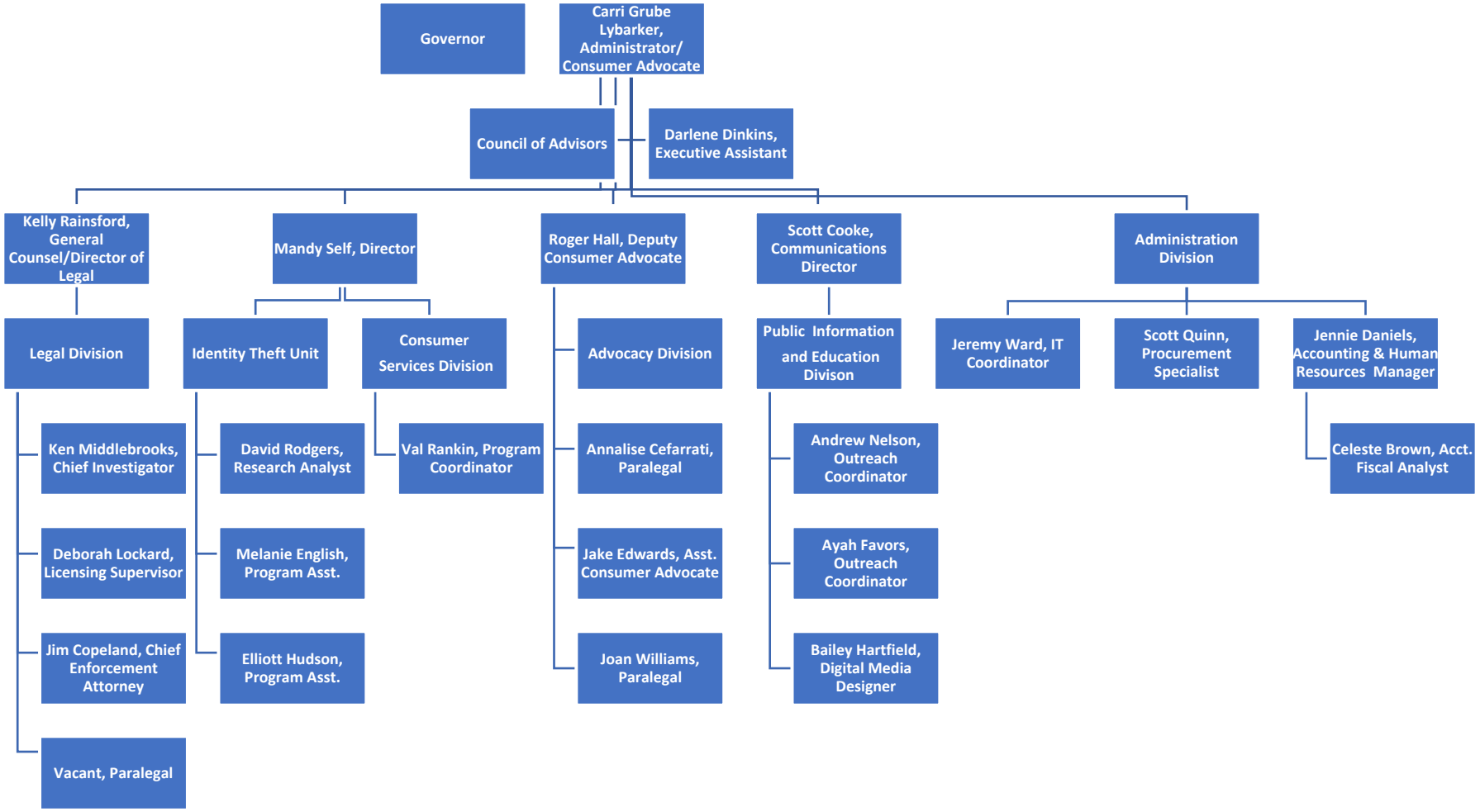
The Department also participated in **twenty-three dockets before the Public Service Commission** (PSC), including the first filing under the Electric Rate Stabilization Act. As mentioned previously, the Department participated in rate cases filed by Duke Energy Progress and Duke Energy Carolinas rate cases, contributing to savings for residential customers. DCA's involvement also prevented increases in basic customer charges and resulted in both companies agreeing to file for a rate case after the business merger and agreeing to update their bill formats to provide greater transparency regarding rider charges. In its insurance intervention role, the division **reviewed insurance rate filings in an average of 22 days,** well below the 30-day target.

During FY26, DCA continued its implementation of Project Vector, an internal review of data collected by the agency and systems. DCA began implementation of a new preneed funeral contract database to automate areas involving heavy staff data entry. A technical issue delayed implementation in FY25. Additionally, DCA issued a solicitation for software to track investigator activities and streamline intake and processing workflows for complaints, identity theft, and scams. System implementation is anticipated for FY27.

As stated above and in previous years, several projects initiated are organized in phases, with completion not anticipated in a single fiscal year. DCA will continuously evaluate its goals, strategies, and performance metrics to ensure an accurate depiction of agency productivity as these technologies launch. 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 FY27 in the areas of social media engagement and outreach.

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AGENCY ORGANIZATIONAL CHART



2026 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
Scott	Cooke	Communications Director	SCooke@scconsumer.gov	803-734-4296

Agency Mission	**Adopted in:**	**2025**

The Department of Consumer Affairs' mission is to promote a fair marketplace for consumers and businesses through advocacy, complaint mediation, enforcement and education.

Agency Vision	**Adopted in:**	**2025**

Ensuring consumers and businesses are educated and empowered in a fair, transparent and competitive marketplace.

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 FY2026

Description of Event	Start	End	Agency Measures Impacted	Other Impacts
No significant events affected performance measures.				

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. § 30-1-10 through 30-1-180) 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

FY2026

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	Percentage of advisories and contacts (educational outreach) completed compared to total investigator activities	21%	15%	16%	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)	26%	25%	28%	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 half of the expended Legal Division budget	48%	50%	115.00%	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 half of 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	35	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	During FY26, operational capacity was constrained by two vacancies within this seven-person division. The first was a prolonged analyst vacancy resulting from intermittent medical leave during Q1 and Q2, followed by a retirement in November 2025. The second was a program assistant role that was vacant for four months in total throughout the year. Once both positions were filled and the new staff completed onboarding, the average time to close stabilized at 24 days by Q4.

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
1.2.2	Percentage of complaints closed	99%	95%	99%	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; SCDCA staff	0507.000000.000	
1.2.3	Percentage of complaints closed unsatisfied (excluding Homeowners Associations)	16%	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 (i.e.: adequate business response and/or consumer satisfied)	Businesses and consumers involved in complaint process; SCDCA staff	0507.000000.000	Complaints closed as "Referred" or "Information" are currently omitted from calculations of closed satisfied vs unsatisfied. Based on closing data from FY21 thru FY25, these constituted 19.8% of complaints closed. DCA is revising its closing designations and calculations to better capture all worked complaints.
1.2.4	Consumer Services Division Return on Investment	17%	0%	94%	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	0.94	95%	97%	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	16	30	22	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	Five-year average of savings through insurance and/or utility intervention equal or exceed the expended Advocacy Division budget	991%	100%	1230%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of savings through advocacy actions from past five fiscal years added together and divided by 5; Divide the 5 year average by the actual expended budget for the Advocacy Division for the current fiscal year. 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	

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
1.3.3	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)	95%	90%	96%	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.	99%	95%	98%	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 85% of applicants submitting payments online	92%	85%	90%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of applicants submitting payment online / total number of payments 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**			
2.2.1	Meet with at least 85% of regulated industries to provide statutory and regulatory guidance	N/A	85%	88%	Percent	Equal to or greater than	Other	Number of regulated industries regulations / number of regulated industries met with during the fiscal year	Division Reports, updated monthly; Webinar analytics, monthly	Agency Drive; Online	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)	40%	60%	60%	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**			

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
3.1.1	Give at least 135 presentations.	188	135	275	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	4.43	4	4.74	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	13	10	13	Count	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of publications created or 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	26	25	27	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	557	600	991	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	
3.2.2	Maintain press release pick up rate of 90% or greater	100%	90%	100%	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 social media reach (number of persons seeing posts) average of 430,000	512,054	430,000	119,872	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Add number of persons seeing posts across all channels used (excluding YouTube) each month/ 12	Division Reports, monthly	Channel 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	Our digital metrics were significantly impacted by Nextdoor's platform overhaul in July 2025. The new Nextdoor algorithm resulted in a dramatic drop-off in our post visibility. .

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	Increase YouTube views by 10% annually	39%	10%	-7%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This year's YouTube views-Last year's YouTube views-/ Last year's YouTube views	YouTube Analytics, updated daily	Online; 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	This is the first year that we used YouTube views as a performance metric. While overall viewership experienced a slight decline, it kept pace with our strongest year ever. (FY2022 – 6,382 views, FY2023 – 11,124 views, FY204 - 16,542 views, FY2025 – 34,375 views. FY2026 – 32,212.)
3.3.3	Increase overall website visits by 10% annually	22%	10%	9%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This years unique 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	86%	80%	88%	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	
4.1.2	Percentage of preneed database platform operational	90%	100%	95%	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	0300.00000.00	Additional errors were identified in the system in FY26, preventing implementation. Remediation is underway.
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%	96%	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	DCA continues to simultaneously work on remediation of FY25 audit findings and incorporating the new state policy standards rolled out in January 2026.
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%	95%	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	

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
4.3.2	Employee turnover rate (percentage)	9%	15%	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	
4.3.3	Equal Opportunity Employment Rating	96%	70%	90%	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	

Strategic Plan Development

FY2027

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 (educational outreach) completed compared to total investigator activities	16%	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)	28%	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 half of the expended Legal Division budget	115%	50%	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 half of 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	35	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	

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
1.2.2	Percentage of complaints closed	99%	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; SCDCA staff	0507.000000.000	
1.2.3	Percentage of complaints closed unsatisfied (excluding Homeowners Associations)	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 (i.e.: adequate business response and/or consumer satisfied)	Businesses and consumers involved in complaint process; SCDCA staff	0507.000000.000	
1.2.4	Consumer Services Division Return on Investment	94%	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	97%	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	22	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	

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
1.3.2	Five-year average of savings through insurance and/or utility intervention equal or exceed the expended Advocacy Division budget	1,230%	100%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Amount of savings through advocacy actions from past five fiscal years added together and divided by 5; Divide the 5 year average by the actual expended budget for the Advocacy Division for the current fiscal year. 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)	96%	90%	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.	98%	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 85% of applicants submitting payments online	90%	85%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of applicants submitting payment online / total number of payments 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	

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
2.2	**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	Meet with at least 85% of regulated industries to provide statutory and regulatory guidance	88%	85%	Percent	Equal to or greater than	Other	Number of regulated industries regulations / number of regulated industries met with during the fiscal year	Division Reports, updated monthly; Webinar analytics, monthly	Agency Drive; Online	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)	60%	80%	Percent complete	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 135 presentations.	275	135	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	4.74	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	13	10	Count	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Number of publications created or updated and released	Division Reports, monthly	Public Information Excel Spreadsheet; Agency Drive	Education on rights and responsibilities under consumer protection laws	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	Engage in outreach in at least 80% of SC counties	72%	80%	Percent	Equal to or greater than	State Fiscal Year (July 1 - June 30).	Total number of counties where DCA engaged in targeted outreach via presentations, event, media / 46.	Division Reports, updated monthly	Public Information Excel Spreadsheet; Agency Drive	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	991	600	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	100%	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 social media blended cross-channel engagement rate of at least 0.86%	83%	86%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Total engagements of each social media channel ÷ Total impressions/reach (excluding YouTube)	Division Reports, monthly	Channel 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	Increase YouTube watch hours to 1,950	1,764	1,950	Count	equal to or greater than	State Fiscal Year (July 1 - June 30).	Add together monthly watch time for the fiscal year total.	YouTube Analytics, updated daily	Online; 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 5% annually	9%	5%	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	This year's website visits - Last year's website visits / last year's website visits	Google Analytics, updated daily	Online; Agency Drive	Easily navigable website containing useful, relevant information	Consumers, businesses, media	2000.000000.000	
3.3.4	Maintain an average of 25 attendees per DCA webinar presented	27	25	Ratio	Equal to or greater than	State fiscal year	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	
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	88%	83%	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	

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
4.1.2	Percentage of preneed database platform operational	95%	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	0300.00000.00	
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	96%	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)	15%	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	
4.3.3	Equal Opportunity Employment Rating	90%	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	

2026 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) General	(Projected) Other	(Projected) Federal	(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.	$ 364,987.00	$ 304,705.00		$ 669,692.00	$ 379,582.00	$ 283,692.00		$ 663,274.00
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.	$ 474,751.00	$ 1,564,847.00		$ 2,039,598.00	$ 491,247.00	$ 1,430,000.00	$ -	$ 1,921,247.00
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.	$ 117,576.00	$ 349,005.00		$ 466,581.00	$ 129,907.00	$ 380,561.00		$ 510,468.00

State Funded Program No.	State Funded Program Title	Description of State Funded Program	(Actual) General	(Actual) Other	(Actual) Federal	(Actual) Total	(Projected) General	(Projected) Other	(Projected) Federal	(Projected) Total
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.	$ 657,940.00	$ -		$ 657,940.00	$ 531,507.00	$ 531,507.00		$ 518,507.00
2000.000000.000	Public Information & Education	Public Information & Education - 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.	$ 266,753.00	$ 39,981.00		$ 306,734.00	$ 264,489.00	$ 50,000.00		$ 314,489.00
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.	$ 166,652.00	$ -		$ 166,652.00	$ 181,063.00	$ -		$ 181,063.00
9500.050000.000	State Employer Contributions	Fringe benefits for department employees.	$ 522,546.00	$ 740,499.00		$ 1,263,045.00	$ 549,264.00	$ 823,597.00		$ 1,372,861.00

2026

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 FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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; 2024 amendment adjusts criminal penalties.	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. 2024 amendment requires complaints be written.	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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 37-11-10	State	Statute	Establishes title of this Chapter as "State Continuing Care Retirement Community Act"	Requires a manner of delivery		No Change
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 37-1-310	State	Statute	Requires reasonable age verification for internet content that may be deemed harmful to minors.	Requires a service	Sets AG as enforcer. Consumer Protection Code also provides DCA jurisdiction generally.	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 FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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 cancelation 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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 FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 37-22-140	State	Statute	Institutes application for licensure; information required; identification or managing principal; filing feed; surety bond; issuance of license for consumer mortgage lending.	Requires a manner of delivery		No Change
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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	Revised definitions relating to high-cost home loans	Amended

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 37-23-30	State	Statute	Authorizes high-cost home loan agreements for consumer general provisions.	Requires a manner of delivery		No Change
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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 FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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 FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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	Allows balloon payments for bridge loans.	Amended

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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 FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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	Deleted references to Commission in "Administrator" definition, add Governor appoints.	Amended
§ 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. Deleted references to Commission. Governor approves certain legal actions.	Amended
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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. Deleted references to Commission. Governor approves certain litigation.	Amended
§ 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
§ 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
37-6-120	State	Statute	Sets parameters for automatic renewal provisions in service contracts, including consumer notice prior to renewal of certain contracts.	Requires a service	Added to Code in 2024.	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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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	Eliminates Commission on Consumer Affairs.	Amended
§ 37-6-502	State	Statute	Sets forth requirements of members of Commission on Consumer Affairs, including terms and vacancies	Requires a manner of delivery	Deletes reference to Commission; Administrator appointed by Governor.	Amended
§ 37-6-503	State	Statute	Establishes quorum and meeting requirements	Requires a service	Deleted entire section: referenced Commission.	Redesignated
§ 37-6-504	State	Statute	Sets forth bond requirements of Commission members	Requires a manner of delivery	Deleted entire section: referenced Commission.	Redesignated
§ 37-6-505	State	Statute	Authorizes compensation and expenses for Commission members	Requires a manner of delivery	Deleted entire section: referenced Commission.	Redesignated

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 37-6-506	State	Statute	Establishes powers and duties of Commission	Requires a manner of delivery	Deleted references to Commission.	Amended
§ 37-6-507	State	Statute	Sets forth qualifications of Administrator	Requires a manner of delivery	Deleted references to Commission. Adds Governor oversight of Administrator.	Amended
§ 37-6-508	State	Statute	Provides for Deputy Administrator	Requires a manner of delivery	Deleted references to Commission.	Amended
§ 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; Deleted references to Commission.	Amended
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 37-6-602	State	Statute	Sets forth qualifications of Consumer Advocate	Requires a manner of delivery	Deleted references to Commission.	Amended
§ 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. Deleted references to Commission.	Amended
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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 multiplies 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 39-61-10	State	Statute	Establishes chapter title- Motor Club Services Act.	Requires a manner of delivery		No Change
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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; licensee governed by chapter and regulations 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 FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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	Allows electronic notification of renewals.	Amended
§ 44-79-70	State	Statute	Establishes rights against successors to contract for consumer physical fitness services.	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
§ 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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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
16-17-445	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
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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	Added definitions of "automatic renewal provision" and "service contract."	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	No Change
37-2-308	State	Statute	Requirements for motor vehicle advertising.	Requires a manner of delivery		No Change
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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
39-5-810	State	Statute	Establishes Act Name - South Carolina Earned Wage Access Services Act	Requires a manner of delivery		No Change
39-5-820	State	Statute	Provides definitions for South Carolina Earned Wage Access Services Act	Requires a manner of delivery		No Change
39-5-830	State	Statute	Sets application requirement and process for Earned Wage Access Services providers	Requires a service		No Change
39-5-840	State	Statute	Sets consumer disclosures and operation requirements for Earned Wage Access Services providers	Requires a service		No Change
39-5-850	State	Statute	Sets prohibitions for Earned Wage Access Services providers	Requires a service		No Change
39-5-860	State	Statute	Provides certain, conditional exemptions for Earned Wage Access Service providers.	Requires a manner of delivery		No Change
39-5-870	State	Statute	Provides records and annual reporting requirements for Earned Wage Access Service providers.	Requires a service		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
39-5-880	State	Statute	Provides enforcement authority for compliance with Earned Wage Access Services Act.	Requires a service		No Change
39-5-890	State	Statute	Provides contested case process.	Requires a service		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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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
58-3-530(16)	State	Statute	Requires annual review of Advocacy Division utility activities by Public Utility Review Committee.	Report our agency may/must provide		Added
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	Conflict parameters if contradicts athlete agents act	Requires a manner of delivery	Amended with language previously contained in 59-180-80	No Change
1-30-145	State	Statute	Transfers DCA from Commission oversight to executive branch	Requires a manner of delivery		Added

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
1/30/2010	State	Statute	Adds DCA to Governor's Cabinet	Requires a manner of delivery		Amended
Regulation 28-7	State	Regulation	Definitions applying to Rules of Practice	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
28-78	State	Regulation	Regulation of the Sale and Marketing of Renewable Energy Generation Facilities	Requires a service		No Change
37-6-710	State	Statute	Transferred implementation of 2-1-1 program to DCA	Requires a service	Contract with 2-1-1 provider, oversee program and report annually on operations	Added
Proviso 117.98	State	FY24-25 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	FY24-25 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	FY24-25 Proviso	Authorizes DCA to carry forward funds appropriated for the expert witness/assistance program.	Funding agency deliverable(s)		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
Proviso 80.3	State	FY24-25 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	FY24-25 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
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 ands issue certificates of registration	No Change
Regulation 28-13	State	Regulation	Filing and Service	Requires a manner of delivery		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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

2026

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 FY2026	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 Earned Wage Access Service Providers, 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	

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 FY2026	Summary of changes to services
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; economic impact due to fraudulent charges an activities; decrease in consumer wealth.	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 FY2026	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	
Provide one-on-one guidance to scam and identity theft victims	Consumers affected by scams and/or identity theft.	SC consumers	Law enforcement; businesses affected by the scam or id theft event; elected officials	Identity Theft Unit	ID Theft Unit- Provide education and outreach to consumers on how to deter, detect, and defend against identity theft.	Consumers are unaware of/ unable to take steps necessary to prevent becoming an identity theft victim or mitigate and identity theft event.	No Change	

2026

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
Private Business 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

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
State Government	Department of Insurance	Provide insurance filings for DCA review pursuant to Title 38 Chapter 37; review and discuss issues of concern in filings; share information regarding insurance issues.	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
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

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
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
Private Business Organization	Expert witnesses	Review utility matters for DCA; provide expert guidance and testimony.	No Change
State Government	Senior Elder Justice Network	Federal, state and local government agencies; private entities use skills and resources to educate public on elder abuse, including financial exploitation.	No Change
State Government	Department of Corrections	Provide presentations on credit reports, identity theft and scams to inmates getting ready for reentry.	No Change
State Government	Department on Aging	Provide educational materials on identity theft and scams as well as other educational materials at joint outreach events.	No Change

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
State Government	Adult Protection Coordinating Council	Foster coordination and cooperation with joint public and private entities to protect South Carolina's Vulnerable Adults from abuse, neglect or financial exploitation, including through outreach and education.	No Change
Non-Government Organization	LifeSmarts	Provide real-world education in a game-style format for students to learn about consumer topics and develop critical thinking skills. Coordinate in-state competition to send representative to Nationwide annual Lifesmarts Competition.	No Change
Non-Government Organization	JumpStart	Promote and develop public awareness of the importance of financial literacy.	No Change
Professional Association	National Association of State Utility Consumer Advocates	State regulatory association: provides trainings and information sharing.	Add
State Government	SC Works	Provide presentations on credit reports, identity theft and scams.	Add

Reports Data

2026

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 2025	Annually	Governor or Lt. Governor AND Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/agency-reports	No Change	
CAFR	Title 11, Chapter 3	Closing Packages	June 2026	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.	June 2026	Every 2 years	South Carolina state agency or agencies	Electronic copy available upon request	Jennie Daniels, Accounting & HR Manager, (803) 734-4261, JDaniels@scconsumer.gov	No Change	
Fines & Fees Report	Proviso 117.69	Transparency in revenue	August 2025	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/sites/consumer/files/Documents/Reports/Fines_Fees_Report_FY26_Proviso_117.69.pdf	No Change	
FY MBE Plan	§ 11-35-5240	Agency minority business utilization plan estimates for the fiscal year	July 2025	Annually	South Carolina state agency or agencies	Electronic copy available upon request	Scott Quinn, Procurement Specialist, (803) 734-4254, SQuinn@scconsumer.gov	No Change	
Homeowner Association Complaints Report	§ 27-30-340	Certain data from complaints involving homeowners associations	January 2026	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	March 2026	Quarterly	South Carolina state agency or agencies	Electronic copy available upon request	Scott Quinn, Procurement Specialist, (803) 734-4254, SQuinn@scconsumer.gov	No Change	
Mortgage Log Report	§ 37-22-210(C)(2); § 40-58-65(A)	Inform the public on mortgage transactions	June 2026	Annually	Legislative entity or entities	Available on agency's website	https://consumer.sc.gov/sites/consumer/files/Documents/Reports/2025_Mtge_Log_Analysis_Report_FINAL.pdf	No Change	
State of Credit Report	§ 37-6-104(5)	Data related to access to credit in South Carolina and DCA enforcement actions.	April 2026	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_of_Credit_Report_2026.pdf	No Change	
State Auditor's Report	§ 11-20-70	Agreed upon procedures audit results for during designated FY.	July 2025	Every 2 years	South Carolina state agency or agencies	Available on another website	https://osa.sc.gov/wp-content/uploads/2025/08/Final-Report-Template-with-Consumer-Affairs-Letter-head.pdf	Add	

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

2026
Accountability Report

SUBMISSION FORM

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

- Data Template
  - Reorganization and Compliance
  - FY2026 Strategic Plan Results
  - FY2027 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 *(SIGN AND DATE)*:	**SIGNATURE ON FILE**	**Signature Received:** 09/15/2026
(TYPE/PRINT NAME):	Carri Grube Lybarker, Administrator/ Consumer Advocate	

BOARD/CMSN CHAIR *(SIGN AND DATE)*:	
(TYPE/PRINT NAME):	