

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

**Fiscal Year 2018–2019
Accountability Report**

SUBMISSION FORM

AGENCY MISSION	The Department of Consumer Affairs’ mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.
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AGENCY VISION	To protect consumers while giving due regard to those businesses acting in a fair and honest manner. The department will strive to be a CREDIT to our State by holding the following values as essential in our relationships and decision-making: C ompetence R espect E quality D edication I ntegrity T imeliness
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Does the agency have any major or minor recommendations (internal or external) that would allow the agency to operate more effectively and efficiently?

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

Is the agency in compliance with S.C. Code Ann. § 2-1-230, which requires submission of certain reports to the Legislative Services Agency for publication online and the State Library? See also S.C. Code Ann. § 60-2-30.

	Yes	No
REPORT SUBMISSION COMPLIANCE:	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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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	No
RECORDS MANAGEMENT COMPLIANCE:	<input checked="" type="checkbox"/>	<input type="checkbox"/>

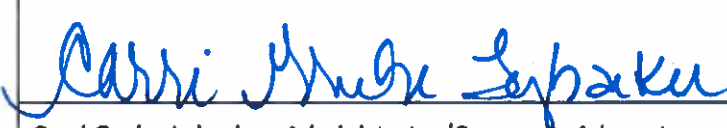
Is the agency in compliance with S.C. Code Ann. § 1-23-120(J), which requires an agency to conduct a formal review of its regulations every five years?

	Yes	No
REGULATION REVIEW:	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

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

I have reviewed and approved the enclosed FY 2018–2019 Accountability Report, which is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR (SIGN AND DATE):	 9/12/19
(TYPE/PRINT NAME):	Carri Grube Lybarker, Administrator/Consumer Advocate

BOARD/CMSN CHAIR (SIGN AND DATE):	
(TYPE/PRINT NAME):	David Campbell, Chair, Commission on Consumer Affairs

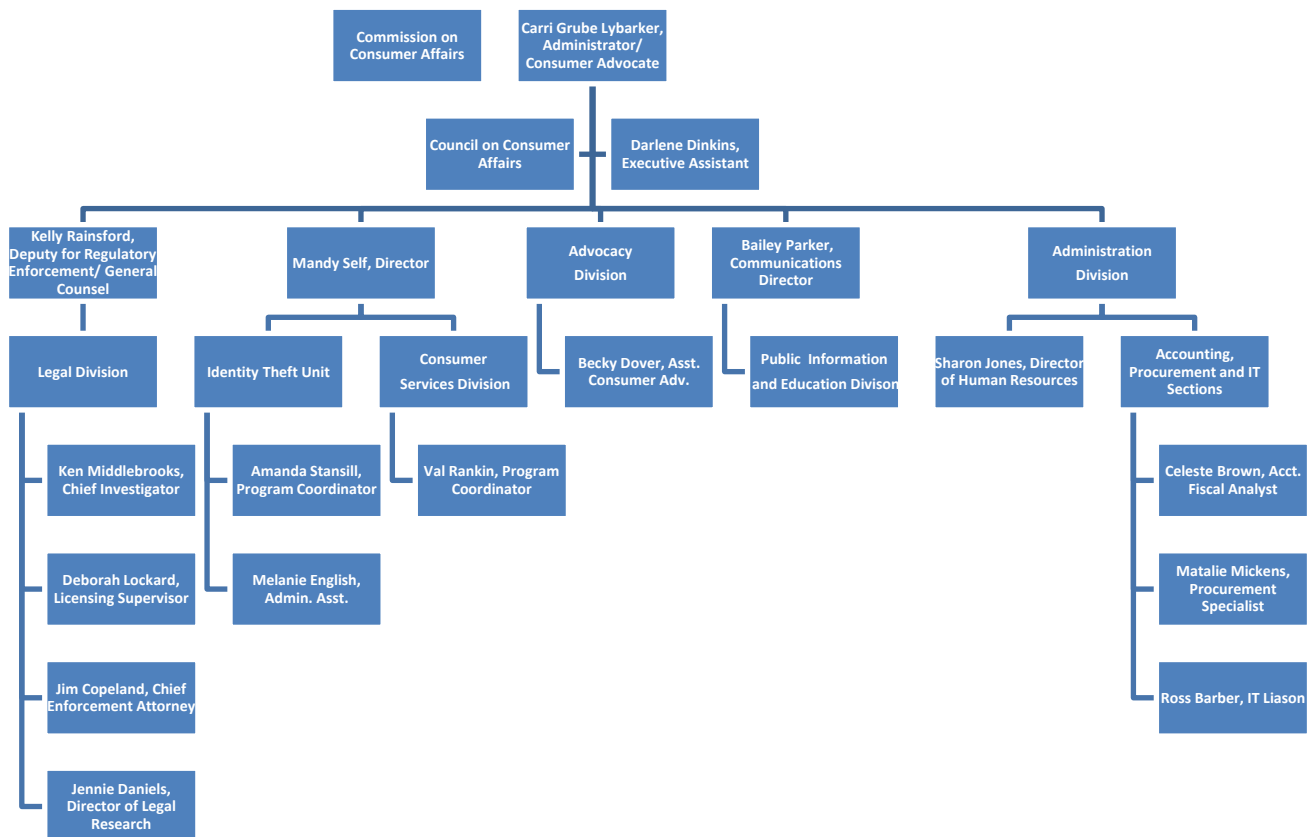
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AGENCY'S DISCUSSION AND ANALYSIS

I. DCA Background

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

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



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

The **Advocacy Division** provides legal representation for the consumer interest in matters involving property and casualty insurance, 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 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. We look forward to providing the same service in the area of utilities upon completion of program setup. The division also reviews rules and regulations proposed by state and federal agencies pertaining to ratemaking or consumer products, goods and services and provides comments as deemed appropriate.

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

The **Legal Division** performs the agency’s licensing, administration and enforcement duties related to the majority of the 120 laws under the agency’s jurisdiction. The General Assembly charged the DCA with advising the Legislature and Governor on consumer issues and the state of credit in this State; administering, interpreting and enforcing the S.C. 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, athlete agents, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs. The division also handles administration and enforcement of state identity theft-related laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

The department’s newest division, the **Identity Theft Unit**, celebrated its fifth anniversary in FY19. The division provides education and outreach to South Carolina consumers across the state to increase public awareness and knowledge about what identity theft is, the steps consumers can take to protect themselves, and what consumers should do in the event of identity theft. For consumers who are identity theft victims, the Unit provides ongoing guidance throughout the process of mitigating and

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resolving their particular identity theft situation(s). The Unit also takes scam reports and calls as the main component is often to separate consumers from their money or personal information.

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

II. Challenges Affecting Performance

A. Employee Retention/ Knowledge Gaps

Since FY15, DCA has been adjusting to unprecedented staff turnover. Previously an agency with historically above par staff retention rates, an average of 10-15% percent of staff have exited each fiscal year. The combination of losing an enormous amount of institutional knowledge and the challenge of retaining newly hired staff have strained the department’s ability to meet certain set goals.

With the 2016 Classification and Compensation Study as our guide, the department secured monies for pay increases for FY17. The move towards paying staff at a level at least equal to their state employee counterparts was certainly a step in the right direction; however, the agency still realized turnover of 12% in FY19. The results of having vacancies occur, and the time needed to fill the vacancies and train new staff, can lead to underperformance. Further, the learning curve of newly hired staff contributes as well. This is especially apparent in positions with responsibilities of administering and enforcing some of the one hundred plus laws under DCA’s jurisdiction such as attorneys, investigators and paralegals. The exit of Division Directors similarly negatively impacts performance. In FY19, three of the five employees who left the agency were in attorney or Division Director positions.

B. Internal Restructuring Efforts

In FY15, the department began an internal restructuring of regulatory programs placing the administration and enforcement responsibilities for all under the supervision of a single Deputy, as opposed to two. In FY16, DCA implemented Phase II of its restructuring plan and moved two complaint analysts from the Services Division to the Legal Division to ensure appropriate processing of complaints against businesses falling under DCA’s regulatory purview. FY17 was the first full year the change was implemented and the fruits of this move have been reflected in past accountability reports and data from these years is being utilized to revise FY20 measurements.

The department’s new backend licensing database with online deployment capabilities, another segment of the restructuring effort, is being developed slower than anticipated. With an initial deployment target of FY17, the database is now slated for completion by the fiscal year 2020, six months later than anticipated during at this time last year. Once deployed, Phase III of the

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

The department also engaged in unplanned internal restructuring during FY19 due to employee turnover. The streamlining resulted in identity theft law enforcement being transferred to the Legal Division and the Director of the Consumer Services Division having a dual role of overseeing the Identity Theft Unit as well.

The overall restructuring engaged in thus far has created the need for new policies, procedures and training. As each phase is implemented, Deputies and Directors assess performance factors and adjust practices as necessary. This process is time consuming and may lead to a decreased ability to meet established goals. Long-term, however, the policies will create a foundation to create stability in job performance in the face of whatever challenges may be presented during a particular fiscal year.

C. Public Awareness of DCA

DCA faces a continuing challenge of ensuring public awareness of the agency and its services/ role. Ensuring businesses are aware of the filings and legal requirements of the State can be a difficult task, especially as the core regulatory programs administered by the agency touch several broad industry types. (ie: credit sales, consumer loans). General citizen knowledge can be limited as well as most consumers do not have the need to contact the agency on a recurring basis. Usually issues arise that are time sensitive and occur infrequently, such as purchasing a home or having a complaint against a business. Further, certain events, such as large security breaches and natural disasters, result in increased awareness of, and reliance on, DCA. These occurrences, however, are not predictable and can result in temporary inflation of communication/ engagement measures. FY17 was such a year.

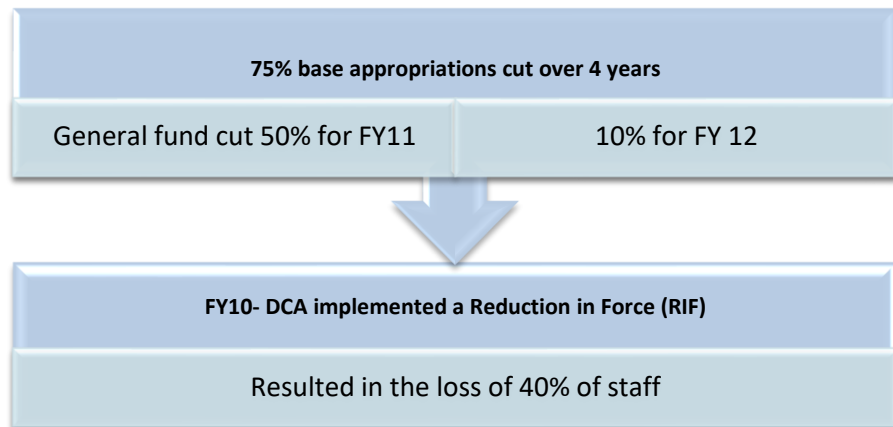
At the end of FY18, DCA hired a social media strategist to assist in our utilization of social media. Having a dedicated staff member tasked with using these free methods of communication in a more thoughtful manner will hopefully help alleviate this challenge. In FY19, we adjusted an FTE position to increase the agency’s capability in presenting across the state to aid in this effort. The department also continues to actively seek out partnerships to leverage resources in educational outreach initiatives.

D. Budget

Sixty percent of the department’s budget in FY19 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.

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



The department has seen great improvement on budgetary fronts, however the impact of such devastating cuts is still apparent in some areas. Further, the unpredictability of the health of industries regulated and DCA’s inability to adjust licensing fees on its own authority, a power given other agencies in the regulation of non-depository financial institutions, leads to the potential for budget to remain a challenge.

III. Risk Assessment and Mitigation Strategies

If DCA was unable to accomplish its mission, the potential most negative impact on the public is an unregulated credit marketplace, hindering competition and resulting in consumers who are uneducated, unable to protect themselves from unscrupulous businesses and unable to obtain credit at reasonable costs. Processing of licenses would be delayed, preventing businesses from entering the marketplace. At this point, the department is pleased with FY19 results in view of the multi-year term for many projects in process and agency challenges. Should the need for assistance arise, the General Assembly could prevent a crisis through provision of appropriate funding for DCA operations and/ or the ability for DCA to establish and adjust filing fees to coincide with fiscal year budget needs; provide appropriate FTE allocation; and access to technology resources.

IV. Restructuring Recommendations

As stated in section IIB above, the department initiated an internal restructuring in FY15 that is being rolled out in Phases. The completion of the final phase of restructuring is dependent on the completion of the agency’s online licensing database. DCA anticipates all regulatory programs being live on the system by the end of fiscal year 2020.

V. FY19 Overview

The department met or exceeded the majority of its target values for FY19. **Overall, the agency’s outcome of credits, refunds and adjustments for FY19 through efforts in complaint mediation, enforcement and intervention in rate filings neared \$2.2 million.** This number constitutes a 39% return on investment on DCA’s total budget of \$3.575 million. While a good result, the amount is less than the return achieved in FY18. The fluctuation is an example of the unpredictability in

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forecasting results of enforcement actions and complaint resolutions due to the varied complexity of matters brought before the department.

DCA received approximately 25,500 filings and applications submitted by non-depository financial institutions and other regulated industries in FY19. Staff was able to process 95% within thirty days of receipt of a complete application, an increase of 8% over FY18 and meeting the 95% processing goal two fiscal years earlier than anticipated. The ability to process filings and applications expeditiously is in large part attributed to the high user adoption rate of our online licensing system (CALAS). For the second year in a row, use of the system outpaced expectations. For the programs with online filing capabilities, 85% were made through CALAS, a 7% increase over FY18. The percentage of applicants submitting payments online also exceeded expectations, increasing 13% over FY18 to 76%, accomplishing our 70% goal three fiscal years early. The increase is anticipated to permit the agency to maintain its stellar State Auditor’s Office reports due to the efficiencies online payment processing creates. Due to initial set-up delays and the need for unanticipated program changes; however, only 57% of DCA’s programs were launched on CALAS at fiscal year’s end. The extended timeframe for completion is now set at June 30, 2020. Once all programs are live, DCA will engage in business education to promote use and maintain set performance measure targets.

Technology also assisted DCA in reaching or exceeding goals and performance measures related to voluntary complaint mediation activities. Consumers submitted 67% of the 3,400 complaints filed with the agency via our Online Complaint System. Although the Consumer Services Division received approximately 350 less complaints in FY19, the voluntary mediation process resulted in consumer credits, refunds and adjustments of \$578,000, nearly \$100,000 more than in FY18. The high adoption, coupled with implementation of new policies and procedures, assisted in meeting this goal and also resulted in a complaint processing time of 32 days- the same as in FY18. Promotion efforts to increase adoption by consumers and businesses alike as well as anticipated system updates to decrease administrative work performed by DCA staff will aid the agency in continuing to improve on these measures.

On the agency outreach front, DCA continued to create compelling, timely and relevant content to promote the activities of the agency and educate business and consumers on their respective rights and responsibilities in the consumer credit marketplace. The agency saw a 64% increase in the number of presentations given statewide (89) as well as a four percent increase in the percentage of press releases picked-up by the media (91%). The department continues to seek out partnerships to accomplish our education mission. DCA’s efforts in assisting schools with accomplishing financial literacy goals was recognized by the Richland District Once CATE Department when it awarded DCA the 2018-2019 Business Partner of the Year award.

The department continued to leverage resources in the enforcement of consumer protection laws as well. In FY19, DCA engaged in 406 enforcement actions, more than doubling the FY18 amount. Several actions were completed in partnership with federal, state and local law enforcement agencies. DCA also exceeded the 25% goal for licensee compliance reviews to reduce noncompliance with consumer protection laws. The enforcement actions, compliance reviews and complaint mediation of

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issues that fall within DCA’s jurisdiction resulted in consumer credits, refunds and adjustments of approximately \$1.6 million dollars, a 23% return on investment for the Legal Division.

The department has also engaged in efforts to increase customer service. DCA launched a new, modern website in December. The clean, streamlined design offers improved navigation to the many tools available for our customers. DCA also began a five-year regulation review to ensure appropriate guidance to regulated entities, that regulations do not conflict with corresponding statutes and are not obsolete as well. Part I was completed in FY19 resulting in one new regulation being promulgated.

During FY19, DCA continued its implementation of Project Vector, an internal review of data collected by the agency. Changes to the FY19 Accountability Report measures resulted from these discussions as well as adjustments to the FY20 measures as discussed in section VI below. PHASE III of the project began in FY19. The focus for this phase is reviewing current agency processes that are not automated to identify program areas where database creation could result in greater efficiencies and more streamlined data collection and reporting.

VI. *FY20 Measurement Adjustments*

DCA continues to re-envision measurements annually to focus more on efficiency and outcome measures to form a more 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. Several of the agency’s FY20 measures and targets have been updated to coincide with this review, including:

- Increasing target for measurement 1.2.1, average days to resolve a complaint through voluntary mediation, from 25 days to 30 days. The online complaint system launched in FY14 and a review of complaint processing since that time indicates the 30-day goal is a better suited goal;
- Increasing target for measurement 1.2.3, percentage of complaints closed unsatisfied, from 10% to 15%. The FY19 goal was established when all complaints, including those over which the department administers or enforces a law pertaining thereto, were mediated within the Consumer Services Division. In FY16, two analysts were moved to the Legal Division to ensure proper processing of complaints over which the agency has jurisdiction. A review of FY17, 18 and 19 data indicates a more suited measure for the complaints on the voluntary mediation track is 15% as there is no law requiring a business response or specific remedy. This is especially true for homeowner’s association complaints, which make up 2% of FY19’s unsatisfied measure;
- Adding the measure of maintaining a customer satisfaction rating for presentations of 95% (3.1.3). This customer service measure ensures DCA staff is presenting content and information pertinent to the customer’s request;

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- Replacing measure 3.2.1, number of media requests received, with number of media appearances. The latter better gauges the relevancy and content of DCA press releases, reports and other materials as oftentimes the information is directly inserted in news broadcasts or published without the department being contacted.
- Replacing 3.3.2 (percentage of retweets) and 3.3.3 (number of YouTube views) with increasing Facebook engagement by 12% and increasing Twitter reach by 16%. These revised measures more accurately reflect the content DCA publishes on the social media platforms and the success of DCA’s social media strategy.

As stated above and in previous years, several projects initiated are organized in phases, with completion not anticipated in a single fiscal year. During this process, DCA will continue to evaluate goals, strategies and measurements to ensure an accurate picture of agency productivity.

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Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	Base	2018-19 Target	Actual	Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure								
Public Infrastructure and Economic Development	G	1			EFFECTIVELY ADMINISTER & ENFORCE THE LAWS ASSIGNED TO THE DEPARTMENT TO PROTECT CONSUMERS FROM FRAUDULENT, UNFAIR AND DECEPTIVE PRACTICES.							
	S	1.1			Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators.							
	M		1.1.1	Number of enforcement actions	189	N/A	406	July 1- June 30	Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters		Gauges marketplace abuses, compliance, subsequently influences Agency education and legislative activity.	
	M		1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(100% by FY23)	0%	25%	26%	July 1- June 30	Progress Reports, updated monthly	Investigator activities / number of licensees subject to enforcement activity	Ensuring compliance with laws and consumer protection.	
	M		1.1.3	Legal Division Return on Investment	64%	>50%	23%	July 1- June 30	Employee logs, updated as needed	Amount of credits, refunds and adjustments received through enforcement actions and complaint mediation deducted from budget for the Legal Division. Divide difference by fund allocation.	Protecting consumers and providing cost-effective remedy to violations.	
	S	1.2			Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services.							
	M		1.2.1	Average days to resolve a complaint through voluntary mediation	32	25	32	July 1- June 30	Complaint Database, updated daily		Helps DCA improve efficiency in complaint mediation	
	M		1.2.2	Percentage of complaints closed	102%	100%	101%	July 1- June 30	Complaint Database, updated daily	Number of closed complaints/ number of complaints filed	Determines how efficiently analysts are processing complaints.	
	M		1.2.3	Percentage of complaints closed unsatisfied	13%	10%	17%	July 1- June 30	Complaint Database, updated daily		Protecting consumers, ensuring compliance and providing cost-effective remedy to violations.	
	M		1.2.4	Breakeven point for the Consumer Services Division	\$484,950	>\$336, 444	\$578,404	July 1- June 30	Progress Reports, updated monthly	Amount of credits, refunds and adjustments received through voluntary mediation compared to Consumer Services Division budget.	Providing cost-effective complaint mediation services.	
	S	1.3			Promote the interests of consumers before the Legislature, Governor, and regulatory agencies							
	M		1.3.1	Percentage of insurance filings intervened in	7.83%	N/A	10.40%	July 1- June 30	Progress Reports, updated monthly	Number of filings receiving full reviews divided by total number of filings received.	Ensuring consumer perspective is adequately represented.	
	M		1.3.2	Amount saved resulting from DCA insurance rate filing intervention	\$3,750,000	N/A	\$0	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.	
	M		1.3.3	Percentage of comments provided to regulatory agencies by the deadline	100%	100%	100%	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.	
	M		1.3.4	Achieved the desired outcome on legislation	100%	100%	100%	Legislative Session	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.	
Public Infrastructure and Economic Development	G	2			Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served							

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		Goal	Strategy	Measure								
	S	2.1			Encourage use of online licensing platform to decrease application processing turnaround time							
	M			2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	78%	75%	85%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily	Divide number of online filings by total number of paper and online filings.	Providing accessible, convenient services to customers.
	M			2.1.2	Percentage of licenses issued within 30 days of receipt of complete application (95% by FY21)	87%	95%	95%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing efficient customer service while promoting fair marketplace.
	M			2.1.3	Percentage of applicants submitting payments with application online (70% by FY22)	63%	65%	76%	July 1-June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing accessible, convenient services to customers.
	S	2.2			Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly							
	M			2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	80%	100%	100%	Legislative Session	Progress Reports, updated monthly	Number of proposed regulations / number of final regulations that became law during the session	Ensuring laws are relevant and consumer perspective is adequately represented.
	M			2.2.2	Percentage of 5 year Regulations Review Completed (by FY24)	0%	20%	20%	July 1, 2018-June 30, 2023	Division Reports, monthly		Ensuring laws are relevant.
Education, Training, and Human Development	G	3			Educate consumers and businesses on their rights and responsibilities under the law							
	S	3.1			Engage in traditional educational efforts to decrease consumer risks and increase industry compliance							
	M			3.1.1	Number of presentations requested	57	100	89	July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	M			3.1.2	Average attendees per presentation	229	35	37	July 1- June 30	Progress Reports, updated monthly		Increasing public awareness of rights and responsibilities.
	M			3.1.4	Number of educational publications created and released	3	5	10	July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	S	3.2			Actively seek out media attention and cultivate relationships with media stakeholders							
	M			3.2.1	Number of media requests received	86	70	54	July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	M			3.2.2	Percentage of press releases picked up by media outlets	87%	75%	91%	July 1- June 30	Progress Reports, updated monthly		Tells whether DCA press releases are compelling, relevant and in line with AP style guidelines
	S	3.3			Increase public awareness through digital media and alternative, cost-effective methods							
	M			3.3.1	Modernize DCA website	N/A	Complete	Complete	July 1- June 30	Division Reports, monthly		Providing accessible, convenient services to customers.
	M			3.3.2	Percentage of retweets	40%	50%	34%	July 1- June 30	Twitter reports, updated daily	Total number of retweets divided by total number of tweets sent out by SCDDA.	Gauges whether DCA content is relevant and compelling
	M			3.3.3	Number of YouTube views	6881	8,500	6,159	July 1-June 30	YouTube reports		
	M			3.3.4	Increase overall website visits by 2.5% annually	-13.24%	2.50%	-2.48%	July 1- June 30	Google Analytics, updated daily		Gauges success of outreach directing to website and usefulness of DCA website

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		Goal	Strategy	Measure								
Maintaining Safety, Integrity and Security	G	4			Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building							
	S	4.1			Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions							
	M		4.1.1		Percentage of complaints filed online (70% by FY20)	66%	67%	67%	July 1- June 30	Complaint Database, updated daily		Providing accessible, convenient services to customers.
	M		4.1.2		Percentage of CALAS operational	50%	86%	57%	Completion by 12/31/2019	Licensing Database		Enables DCA to provide a more accurate and timely regulatory experience for licensees.
	S	4.2			Protect data entrusted with agency by its customers through employee training and awareness							
	M		4.2.1		Hold Annual InfoSec training	Complete	Complete	Complete	July 1- June 30	HR Reports, updated annually		Ensures DCA management is fostering adoption of InfoSec policies and procedures, creating a culture of cybersecurity.
	M		4.2.2		Percentage of InfoSec policies and procedures implemented	95%	100%	95%	July 1- June 30	DCA Policies and Procedures		Ensures DCA staff treats customer information appropriately and in compliance with policies and procedures.
	S	4.3			Provide an environment that supports staff development, retention and agency mission fulfillment							
	M		4.3.1		Maintain employee satisfaction rate of at least 90%	93%	90%	91%	July 1- June 30	HR Reports, updated annually		Ensuring DCA provides desirable work environment.
	M		4.3.2		Employee turnover rate (percentage)	15.40%	<10%	12.00%	July 1- June 30	SCEIS reports, updated daily	Number of staff who voluntarily separate for other opportunities divided by total FTEs.	Ensuring DCA provides desirable work environment.
	M		4.3.3		Equal Opportunity Employment Rating	100.00%	>70%	84%	July 1- June 30	Human Affairs Commission reports, updated annually		Ensuring compliance with laws and DCA provides desirable work environment.

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Statewide Enterprise Strategic Objective	Type	Item #			Description	Base	2019-20		Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure			Target	Actual				
Public Infrastructure and Economic Development	G	1			EFFECTIVELY ADMINISTER & ENFORCE THE LAWS ASSIGNED TO THE DEPARTMENT TO PROTECT CONSUMERS FROM FRAUDULENT, UNFAIR AND DECEPTIVE PRACTICES.							
	S	1.1			Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators.							
	M		1.1.1	Number of enforcement actions	406	N/A		July 1- June 30	Progress Reports (monthly) & Attorney Logs (daily), includes auto advertising letters		Gauges marketplace abuses, compliance, subsequently influences Agency education and legislative activity.	
	M		1.1.2	Perform compliance reviews of at least 25% of regulated entities (company level)(100% by FY23)	26%	25%	%	July 1- June 30	Progress Reports, updated monthly	Investigator activities / number of licensees subject to enforcement activity	Ensuring compliance with laws and consumer protection.	
	M		1.1.3	Legal Division Return on Investment	23%	>50%	%	July 1- June 30	Employee logs, updated as needed	Amount of credits, refunds and adjustments received through enforcement actions and complaint mediation deducted from budget for the Legal Division. Divide difference by fund allocation.	Protecting consumers and providing cost-effective remedy to violations.	
	S	1.2			Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services.							
	M		1.2.1	Average days to resolve a complaint through voluntary mediation	32	30		July 1- June 30	Complaint Database, updated daily		Helps DCA improve efficiency in complaint mediation	
	M		1.2.2	Percentage of complaints closed	101%	100%	%	July 1- June 30	Complaint Database, updated daily	Number of closed complaints/ number of complaints filed	Determines how efficiently analysts are processing complaints.	
	M		1.2.3	Percentage of complaints closed unsatisfied	17%	15%	%	July 1- June 30	Complaint Database, updated daily		Protecting consumers, ensuring compliance and providing cost-effective remedy to violations.	
	M		1.2.4	Breakeven point for the Consumer Services Division	\$578,404	>\$336,444	\$	July 1- June 30	Progress Reports, updated monthly	Amount of credits, refunds and adjustments received through voluntary mediation compared to Consumer Services Division budget.	Providing cost-effective complaint mediation services.	
	S	1.3			Promote the interests of consumers before the Legislature, Governor, and regulatory agencies							
	M		1.3.1	Percentage of insurance filings intervened in	10.40%	5%	%	July 1- June 30	Progress Reports, updated monthly	Number of filings receiving full reviews divided by total number of filings received.	Ensuring consumer perspective is adequately represented.	
	M		1.3.2	Amount saved resulting from DCA insurance rate filing intervention	\$0	N/A		July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.	
	M		1.3.3	Percentage of comments provided to regulatory agencies by the deadline	100%	100%	%	July 1- June 30	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.	
	M		1.3.4	Achieved the desired outcome on legislation	100%	100%	%	Legislative Session	Progress Reports, updated monthly		Ensuring consumer perspective is adequately represented.	
Public Infrastructure and Economic Development	G	2			Provide a quality, streamline program of licensing and registration to promote high standards for regulated businesses and ensure South Carolinians are effectively and efficiently served							
	S	2.1			Encourage use of online licensing platform to decrease application processing turnaround time							

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Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	Base	2019-20		Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure			Target	Actual				
	M			2.1.1	Total percentage of online filings made through CALAS (online regulatory filing system)	85%	75%	%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily	Divide number of online filings by total number of paper and online filings.	Providing accessible, convenient services to customers.
	M			2.1.2	Percentage of licenses issued within 30 days of receipt of complete application	95%	95%	%	July 1- June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing efficient customer service while promoting fair marketplace.
	M			2.1.3	Percentage of applicants submitting payments with application online	76%	70%	%	July 1-June 30	Progress Reports, updated monthly; Licensing database, updated daily		Providing accessible, convenient services to customers.
	S			2.2	Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly							
	M			2.2.1	Percentage of DCA proposed regulations that became law during two year legislative cycle	100%	100%	%	Legislative Session	Progress Reports, updated monthly	Number of proposed regulations / number of final regulations that became law during the session	Ensuring laws are relevant and consumer perspective is adequately represented.
	M			2.2.2	Percentage of 5 year Regulations Review Completed (by FY24)	20%	40%	%	July 1, 2018-June 30, 2023	Division Reports, monthly		Ensuring laws are relevant.
Education, Training, and Human Development	G			3	Educate consumers and businesses on their rights and responsibilities under the law							
	S			3.1	Engage in traditional educational efforts to decrease consumer risks and increase industry compliance							
	M			3.1.1	Number of presentations requested	89	100		July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	M			3.1.2	Average attendees per presentation	37	35		July 1- June 30	Progress Reports, updated monthly		Increasing public awareness of rights and responsibilities.
	M			3.1.3	Customer satisfaction rating for presentations	N/A	90%	%	December 1-June 30	Survey monkey analytics, monthly		Tells whether DCA presentations are relevant and meeting customer expectations.
	M			3.1.4	Number of educational publications created or updated and released	10	5		July 1- June 30	Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	S			3.2	Actively seek out media attention and cultivate relationships with media stakeholders							
	M			3.2.1	Number of media appearances	167	240		July 1- June 30	Media Monitoring Analytics, Division Reports, monthly		Increasing public awareness of rights and responsibilities.
	M			3.2.2	Percentage of press releases picked up by media outlets	91%	80%	%	July 1- June 30	Media Monitoring Analytics, Progress Reports, updated monthly		Tells whether DCA press releases are compelling, relevant and in line with AP style guidelines
	S			3.3	Increase public awareness through digital media and alternative, cost-effective methods							
	M			3.3.1	Increase monthly Facebook reach by an average of 12%	5738	6427		July 1- June 30	Division Reports, monthly		Providing accessible, convenient services to customers.
	M			3.3.2	Increase monthly Twitter Impressions by an average of 16%	21110	24448		July 1- June 30	Twitter reports, updated daily	Total number of retweets divided by total number of tweets sent out by SCDCA.	Gauges whether DCA content is relevant and compelling

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Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	Base	2019-20		Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure			Target	Actual				
	M			3.3.3	Increase overall website visits by 2.5% annually	-2.48%	>0%		July 1- June 30	Google Analytics, updated daily		Gauges success of outreach directing to website and usefulness of DCA website
Maintaining Safety, Integrity and Security	G			4	Constantly evaluate technologies and strategies available to cultivate a culture of security, efficiency and knowledge building							
	S			4.1	Implement, update and promote technology to assist staff in increasing efficiencies in performing job functions							
	M			4.1.1	Percentage of complaints filed online (70% by FY20)	67%	70%	%	July 1- June 30	Complaint Database, updated daily		Providing accessible, convenient services to customers.
	M			4.1.2	Percentage of CALAS operational (Completion by June 30, 2020)	57%	100%	%	July 1- June 30	Licensing Database		Enables DCA to provide a more accurate and timely regulatory experience for licensees.
	S			4.2	Protect data entrusted with agency by its customers through employee training and awareness							
	M			4.2.1	Hold Annual InfoSec training	Complete	Complete		July 1- June 30	HR Reports, updated annually		Ensures DCA management is fostering adoption of InfoSec policies and procedures, creating a culture of cybersecurity.
	M			4.2.2	Percentage of InfoSec policies and procedures implemented	95%	100%	%	July 1- June 30	DCA Policies and Procedures		Ensures DCA staff treats customer information appropriately and in compliance with policies and procedures.
	S			4.3	Provide an environment that supports staff development, retention and agency mission fulfillment							
	M			4.3.1	Maintain employee satisfaction rate of at least 90%	91%	90%	%	July 1- June 30	HR Reports, updated annually		Ensuring DCA provides desirable work environment.
	M			4.3.2	Employee turnover rate (percentage)	12.00%	<10%	%	July 1- June 30	SCEIS reports, updated daily	Number of staff who voluntarily separate for other opportunities divided by total FTEs.	Ensuring DCA provides desirable work environment.
	M			4.3.3	Equal Opportunity Employment Rating	84.00%	>70%	%	July 1- June 30	Human Affairs Commission reports, updated annually		Ensuring compliance with laws and DCA provides desirable work environment.

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Program Template

Program/Title	Purpose	FY 2018-19 Expenditures (Actual)				FY 2019-20 Expenditures (Projected)				Associated Measure(s)
		General	Other	Federal	TOTAL	General	Other	Federal	TOTAL	
I. Administration	Administration - To provide budgeting and accounting, human resources, procurement and supply, training and computer services for the agency. To administer the registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs.	\$ 382,856	\$ 327,800		\$ 710,656	\$ 327,811	\$ 319,550		\$ 647,361	
II. Legal	Legal Division- Administer, interpret, enforce the S.C. Consumer Protection Code. License, register, and regulate mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, and the sale of preneed funeral contracts.	\$ 334,083	\$ 1,346,364		\$ 1,680,447	\$ 402,665	\$ 1,383,298		\$ 1,785,963	
III. Consumer Services	Consumer Services and Education - Receive and process consumer complaints filed against businesses and provide a voluntary mediation program to resolve the complaint. Educate consumers on current consumer issues to help them become savvy consumers.	\$ 86,831	\$ 319,301		\$ 406,132	\$ 116,612	\$ 343,282		\$ 459,894	
IV. Consumer Advocacy	Advocacy Division - To provide legal representation for the consumer interest in matters involving property and casualty insurance and worker's compensation insurance. The Advocacy Division also regulates Professional Employer Organizations and Continuing Care Retirement Communities.	\$ 235,457			\$ 235,457	\$ 379,838			\$ 379,838	
V. Public Information	Public Information - To inform South Carolina consumers of market prices that are illegal, deceptive or unfair, and inform them of their rights.	\$ 191,673	\$ 7,633		\$ 199,306	\$ 222,706	\$ 13,536		\$ 236,242	
VI. Identity 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 and otherwise enforces such statutes.	\$ 254,223			\$ 254,223	\$ 201,445			\$ 201,445	
		\$ 1,485,123	\$ 2,001,098	\$ -	\$ 3,486,221	\$ 1,651,077	\$ 2,059,666		\$ 3,710,743	

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Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
1	37-2-307	State	Statute	Allows charging of closing fees for motor vehicle dealers.	Yes	Yes	Other service or product our agency must/may provide	Process closing fee filings, investigate and enforce as necessary
2	37-2-308	State	Statute	Requirements for motor vehicle advertising.	No	No - But relates to manner in which one or more agency deliverables is provided		
3	37-2-309	State	Statute	Requirements for manufactured housing credit disclosures, material terms.	No	No - But relates to manner in which one or more agency deliverables is provided		
4	37-3-308	State	Statute	Requirements for manufactured housing credit disclosures, material terms.	No	No - But relates to manner in which one or more agency deliverables is provided		
5	37-3-413	State	Statute	Limitations on short term motor vehicle secured loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
6	1-11-490	State	Statute	Establishes requirements pertaining to agency security breaches.	No	Yes	Other service or product our agency must/may provide	Receive notices, enforce chapter.
7	12-36-2110	State	Statute	Requires manufactured home dealers make energy efficiency records available to DCA.	No	No - But relates to manner in which one or more agency deliverables is provided		
8	16-17-445	State	Statute	Establishes limitations on Telephone Solicitations.	No	Yes	Other service or product our agency must/may provide	Investigate complaints and enforce section.
9	16-17-446	State	Statute	Establishes limitations on Telephone Calls made with Automatically Dialed Announcing Devices.	No	Yes	Other service or product our agency must/may provide	Investigate complaints and enforce section.
10	29-4-30	State	Statute	Establishes regulation of reverse mortgages, giving DCA complaint intake and enforcement authority.	No	Yes	Other service or product our agency must/may provide	Receive complaints and enforce provisions.
11	34-39-220	State	Statute	Gives Board of Financial Institutions authority to request enforcement assistance from DCA regarding deferred presentment services.	Yes	Yes	Other service or product our agency must/may provide	Assist with enforcement of chapter.
12	38-71-315	State	Statute	Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	No	No - But relates to manner in which one or more agency deliverables is provided		
13	38-75-490	State	Statute	Requires DCA and DOI, among other, consult on coastal property rating system.	Yes	Yes	Other service or product our agency must/may provide	Study and develop rating system.
14	34-41-100	State	Statute	Permits DCA to assist in enforcing check cashing services law.	Yes	Yes	Other service or product our agency must/may provide	Assist with enforcement of chapter.
15	38-13-30	State	Statute	Permits the Department of Insurance to share exam/investigation findings with the consumer advocate	No	No - But relates to manner in which one or more agency deliverables is provided		
16	38-55-530	State	Statute	Requires DCA to notify and cooperate with the Department of Insurance Fraud Division.	No	Yes	Other service or product our agency must/may provide	Provide information.
17	38-71-315	State	Statute	Requires notification of Consumer Advocate prior to certain insurance premium changes being made.	No	No - Does not relate directly to any agency deliverables		

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
18	38-77-1120	State	Statute	Requires DCA to notify and cooperate with the Department of Insurance Motor Vehicle Fraud Division and other authorized agencies.	Yes	Yes	Other service or product our agency must/may provide	Provide information.
19	39-1-90	State	Statute	Establishes requirements pertaining to business security breaches.	Yes	Yes	Other service or product our agency must/may provide	Receive notices, enforce chapter.
20	40-59-210	State	Statute	Builders Commission to seek assistance from DCA in securing restraining order or court injunctive relief in court against violators.	Yes	Yes	Other service or product our agency must/may provide	Assist with enforcement of chapter.
21	44-7-180	State	Statute	Creates State Health Planning Committee, designating the Consumer Advocate as a member.	No	Yes	Board, commission, or committee on which someone from our agency	
22	44-96-60	State	Statute	Creates Solid Waste Advisory Council, designating the Consumer Advocate as a member.	No	Yes	Board, commission, or committee on which someone from our agency	
23	46-13-150	State	Statute	Creates Pesticide Advisory Committee, requiring DCA recommend two citizen members to the Governor for appointment.	Yes	Yes	Other service or product our agency must/may provide	Make recommendations for appointment.
24	47-4-150	State	Statute	Requires State Livestock-Poultry Health Commission to consult with DCA, among others, when establishing advisory committees.	Yes	Yes	Other service or product our agency must/may provide	Assist in establishment of committees.
25	58-12-360	State	Statute	Requires DCA's telephone number on cable bills, mediate cable complaints.	No	Yes	Other service or product our agency must/may provide	Receive complaints.
26	15 USC 1601 et seq.	Federal	Statute	Regulation Z, implements requirements for Truth in Lending Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
27	Proviso 80.1	State	FY 2018-19 Proviso	Authorizes DCA to retain all funds paid in the settlement of cases involving statutes enforced by the department and to use the retained funds to offset enforcement costs.	No	No - But relates to sources of funding for one or more agency deliverables		
28	Proviso 80.2	State	FY 2018-19 Proviso	Authorizes DCA to retain funds paid under Chapter 102, Title 59 (Uniform Athlete Agents Act) for enforcement of the chapter.	No	No - But relates to sources of funding for one or more agency deliverables		
29	Proviso 80.3	State	FY 2018-19 Proviso	Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program.	No	No - But relates to sources of funding for one or more agency deliverables		
30	Proviso 80.4	State	FY 2018-19 Proviso	Retain funds collected under Chapters 2, 3 and 6 of Title 37 (Registered Credit Grantor Notification and Maximum Rate Filing) to cover operational costs and to carry	No	No - But relates to sources of funding for one or more agency deliverables		
31	Proviso 80.5	State	FY 2018-19 Proviso	Authorizes DCA to retain funds collected under Chapter 61, Title 39 (Motor Clubs); Chapter 39, Title 40 (Pawnbrokers) and Chapter 79, Title 44 (Physical Fitness Facilities) for program implementation.	No	No - But relates to sources of funding for one or more agency deliverables		
32	Proviso 117.110	State	FY 2018-19 Proviso	Pertains to state agency data breach notification requirements.	Yes	Yes	Other service or product our agency must/may provide	Compile credit reporting list, receive notices, enforce
33	16 CFR 1026	Federal	Regulation	Regulation Z, implements requirements for Truth in Lending Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
34	Regulation 28-1	State	Regulation	Authority to establish Rules	No	No - Does not relate directly to any agency deliverables		

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
35	Regulation 28-2	State	Regulation	Establishes organizational structure	No	No - But relates to manner in which one or more agency deliverables is provided		
36	Regulation 28-3	State	Regulation	Establishes general purposes of DCA	Yes	Yes	Other service or product our agency must/may provide	Provide information to and protect consumers; report on credit in SC; implement the SCCPC; work with businesses to ensure compliance with SCCPC; provide reports on credit issues; work to establish new credit/consumer laws; represent consumers' interests in front of regulatory agencies or courts.
37	Regulation 28-4	State	Regulation	Defines method of operations/ divisions of DCA	Yes	Yes	Other service or product our agency must/may provide	Mediate consumer complaints; evaluate rate requests and intervene when appropriate; provide information to consumers and businesses; provide information on ID theft; review consumer protections laws; conduct litigation and administrative enforcement of SCCPC.
38	Regulation 28-5	State	Regulation	Retention of records	No	No - Does not relate directly to any agency deliverables		
39	Regulation 28-6	State	Regulation	Applicability of federal TILA	No	No - But relates to manner in which one or more agency deliverables is provided		
40	Regulation 28-7	State	Regulation	Definitions applying to Rules of Practice	No	No - But relates to manner in which one or more agency deliverables is provided		
41	Regulation 28-8	State	Regulation	Establishes notification procedures for creditors	Yes	Yes	Other service or product our agency must/may provide	Issue licenses when appropriate
42	Regulation 28-9	State	Regulation	Informal complaint procedures	Yes	Yes	Other service or product our agency must/may provide	Investigate and bring action upon informal complaints
43	Regulation 28-13	State	Regulation	Filing and Service	No	No - But relates to manner in which one or more agency deliverables is provided		
44	Regulation 28-14	State	Regulation	Applicability of APA	No	No - But relates to manner in which one or more agency deliverables is provided		
45	Regulation 28-15	State	Regulation	Witnesses in actions	No	No - But relates to manner in which one or more agency deliverables is provided		
46	Regulation 28-18	State	Regulation	Procedures for actions	No	No - But relates to manner in which one or more agency deliverables is provided		
47	Regulation 28-19	State	Regulation	Administrator investigative authority	No	No - But relates to manner in which one or more agency deliverables is provided		

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
48	Regulation 28-20	State	Regulation	Procedures for hearings	No	No - But relates to manner in which one or more agency deliverables is provided		
49	Regulation 28-23	State	Regulation	Decisions/ Orders of Administrator	No	No - But relates to manner in which one or more agency deliverables is provided		
50	Regulation 28-24	State	Regulation	Procedure for rehearing and review	No	No - But relates to manner in which one or more agency deliverables is provided		
51	Regulation 28-25	State	Regulation	Procedure for Declaratory Rulings	No	Yes	Other service or product our agency must/may provide	Provide declaratory rulings on SC consumer law when appropriate
52	Regulation 28-26	State	Regulation	Procedure for Administrative Interpretations	No	Yes	Other service or product our agency must/may provide	Provide administrative interpretations on the SCCPC when appropriate
53	Regulation 28-27	State	Regulation	Procedure for adoption of rules	No	No - But relates to manner in which one or more agency deliverables is provided		
54	Regulation 28-28	State	Regulation	Commission and Council Meetings	Yes	Yes	Board, commission, or committee on which someone from our agency	
55	Regulation 28-29- State 5.204	State	Regulation	Procedure for debtor to rescind transaction	No	No - Does not relate directly to any agency deliverables		
56	Regulation 28-30	State	Regulation	Penalties for delinquent notification filing	No	No - But relates to manner in which one or more agency deliverables is provided		
57	Regulation 28-40	State	Regulation	Procedures for Rental-Purchases	Yes	Yes	Other service or product our agency must/may provide	Review of records
58	Regulation 28-50- State 2.210, 3.210	State	Regulation	Establishes charts for rebates	No	No - But relates to manner in which one or more agency deliverables is provided		
59	Regulation 28-60	State	Regulation	"Extended First Payment" transactions defined	No	No - But relates to manner in which one or more agency deliverables is provided		
60	Regulation 28-62	State	Regulation	Dollar Amount Adjustments	No	No - But relates to manner in which one or more agency deliverables is provided		
61	Regulation 28-70	State	Regulation	Maximum rate filings and postings	Yes	Yes	Other service or product our agency must/may provide	Review of records and ensure compliance
62	Regulation 28-80	State	Regulation	Procedures for Motor Clubs	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of authority
63	Regulation 28-90	State	Regulation	Procedures for Discount Medical Plans	Yes	Yes	Other service or product our agency must/may provide	Review application and issue certificates of registration

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
64	Regulation 28-100	State	Regulation	Procedures for Physical Fitness Services Centers	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of authority. Review records to assure compliance. Review contracts.
65	Regulation 28-200	State	Regulation	Procedures for Pawnbrokers	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of authority. Review records to assure compliance.
66	Regulation 28-400	State	Regulation	Licensing of mortgage brokers	Yes	No - But relates to manner in which one or more agency deliverables is provided		
67	Regulation 28-500	State	Regulation	Lemon Law Records	Yes	Yes	Other service or product our agency must/may provide	Inspection of records
68	Regulation 28-600	State	Regulation	Licensing of Continuing Care Retirement Communities	Yes	Yes	Other service or product our agency must/may provide	Review license application; issue licenses; conduct inspections and investigations; review complaints
69	Regulation 28-700	State	Regulation	Licensing of Consumer Credit Counselors	Yes	Yes	Other service or product our agency must/may provide	Review of books and records
70	Regulation 28-900	State	Regulation	Licensing of Motor Vehicle sublease arrangers	Yes	Yes	Other service or product our agency must/may provide	Review applications; review records
71	Regulation 28-1000	State	Regulation	Licensing of Professional Employer Organizations	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue licenses; conduct inspections and investigations
72	Regulation 28-1100	State	Regulation	Registration of Prepaid Legal Services	Yes	Yes	Other service or product our agency must/may provide	Review applications and issue certificates of registration
73	§ 37-1-101	State	Statute	Establishes the name of the title as the South Carolina Consumer Protection Code	No	No - Does not relate directly to any agency deliverables		
74	§ 37-1-102	State	Statute	Establishes purposes and rules of construction for the South Carolina Consumer Protection Code	No	No - But relates to manner in which one or more agency deliverables is provided		
75	§ 37-1-103	State	Statute	Provides supplementary general principles of law applicable to the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
76	§ 37-1-104	State	Statute	Authorizes construction against implicit repeal of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
77	§ 37-1-105	State	Statute	Establishes severability of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
78	§ 37-1-106	State	Statute	Provides for the handling conflict with the Consumer Finance Law of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
79	§ 37-1-107	State	Statute	Generally restricts waiver; agreement to forego rights; settlement of claims for the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
80	§ 37-1-108	State	Statute	Sets forth effect of title on powers of organizations for the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
81	§ 37-1-109	State	Statute	Authorizes change of dollar amounts used in the South Carolina Consumer Protection Code.	No	Yes	Other service or product our agency must/may provide	Publish Dollar Amount Adjustments on a biennial basis
82	37-1-201	State	Statute	Establishes the territorial application of the Consumer Protection Code	No	No - But relates to manner in which one or more agency deliverables is provided		
83	§ 37-1-202	State	Statute	Creates exclusions of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
84	§ 37-1-203	State	Statute	Establishes jurisdiction and service of process of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
85	37-1-301	State	Statute	Sets forth definitions for terms used in the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
86	§ 37-1-302	State	Statute	Establishes definition of "Federal Consumer Credit Protection Act" of the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
87	§ 37-1-303	State	Statute	Provides index of definitions in the South Carolina Consumer Protection Code.	No	No - But relates to manner in which one or more agency deliverables is provided		
88	§ 37-2-101	State	Statute	Establishes the name of the chapter as South Carolina Consumer Protection Code - Credit Sales	No	No - Does not relate directly to any agency deliverables		
89	§ 37-2-102	State	Statute	Institutes the scope of chapter relating to credit sales	No	No - But relates to manner in which one or more agency deliverables is provided		
90	§ 37-2-103	State	Statute	Provides index of definitions for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
91	§ 37-2-104	State	Statute	Establishes definition of "consumer credit sale"	No	No - But relates to manner in which one or more agency deliverables is provided		
92	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
93	§ 37-2-106	State	Statute	Establishes definition of "consumer lease" for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
94	§ 37-2-107	State	Statute	Establishes definition of "seller" for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
95	§ 37-2-108	State	Statute	Establishes definition of "revolving charge account" for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
96	§ 37-2-109	State	Statute	Establishes definition of "credit service charge" for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
97	§ 37-2-110	State	Statute	Establishes definition of "cash price" for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
98	§ 37-2-111	State	Statute	Establishes definition of "amount financed" for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
99	§ 37-2-201	State	Statute	Authorizes credit service charge for consumer credit sales	No	No - But relates to manner in which one or more agency deliverables is provided		
100	§ 37-2-202	State	Statute	Authorizes certain additional charges for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
101	§ 37-2-203	State	Statute	Authorizes delinquency charges for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
102	§ 37-2-204	State	Statute	Authorizes deferral charges for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
103	§ 37-2-205	State	Statute	Authorizes credit service charge on refinancing for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
104	§ 37-2-206	State	Statute	Authorizes credit service charge on consolidation for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
105	§ 37-2-207	State	Statute	Authorizes credit service charge for revolving charge accounts for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
106	§ 37-2-208	State	Statute	Authorizes advances to perform covenants of buyer for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
107	§ 37-2-209	State	Statute	Authorizes right to prepay for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		

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108	§ 37-2-210	State	Statute	Provides for rebate upon prepayment for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
109	§ 37-2-301	State	Statute	Establishes requirement to comply with Federal Truth in Lending Act	Yes	No - But relates to manner in which one or more agency deliverables is provided		
110	§ 37-2-302	State	Statute	Provides instructions regarding receipts; statement of account; evidence of payment for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
111	§ 37-2-303	State	Statute	Establishes notice to co-signer and similar parties for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
112	§ 37-2-304	State	Statute	Sets forth advertising requirements for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
113	§ 37-2-305	State	Statute	Establishes requirements for filing and posting maximum rate schedule for consumer credit sales.	Yes	Yes	Other service or product our agency must/may provide	Receive maximum rate schedules; Issue maximum rate schedule certificates for posting by creditor; promulgate regulation establishing filing procedures
114	§ 37-2-306	State	Statute	Establishes requirement for filing notice of assumption of rights for consumer credit sales with the Department.	Yes	No - But relates to manner in which one or more agency deliverables is provided	Other service or product our agency must/may provide	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.
115	§ 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	Yes	No - But relates to manner in which one or more agency deliverables is provided	Other service or product our agency must/may provide	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
116	§ 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.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
117	§ 37-2-309	State	Statute	Establishes manufactured home credit disclosure; material items for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
118	§ 37-2-401	State	Statute	Provides the scope of Part 4 - Limitations on Agreements and Practices	No	No - But relates to manner in which one or more agency deliverables is provided		
119	§ 37-2-402	State	Statute	Prohibits use of multiple agreements for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		

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120	§ 37-2-403	State	Statute	Prohibits certain negotiable instruments for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
121	§ 37-2-404	State	Statute	Establishes assignee is subject to claims and defenses for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
122	§ 37-2-405	State	Statute	Provides relief from balloon payments for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
123	§ 37-2-406	State	Statute	Sets forth restriction on liability in consumer lease for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
124	§ 37-2-407	State	Statute	Authorizes security interest in sales; prohibits security interest in leases for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
125	§ 37-2-408	State	Statute	Establishes cross-collateral for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
126	§ 37-2-409	State	Statute	Provides for debt secured by cross-collateral for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
127	§ 37-2-410	State	Statute	Prohibits assignment of earnings for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
128	§ 37-2-411	State	Statute	Prohibits certain referral sales and leases regarding consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
129	§ 37-2-412	State	Statute	Authorizes notice of assignment in certain situations for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
130	§ 37-2-413	State	Statute	Authorizes agreement provisions relating to attorney fees for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
131	§ 37-2-414	State	Statute	Establishes limitation on default charges for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
132	§ 37-2-415	State	Statute	Prohibits authorization to confess judgement for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
133	§ 37-2-416	State	Statute	Allows for change in terms of revolving charge accounts in certain situations for consumer credit sales; Establishes disclosure requirements	No	No - But relates to manner in which one or more agency deliverables is provided		

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134	§ 37-2-501	State	Statute	Sets forth definition of "home solicitation sale"	No	No - But relates to manner in which one or more agency deliverables is provided		
135	§ 37-2-502	State	Statute	Sets forth buyer's right to cancel	No	No - But relates to manner in which one or more agency deliverables is provided		
136	§ 37-2-503	State	Statute	Establishes form of agreement or offer; statement of buyer's rights regarding consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
137	§ 37-2-504	State	Statute	Sets forth restoration of down payment for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
138	§ 37-2-505	State	Statute	Establishes duty of buyer; no compensation for services before cancellation for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
139	§ 37-2-506	State	Statute	Authorizes compliance with Federal Trade Commission Trade Regulation Rule for consumer credit sales.	No	No - But relates to manner in which one or more agency deliverables is provided		
140	§ 37-2-601	State	Statute	Sets forth sales subject to the Consumer Protection Code by agreement of parties	No	No - But relates to manner in which one or more agency deliverables is provided		
141	§ 37-2-605	State	Statute	Authorizes credit service charge for sales other than a consumer credit sale	No	No - But relates to manner in which one or more agency deliverables is provided		
142	§ 37-2-701	State	Statute	Sets forth definitions relating to Chapter 2, Part 7 - Consumer Rental-Purchase Agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
143	§ 37-2-702	State	Statute	Sets forth required disclosures; manner of disclosure; when disclosures are required for consumer rental-purchase agreement	No	Yes	Other service or product our agency must/may provide	Promulgate regulations setting requirements relating to consumer rental-purchase agreements
144	§ 37-2-703	State	Statute	Establishes renegotiation and extension of consumer rental-purchase agreement	No	No - But relates to manner in which one or more agency deliverables is provided		
145	§ 37-2-704	State	Statute	Sets forth statement of terms regarding advertisements for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
146	§ 37-2-705	State	Statute	Authorizes delinquency charges for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
147	§ 37-2-706	State	Statute	Authorizes deposits, delivery charges, and pick up charges for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		

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148	§ 37-2-707	State	Statute	Prohibits charge for default of lessee for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
149	§ 37-2-708	State	Statute	Prohibits use of certain negotiable instruments for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
150	§ 37-2-709	State	Statute	Establishes the effect of assignment of a consumer rental-purchase agreement on the claims or defenses of a consumer	No	No - But relates to manner in which one or more agency deliverables is provided		
151	§ 37-2-710	State	Statute	Prohibits assignment of earnings for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
152	§ 37-2-711	State	Statute	Sets forth lessee's rights and obligations upon assignment for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
153	§ 37-2-712	State	Statute	Prohibits confession of judgement for consumer rental-purchase agreements	No	No - But relates to manner in which one or more agency deliverables is provided		
154	§ 37-2-713	State	Statute	Sets forth lessee's right to return property, continue rental, or purchase property before end of rental-purchase agreement	No	No - But relates to manner in which one or more agency deliverables is provided		
155	§ 37-2-714	State	Statute	Authorizes lessee's right to reinstatement of rental-purchase agreement in certain circumstances	No	No - But relates to manner in which one or more agency deliverables is provided		
156	§ 37-3-101	State	Statute	Establishes the name of the chapter as South Carolina Consumer Protection Code - Loans	No	No - But relates to manner in which one or more agency deliverables is provided		
157	§ 37-3-102	State	Statute	Provides the scope for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
158	§ 37-3-103	State	Statute	Establishes the index of definitions for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
159	§ 37-3-104	State	Statute	Sets forth the definition of "consumer loan"	No	No - But relates to manner in which one or more agency deliverables is provided		
160	§ 37-3-105	State	Statute	Excludes first mortgage real estate loans from definition of "consumer loan" except for certain circumstances	No	No - But relates to manner in which one or more agency deliverables is provided		
161	§ 37-3-106	State	Statute	Sets forth the definition of "loan" for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		

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162	§ 37-3-107	State	Statute	Provides definitions for "lender", "precomputed", and "principal" for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
163	§ 37-3-108	State	Statute	Provides definition of "revolving loan account" for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
164	§ 37-3-109	State	Statute	Provides definition of "loan finance charge" for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
165	§ 37-3-200	State	Statute	Explains that Part 2 of Chapter 3 (Maximum Charges) does not apply to restricted loans or restricted lenders	No	No - But relates to manner in which one or more agency deliverables is provided		
166	§ 37-3-201	State	Statute	Authorizes loan finance charge for consumer loans; Sets forth how loan finance charge may be contracted for and received	No	No - But relates to manner in which one or more agency deliverables is provided		
167	§ 37-3-202	State	Statute	Authorizes certain additional charges for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
168	§ 37-3-203	State	Statute	Authorizes delinquency charges for consumer loans in certain circumstances.	No	No - But relates to manner in which one or more agency deliverables is provided		
169	§ 37-3-204	State	Statute	Authorizes deferral charges for consumer loans in certain circumstances.	No	No - But relates to manner in which one or more agency deliverables is provided		
170	§ 37-3-205	State	Statute	Authorizes loan finance charge on refinancing for consumer loans in certain circumstances	No	No - But relates to manner in which one or more agency deliverables is provided		
171	§ 37-3-206	State	Statute	Authorizes loan finance charge on consolidation for consumer loans in certain circumstances	No	No - But relates to manner in which one or more agency deliverables is provided		
172	§ 37-3-207	State	Statute	Authorizes conversion to revolving loan account for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
173	§ 37-3-208	State	Statute	Provides for advance to perform covenants of debtor	No	No - But relates to manner in which one or more agency deliverables is provided		
174	§ 37-3-209	State	Statute	Institutes right to prepay for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
175	§ 37-3-210	State	Statute	Provides for rebate upon prepayment for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		

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176	§ 37-3-301	State	Statute	Sets forth application and compliance with Federal Truth in Lending Act	No	No - But relates to manner in which one or more agency deliverables is provided		
177	§ 37-3-302	State	Statute	Establishes receipts, statements of account, and evidence of payment for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
178	§ 37-3-303	State	Statute	Sets forth notice to co-signers and similar parties for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
179	§ 37-3-304	State	Statute	Sets forth advertising requirements for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
180	§ 37-3-305	State	Statute	Requires the filing and posting maximum rate schedule for consumer loans.	No	Yes	Other service or product our agency must/may provide	Receive maximum rate schedules; Issue maximum rate schedule certificates for posting by creditor; promulgate regulation establishing filing procedures
181	§ 37-3-306	State	Statute	Establishes notice of assumption rights for consumer loans	No	Yes	Other service or product our agency must/may provide	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.
182	§ 37-3-308	State	Statute	Sets forth manufactured home loan disclosure and material terms for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
183	§ 37-3-401	State	Statute	Limits scope of Chapter 3, Part 4 (Limitation on Agreements) to consumer loans	No	No - But relates to manner in which one or more agency deliverables is provided		
184	§ 37-3-402	State	Statute	Provides relief from balloon payments for consumer loans	No	No - But relates to manner in which one or more agency deliverables is provided		
185	§ 37-3-403	State	Statute	Prohibits assignment of earnings for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
186	§ 37-3-404	State	Statute	Allows for contracting of reasonable attorney's fees for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
187	§ 37-3-405	State	Statute	Prohibits charges as a result of default other than those authorized by the Consumer Protection Code	No	No - But relates to manner in which one or more agency deliverables is provided		
188	§ 37-3-406	State	Statute	Authorizes notice of assignment for consumer loans in certain circumstances.	No	No - But relates to manner in which one or more agency deliverables is provided		

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189	§ 37-3-407	State	Statute	Prohibits authorization to confess judgement for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
190	§ 37-3-408	State	Statute	Authorizes change in terms of revolving loan accounts for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
191	§ 37-3-409	State	Statute	Prohibits use of multiple agreements with intent to avoid disclosure of an annual percentage rate for consumer loans	No	No - But relates to manner in which one or more agency deliverables is provided		
192	§ 37-3-410	State	Statute	Sets forth that lender is subject to claims and defenses arising from sale and leases for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
193	§ 37-3-411	State	Statute	Sets forth that card issuer is subject to claims and defenses for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
194	§ 37-3-412	State	Statute	Provides for circumstances in which a variable interest for rate real estate mortgage loans may be permissible	No	No - But relates to manner in which one or more agency deliverables is provided		
195	§ 37-3-413	State	Statute	Defines "short-term vehicle secured loan"; Provides for notice to borrower for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
196	§ 37-3-500	State	Statute	Limits scope of Chapter 3, Part 5 (Supervised Loans) to not apply to restricted loans or restricted lenders	No	No - But relates to manner in which one or more agency deliverables is provided		
197	§ 37-3-501	State	Statute	Provides definitions for "supervised loan", "supervised lender", "restricted loan", "restricted lender" for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
198	§ 37-3-502	State	Statute	Establishes authority to make supervised loans for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
199	§ 37-3-503	State	Statute	Provides for the State Board of Financial Institutions to license supervised lenders	No	No - But relates to manner in which one or more agency deliverables is provided		
200	§ 37-3-504	State	Statute	Provides for revocation or suspension of license for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
201	§ 37-3-505	State	Statute	Establishes requirement for maintenance of records and providing of annual reports by licensees	No	No - But relates to manner in which one or more agency deliverables is provided		
202	§ 37-3-506	State	Statute	Establishes examination and investigations for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		

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203	§ 37-3-507	State	Statute	Sets forth application of Part on Administrative Procedure and Judicial Review	No	No - But relates to manner in which one or more agency deliverables is provided		
204	§ 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	No	No - But relates to manner in which one or more agency deliverables is provided		
205	§ 37-3-510	State	Statute	Provides restrictions on interest in land as security for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
206	§ 37-3-511	State	Statute	Establishes regular schedule of payments and maximum loan term for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
207	§ 37-3-512	State	Statute	Sets forth conduct of business other than making loans for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
208	§ 37-3-513	State	Statute	Provides that the application of all provisions of Title relating to consumer loans apply also to supervised loans	No	No - But relates to manner in which one or more agency deliverables is provided		
209	§ 37-3-514	State	Statute	Establishes limitation on attorney's fees for supervised loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
210	§ 37-3-515	State	Statute	Establishes loan renewal limitations for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
211	§ 37-3-601	State	Statute	Establishes loans subject to Title by agreement of parties	No	No - But relates to manner in which one or more agency deliverables is provided		
212	§ 37-3-605	State	Statute	Authorizes loan finance charge for other loans for consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
213	§ 37-4-101	State	Statute	Provides Title 37, Chapter 4 shall be known as South Carolina Consumer Protection Code - No Insurance	No	No - But relates to manner in which one or more agency deliverables is provided		
214	§ 37-4-102	State	Statute	Provides the scope for Title 37, Chapter 4.	No	No - But relates to manner in which one or more agency deliverables is provided		
215	§ 37-4-103	State	Statute	Provides the definition for "consumer credit insurance"	No	No - But relates to manner in which one or more agency deliverables is provided		
216	§ 37-4-104	State	Statute	Establishes creditor's provision of and charge for insurance; excess amount of charge for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		

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Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
217	§ 37-4-105	State	Statute	Sets forth conditions applying to insurance to be provided by creditor for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
218	§ 37-4-106	State	Statute	Sets forth unconscionability for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
219	§ 37-4-107	State	Statute	Sets forth maximum charges allowed by creditor for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
220	§ 37-4-108	State	Statute	Sets forth refund or credit required; amount for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
221	§ 37-4-109	State	Statute	Provides for existing insurance, choice of insurer for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
222	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
223	§ 37-4-111	State	Statute	Authorizes and directs cooperation between Administrator and Insurance Commissioner for consumer insurance.	Yes	Yes	Other service or product our agency must/may provide	Enforce chapter with cooperation of Director of the Department of Insurance
224	§ 37-4-112	State	Statute	Sets forth administrative action of Director of the Department of Insurance for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
225	§ 37-4-201	State	Statute	Sets forth term of insurance; medical evidence of insurability disclosure requirements	No	No - But relates to manner in which one or more agency deliverables is provided		
226	§ 37-4-202	State	Statute	Provides the amount of insurance for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
227	§ 37-4-203	State	Statute	Establishes filing and approval of rates and forms for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
228	§ 37-4-204	State	Statute	Sets forth minimum charges and retentions for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
229	§ 37-4-205	State	Statute	Provides for payment on legitimate insurance claim; damages; fees; costs for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
230	§ 37-4-206	State	Statute	Establishes required disclosures; need for debtor to sign for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		

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231	§ 37-4-207	State	Statute	Prohibits misrepresentation of medical condition as basis for voiding insurance in certain circumstances.	No	No - But relates to manner in which one or more agency deliverables is provided		
232	§ 37-4-208	State	Statute	Sets forth amount that may be charged for nonfiling insurance coverage for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
233	§ 37-4-209	State	Statute	Allows for combining disclosures for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
234	§ 37-4-210	State	Statute	Provides what constitutes a disability for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
235	§ 37-4-301	State	Statute	Establishes parameters for sale of property and liability insurance with a consumer credit transaction.	No	No - But relates to manner in which one or more agency deliverables is provided		
236	§ 37-4-302	State	Statute	Sets forth insurance on creditor's interest only for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
237	§ 37-4-303	State	Statute	Sets forth limits to contracts for liability insurance	No	No - But relates to manner in which one or more agency deliverables is provided		
238	§ 37-4-304	State	Statute	Prohibits cancellation of property or liability insurance by creditor, except in case of default or written authorization by debtor	No	No - But relates to manner in which one or more agency deliverables is provided		
240	§ 37-5-101	State	Statute	Provides Title 37, Chapter 5 shall be known as South Carolina Consumer Protection Code - Remedies and Penalties	No	No - But relates to manner in which one or more agency deliverables is provided		
241	§ 37-5-102	State	Statute	Provides the scope for Title 37, Chapter 5	No	No - But relates to manner in which one or more agency deliverables is provided		
242	§ 37-5-103	State	Statute	Sets forth the restrictions on deficiency judgements in consumer credit sales	No	No - But relates to manner in which one or more agency deliverables is provided		
243	§ 37-5-104	State	Statute	Prohibits wage garnishment	No	No - But relates to manner in which one or more agency deliverables is provided		
244	§ 37-5-106	State	Statute	Provides that employee may not be discharged due to garnishment by a creditor	No	No - But relates to manner in which one or more agency deliverables is provided		
245	§ 37-5-107	State	Statute	Prohibits extortionate extensions of credit	No	No - But relates to manner in which one or more agency deliverables is provided		

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246	§ 37-5-108	State	Statute	Sets forth remedies and penalties for unconscionability and inducement by unconscionable conduct	No	Yes	Other service or product our agency must/may provide	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
247	§ 37-5-109	State	Statute	Limits agreement provisions related to default	No	No - But relates to manner in which one or more agency deliverables is provided		
248	§ 37-5-110	State	Statute	Provides for notice of consumer's right to cure	No	No - But relates to manner in which one or more agency deliverables is provided		
249	§ 37-5-111	State	Statute	Provides a cure of default for consumer remedies and penalties.	No	No - But relates to manner in which one or more agency deliverables is provided		
250	§ 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	No	No - But relates to manner in which one or more agency deliverables is provided		
251	§ 37-5-113	State	Statute	Sets forth venue, complaint, stay of enforcement of or relief from default judgement	No	No - But relates to manner in which one or more agency deliverables is provided		
252	§ 37-5-114	State	Statute	Sets forth Complaint criteria for action arising out of a consumer credit transaction; Default judgment limitations	No	No - But relates to manner in which one or more agency deliverables is provided		
253	§ 37-5-115	State	Statute	Authorizes stay of enforcement of or relief from default judgement	No	No - But relates to manner in which one or more agency deliverables is provided		
254	§ 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	No	No - But relates to manner in which one or more agency deliverables is provided		
256	§ 37-5-202	State	Statute	Sets forth effect of violations on right of parties	Yes	Yes	Other service or product our agency must/may provide	Notify creditors of violations.
257	§ 37-5-203	State	Statute	Establishes civil liability for violation of disclosure provisions	No	No - But relates to manner in which one or more agency deliverables is provided		
258	§ 37-5-205	State	Statute	Authorizes refunds and penalties as setoff to obligation	No	No - But relates to manner in which one or more agency deliverables is provided		

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259	§ 37-5-301	State	Statute	Sets forth criminal penalties for willful violations of applicable laws	No	No - But relates to manner in which one or more agency deliverables is provided		
260	§ 37-5-302	State	Statute	Establishes criminal penalties for disclosure violations	No	No - But relates to manner in which one or more agency deliverables is provided		
261	§ 37-5-303	State	Statute	Sets forth criminal penalties for fraudulent use of cards	No	No - But relates to manner in which one or more agency deliverables is provided		
262	§ 37-6-101	State	Statute	Provides Title 37, Chapter 6 shall be known as South Carolina Consumer Protection Code - No Administration	No	No - But relates to manner in which one or more agency deliverables is provided		
263	§ 37-6-102	State	Statute	Sets forth applicability of Part 1 of Chapter 6 (Powers and Functions of Administrator)	Yes	No - But relates to manner in which one or more agency deliverables is provided		
264	§ 37-6-103	State	Statute	Provides definition for "administrator"	No	No - But relates to manner in which one or more agency deliverables is provided		
265	§ 37-6-104	State	Statute	Establishes power of administrator; harmony with Federal regulations; reliance on rules; duty to report	No	Yes	Other service or product our agency must/may provide	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
266	§ 37-6-105	State	Statute	Sets forth administrator's powers with respect to supervised financial organizations	No	Yes	Other service or product our agency must/may provide	Information gathering relating to supervised financial organizations; take legal action; consult and assist other agencies with enforcement of Title against supervised financial organizations
267	§ 37-6-106	State	Statute	Institutes investigatory power of Administrator	Yes	Yes	Other service or product our agency must/may provide	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
268	§ 37-6-107	State	Statute	Establishes application of Administrative Procedures Act on Part 1 of Chapter 6 (Administration)	No	No - But relates to manner in which one or more agency deliverables is provided		
269	§ 37-6-108	State	Statute	Provides for administrative enforcement orders	Yes	Yes	Other service or product our agency must/may provide	Issue Administrative Orders; Levy administrative penalties; Issue written warnings and violations letters
270	§ 37-6-109	State	Statute	Allows for acceptance of assurance of discontinuance	Yes	Yes	Other service or product our agency must/may provide	Accept Assurance of Discontinuance from entities

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271	§ 37-6-110	State	Statute	Authorizes injunctions against violations of title	Yes	Yes	Other service or product our agency must/may provide	May bring civil action to restrain entity from violating Title and for appropriate relief
272	§ 37-6-111	State	Statute	Allows for injunctions against unconscionable agreements and fraudulent or unconscionable conduct	Yes	Yes	Other service or product our agency must/may provide	May bring civil action
273	§ 37-6-112	State	Statute	Provides temporary relief for consumer administration.	Yes	Yes	Other service or product our agency must/may provide	May apply to the court for appropriate temporary relief
274	§ 37-6-113	State	Statute	Provides for civil actions by Administrator	Yes	Yes	Other service or product our agency must/may provide	May bring civil action
275	§ 37-6-115	State	Statute	Establishes debtors' remedies are not affected by Administrator's powers	No	No - But relates to manner in which one or more agency deliverables is provided		
276	§ 37-6-116	State	Statute	Sets forth venue for Administrator action	No	No - But relates to manner in which one or more agency deliverables is provided		
277	§ 37-6-117	State	Statute	Sets forth administrative responsibilities respecting consumer protection generally	Yes	Yes	Other service or product our agency must/may provide	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
278	§ 37-6-118	State	Statute	Allows investigation of unfair trade practices in consumer transactions	Yes	Yes	Other service or product our agency must/may provide	Provide notice to party being investigated of Administrator's findings of fact and conclusions
279	§ 37-6-119	State	Statute	Establishes trade practices targeting vulnerable adults prohibited; penalties	Yes	Yes	Other service or product our agency must/may provide	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
280	§ 37-6-201	State	Statute	Sets forth applicability of Part 2 of Chapter 6 (Notification and Fees)	No	No - But relates to manner in which one or more agency deliverables is provided		
281	§ 37-6-202	State	Statute	Establishes consumer credit grantor notification requirement	No	No - But relates to manner in which one or more agency deliverables is provided	Other service or product our agency must/may provide	Process credit grantor notification filings.
282	§ 37-6-203	State	Statute	Establishes fees for consumer credit grantor notification filings	No	No - But relates to manner in which one or more agency deliverables is provided		
283	§ 37-6-204	State	Statute	Establishes consumer credit grantor notification requirement for consumer rental-purchase agreements	Yes	No - But relates to manner in which one or more agency deliverables is provided	Other service or product our agency must/may provide	Process credit grantor notification filings for consumer rental-purchase agreements

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284	§ 37-6-301	State	Statute	Creates Council of Advisors on Consumer Credit	No	No - But relates to manner in which one or more agency deliverables is provided		
285	§ 37-6-302	State	Statute	Establishes function of council; Addresses conflicts of interest	No	No - But relates to manner in which one or more agency deliverables is provided		
286	§ 37-6-303	State	Statute	Sets forth required number of meetings between Council and Administrator	Yes	Yes	Other service or product our agency must/may provide	Meet with Council at least twice per year
287	§ 37-6-401	State	Statute	Establishes applicability and scope of Part 4, Chapter 6 (Administrative Procedures and Judicial Review)	No	No - But relates to manner in which one or more agency deliverables is provided		
288	§ 37-6-402	State	Statute	Provides definitions for "contested case"; "license"; "licensing"; "party"; "rule" for consumer administration.	No	No - But relates to manner in which one or more agency deliverables is provided		
289	§ 37-6-403	State	Statute	Sets forth public information; adoption of rules; availability to other rule-making orders for Administrator	No	Yes	Other service or product our agency must/may provide	Adopt rules; Make rules open to public inspection
290	§ 37-6-404	State	Statute	Establishes procedure for adoption of rules by Administrator	No	Yes	Other service or product our agency must/may provide	Notice relating to adoption, amendment or real of any rule
291	§ 37-6-405	State	Statute	Establishes filing and taking effect of rules for Administrator	No	Yes	Other service or product our agency must/may provide	Provide Secretary of State a certified copy of each rule adopted by Administrator
292	§ 37-6-406	State	Statute	Provides for publication of rules by Secretary of State	No	No - But relates to manner in which one or more agency deliverables is provided		
293	§ 37-6-407	State	Statute	Institutes petition for adoption of rules for Administrator	Yes	Yes	Other service or product our agency must/may provide	Prescribe form for petitions and the procedure for their submission, consideration, and disposition; Deny petitions or initiate rule-making proceedings
294	§ 37-6-408	State	Statute	Authorizes declaratory judgement on validity or applicability of rules	Yes	Yes	Other service or product our agency must/may provide	Serve as party in any action for declaratory judgment against a rule of the Administrator
295	§ 37-6-409	State	Statute	Provides for declaratory rulings by Administrator for consumer administration.	No	Yes	Other service or product our agency must/may provide	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
296	§ 37-6-410	State	Statute	Sets forth information relating to contested cases, notice, hearing, and records	No	No - But relates to manner in which one or more agency deliverables is provided		
297	§ 37-6-411	State	Statute	Provides rules of evidence and official notice for contested case hearings	No	No - But relates to manner in which one or more agency deliverables is provided		
298	§ 37-6-412	State	Statute	Sets forth requirements of decisions and orders from a contested case hearing	No	No - But relates to manner in which one or more agency deliverables is provided		

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299	§ 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	No	No - But relates to manner in which one or more agency deliverables is provided		
300	§ 37-6-414	State	Statute	Allows for contested case hearing before the Administrative Law Court	No	No - But relates to manner in which one or more agency deliverables is provided		
301	§ 37-6-501	State	Statute	Creates the Department of Consumer Affairs, the Commission on Consumer Affairs, and the Office of Administrator of Consumer Affairs	No	No - But relates to manner in which one or more agency deliverables is provided		
302	§ 37-6-502	State	Statute	Sets forth requirements of members of Commission on Consumer Affairs, including terms and vacancies	No	No - But relates to manner in which one or more agency deliverables is provided		
303	§ 37-6-503	State	Statute	Establishes quorum and meeting requirements	Yes	Yes	Other service or product our agency must/may provide	Engage in monthly meetings with Commission
304	§ 37-6-504	State	Statute	Sets forth bond requirements of Commission members	No	No - But relates to manner in which one or more agency deliverables is provided		
305	§ 37-6-505	State	Statute	Authorizes compensation and expenses for Commission members	No	No - But relates to manner in which one or more agency deliverables is provided		
306	§ 37-6-506	State	Statute	Establishes powers and duties of Commission	No	No - But relates to manner in which one or more agency deliverables is provided		
307	§ 37-6-507	State	Statute	Sets forth qualifications of Administrator	No	No - But relates to manner in which one or more agency deliverables is provided		
308	§ 37-6-508	State	Statute	Provides for Deputy Administrator	No	No - But relates to manner in which one or more agency deliverables is provided		
309	§ 37-6-509	State	Statute	Requires oath and bond of Administrator	No	No - But relates to manner in which one or more agency deliverables is provided		
310	§ 37-6-510	State	Statute	Sets forth requirements relating to personnel	Yes	Yes	Other service or product our agency must/may provide	Prepare written manual of necessary employee positions for the Department
311	§ 37-6-511	State	Statute	Requires Department to maintain file for each creditor of rate schedules filed by creditor; Sets forth related fees	Yes	Yes	Other service or product our agency must/may provide	Maintain file for each creditor's max rate schedules; Provide copy of filing to creditor; Process filing fees
312	§ 37-6-512	State	Statute	Establishes advisory committee of persons with cognizable handicaps	Yes	Yes	Other service or product our agency must/may provide	Appoint advisory committee
313	§ 37-6-601	State	Statute	Establishes the Division of Consumer Advocacy within the Department of Consumer Affairs	No	No - But relates to manner in which one or more agency deliverables is provided		

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314	§ 37-6-602	State	Statute	Sets forth qualifications of Consumer Advocate	No	No - But relates to manner in which one or more agency deliverables is provided		
315	§ 37-6-603	State	Statute	Sets forth staff requirements and expenses of Division of Consumer Advocacy	No	No - But relates to manner in which one or more agency deliverables is provided		
316	§ 37-6-604	State	Statute	Sets forth functions and duties of Division of Consumer Advocacy	Yes	Yes	Other service or product our agency must/may provide	Provide legal representation; monitor existing regulations, rate structures, and policies; evaluate and act upon requires from consumers; provide information for annual report required of Commission on Consumer Affairs
317	§ 37-6-605	State	Statute	Provides for access of Consumer Advocate to records of state agencies and insurance companies	Yes	Yes	Other service or product our agency must/may provide	May request Order compelling witness or company to produce documentary evidence
318	§ 37-6-606	State	Statute	Provides for petitions filed by advocate with regulatory agencies in interest of consumers	Yes	Yes	Other service or product our agency must/may provide	May file petition requesting regulatory agency commence or complete a proceeding respecting any organization whose operations substantially affect the consumer interest
319	§ 37-6-607	State	Statute	Establishes advocate may maintain actions for judicial review	No	Yes	Other service or product our agency must/may provide	May intervene or participate in any civil proceeding involving the review or enforcement of an agency action which substantially affects the interests of consumers
320	§ 37-6-608	State	Statute	Provides for temporary staff; Sets forth compensation requirements	No	No - But relates to manner in which one or more agency deliverables is provided		
321	§ 37-6-609	State	Statute	Establishes discretion as to Consumer Advocate's decisions.	No	No - But relates to manner in which one or more agency deliverables is provided		
322	§ 37-7-101	State	Statute	Provides definitions for terms used in this Chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
323	§ 37-7-102	State	Statute	Institutes licensing requirement for consumer credit counseling.	Yes	Yes	Other service or product our agency must/may provide	Issue licenses
324	§ 37-7-103	State	Statute	Sets forth requirement of surety bonds for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
325	§ 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	Yes	Yes	Other service or product our agency must/may provide	Receive credit counseling applications; issue licenses
326	§ 37-7-105	State	Statute	Sets forth continuing professional education requirements for consumer credit counseling.	Yes	Yes	Other service or product our agency must/may provide	Offer continuing professional education courses; appoint panel members; assess penalties
327	§ 37-7-106	State	Statute	Establishes grounds for refusal to license, suspension, revocation or refusal to renew for consumer credit counseling.	Yes	Yes	Other service or product our agency must/may provide	May refuse to issue license, or may suspend or revoke a license

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328	§ 37-7-107	State	Statute	Provides for issuance or denial of license; contents and posting; renewal for consumer credit counseling.	Yes	Yes	Other service or product our agency must/may provide	Issue licenses; Deny licensure; Process renewal applications
329	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
330	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
331	§ 37-7-110	State	Statute	Sets forth requirement of written contract; Sets forth required contents, required disclosures; cancellation of plan for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
332	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
333	§ 37-7-112	State	Statute	Prohibits fees not established by Department regulations	No	No - But relates to manner in which one or more agency deliverables is provided		
334	§ 37-7-113	State	Statute	Sets forth minimum requirements for individualized counseling and education session for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
335	§ 37-7-114	State	Statute	Sets forth records; maintenance and preservation for consumer credit counseling.	Yes	Yes	Other service or product our agency must/may provide	Review books, accounts, and records
336	§ 37-7-115	State	Statute	Authorizes annual reports; occurrences triggering other reports for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		Review written reports; Assess penalty for failure to file written report
337	§ 37-7-116	State	Statute	Sets forth prohibited acts for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
338	§ 37-7-117	State	Statute	Sets forth violations and penalties; civil action by consumer; limitations for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
339	§ 37-7-118	State	Statute	Establishes violation of Unfair Trade Practices Act for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
340	§ 37-7-119	State	Statute	Authorizes cease and desist orders; penalties for noncompliance; revocation of license; increase of bond for consumer credit counseling.	Yes	Yes	Other service or product our agency must/may provide	May Issue Cease and Desist Orders; Assess penalties; Revoke licenses; Impose administrative
341	§ 37-7-120	State	Statute	Establishes appeals for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
342	§ 37-7-121	State	Statute	Provides regulations for consumer credit counseling.	No	Yes	Other service or product our agency must/may provide	May promulgate regulations

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343	§ 37-7-122	State	Statute	Establishes use of application and renewal fees for consumer credit counseling.	No	No - But relates to manner in which one or more agency deliverables is provided		
344	§ 37-9-101	State	Statute	Sets forth time of taking effect; provisions for transition	No	No - But relates to manner in which one or more agency deliverables is provided		
345	§ 37-9-102	State	Statute	Establishes continuation of licensing of supervised lenders	No	No - But relates to manner in which one or more agency deliverables is provided		
346	§ 37-9-103	State	Statute	Sets forth relationship between separate subsidiary corporations; obligation of parent and subsidiary	No	No - But relates to manner in which one or more agency deliverables is provided		
347	§ 37-10-101	State	Statute	Sets forth scope of Chapter 10, Title 37 (Miscellaneous Loan Provisions)	No	No - But relates to manner in which one or more agency deliverables is provided		
348	§ 37-10-102	State	Statute	Sets forth attorney insurance preference requirement	Yes	Yes	Other service or product our agency must/may provide	Create attorney-insurance preference form for creditor use
349	§ 37-10-103	State	Statute	Authorizes prepayment of loans of one hundred fifty thousand dollars or less	No	No - But relates to manner in which one or more agency deliverables is provided		
350	§ 37-10-104	State	Statute	Sets forth a maximum loan finance charge that may be assessed on agricultural loans under twenty-five thousand dollars	No	No - But relates to manner in which one or more agency deliverables is provided		
351	§ 37-10-105	State	Statute	Sets forth violations and civil actions of Chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
352	§ 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	No	No - But relates to manner in which one or more agency deliverables is provided		
353	§ 37-10-107	State	Statute	Sets forth prohibitions on certain legal or equitable actions	No	No - But relates to manner in which one or more agency deliverables is provided		
354	§ 37-11-10	State	Statute	Establishes title of this Chapter as "State Continuing Care Retirement Community Act"	No	No - But relates to manner in which one or more agency deliverables is provided		
355	§ 37-11-20	State	Statute	Provides definitions for chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
356	§ 37-11-30	State	Statute	Establishes licensing of continuing care retirement communities	Yes	Yes	Other service or product our agency must/may provide	Receive CCRC applications; issue licenses

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357	§ 37-11-35	State	Statute	Sets forth contract requirements for continuing care retirement communities	No	No - But relates to manner in which one or more agency deliverables is provided		
358	§ 37-11-40	State	Statute	Sets forth requirement for a determination of financial responsibility of applicant for license	Yes	Yes	Other service or product our agency must/may provide	Must determine financial responsibility of applicant
359	§ 37-11-50	State	Statute	Provides for eligibility for license for continued care retirement communities	Yes	Yes	Other service or product our agency must/may provide	Issue licenses
360	§ 37-11-60	State	Statute	Provides disclosure requirements and retirement community complaint system	No	No - But relates to manner in which one or more agency deliverables is provided		
361	§ 37-11-70	State	Statute	Establishes itemized billing requirements for consumer continued care retirement.	No	No - But relates to manner in which one or more agency deliverables is provided		
362	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations; Make examinations
363	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
364	§ 37-11-95	State	Statute	Sets forth approval required prior to declaring or distributing dividend or similar distribution for consumer continued care retirement.	Yes	Yes	Other service or product our agency must/may provide	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
365	§ 37-11-100	State	Statute	Provides for disciplinary actions, sanctions, and assessment of costs against licensee	Yes	Yes	Other service or product our agency must/may provide	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
366	§ 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	Yes	Yes	Other service or product our agency must/may provide	May require licensee to submit financial plan; Approve or disapprove of plan; May require licensee to obtain new or additional management
367	§ 37-11-120	State	Statute	Provides injunctions and criminal penalties for continued care retirement communities	Yes	Yes	Other service or product our agency must/may provide	May maintain action in the name of the State against entity operating a continuing care retirement facility without a license
368	§ 37-11-125	State	Statute	Authorizes enforcement actions by Attorney General in Administrative Law Court for violations of this Chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
369	§ 37-11-130	State	Statute	Authorizes waiver of certain requirements for certain retirement communities	No	No - But relates to manner in which one or more agency deliverables is provided		
370	§ 37-11-135	State	Statute	Provides exemptions from Chapter for continued care retirement communities not charging entrance fee; Requires letter from Department	Yes	Yes	Other service or product our agency must/may provide	Issue letter of nonapplicability to certain entities

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371	§ 37-11-137	State	Statute	Establishes retention and use of funds by Department	No	No - But relates to manner in which one or more agency deliverables is provided		
372	§ 37-11-140	State	Statute	Sets forth effective date of application of certain sections of chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
373	§ 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)	No	No - But relates to manner in which one or more agency deliverables is provided		
374	§ 37-13-20	State	Statute	Establishes unlawful acts for consumer subleasing and loan assumption of motor vehicles.	No	No - But relates to manner in which one or more agency deliverables is provided		
375	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
376	§ 37-13-40	State	Statute	Authorizes civil penalties for violation of chapter; remedies	No	No - But relates to manner in which one or more agency deliverables is provided		
377	§ 37-13-50	State	Statute	Provides criminal penalties for violations Chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
378	§ 37-13-60	State	Statute	Establishes promulgation of regulations by Department of Consumer Affairs for consumer subleasing and loan assumption of motor vehicles.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations
379	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Educate public and enforce Chapter
380	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations; Require licensing fees
381	§ 37-13-90	State	Statute	Provides rights and remedies provided in Chapter are in addition to other rights and remedies provided by law	No	No - But relates to manner in which one or more agency deliverables is provided		
382	§ 37-15-10	State	Statute	Provides Chapter 15 of Title 37 may be cited as the Prizes and Gifts Act	No	No - But relates to manner in which one or more agency deliverables is provided		
383	§ 37-15-20	State	Statute	Provides definitions for Chapter	No	No - But relates to manner in which one or more agency deliverables is provided		
384	§ 37-15-30	State	Statute	Establishes restrictions on representation that a person has won a prize or contest for consumer prizes and gifts.	No	No - But relates to manner in which one or more agency deliverables is provided		
385	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		

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386	§ 37-15-50	State	Statute	Establishes restriction of representation that person has been specially selected for consumer prizes and gifts.	No	No - But relates to manner in which one or more agency deliverables is provided		
387	§ 37-15-60	State	Statute	Prohibits use of simulated checks or invoices for consumer prizes and gifts.	No	No - But relates to manner in which one or more agency deliverables is provided		
388	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
389	§ 37-15-80	State	Statute	Establishes civil actions to enforce chapter; costs for consumer prizes and gifts.	No	No - But relates to manner in which one or more agency deliverables is provided		
390	§ 37-15-90	State	Statute	Provides violation of this chapter is unfair trade practice for consumer prizes and gifts.	No	No - But relates to manner in which one or more agency deliverables is provided		
391	§ 37-15-100	State	Statute	Sets forth procedures exempted from application of sections 27-15-40 through 37-15-70	No	No - But relates to manner in which one or more agency deliverables is provided		
392	§ 37-16-10	State	Statute	Provides definitions for Chapter 16 (Prepaid Legal Services)	No	No - But relates to manner in which one or more agency deliverables is provided		
393	§ 37-16-20	State	Statute	Establishes registration; bond or letter of credit for consumer prepaid legal services.	Yes	Yes	Other service or product our agency must/may provide	Receive/process applications; Create application form
394	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Receive/process applications; Create application form; Collect fees
395	§ 37-16-40	State	Statute	Institutes annual registration; affirmation of continuation of bond; fee for consumer prepaid legal services.	Yes	Yes	Other service or product our agency must/may provide	Process renewal applications; Create forms
396	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Review contracts; Approve/disapprove contracts
397	§ 37-16-60	State	Statute	Institutes complaints for consumer prepaid legal services.	Yes	Yes	Other service or product our agency must/may provide	Review and investigate complaints
398	§ 37-16-70	State	Statute	Establishes sanctions for violation of chapter for consumer prepaid legal services.	Yes	Yes	Other service or product our agency must/may provide	May file for contested case hearing with Administrative Law Court; May issue Administrative Orders
399	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
400	§ 37-16-90	State	Statute	Establishes promulgation of rules and regulations for consumer prepaid legal services.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations and rules

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401	§ 37-17-1	State	Statute	Provides Chapter 17 of Title 37 may be cited as the Discount Medical Plan Organization Registration Act	No	No - But relates to manner in which one or more agency deliverables is provided		
402	§ 37-17-20	State	Statute	Provides definitions for consumer Discount Medical Plan Organization Registration Act	No	No - But relates to manner in which one or more agency deliverables is provided		
403	§ 37-17-30	State	Statute	Establishes discount medical plan organizations; organizational, marketing and advertising requirements for Discount Medical Plan Organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
404	§ 37-17-40	State	Statute	Provides for registration and renewal; list of authorized representatives and marketers for Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	Process applications; Create forms
405	§ 37-17-50	State	Statute	Sets forth representative or marketer status for Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	Process applications; Create forms
406	§ 37-17-52	State	Statute	Sets forth required information to be provided to applicants by Discount Medical Plan Organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
407	§ 37-17-55	State	Statute	Provides rules relating to cancellation of membership; disclosures on initial contact; cancellation by customer for Discount Medical Plan Organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
408	§ 37-17-60	State	Statute	Sets forth application of chapter	Yes	Yes	Other service or product our agency must/may provide	Receive written notices
409	§ 37-17-70	State	Statute	Establishes administrative appeals for Discount Medical Plan Organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
410	§ 37-17-80	State	Statute	Institutes hearing before Administrative Law Court; assessment of administrative penalties for Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	May file for contested case hearing before Administrative Law Court
411	§ 37-17-90	State	Statute	Authorizes cease and desist orders for Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	May issue cease and desist orders
412	§ 37-17-100	State	Statute	Institutes request for reinstatement hearing following revocation or denial of renewal for Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	May reinstate or renew registration
413	§ 37-17-110	State	Statute	Sets forth assessment of costs for Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	May assess reasonable costs for investigation, disciplinary proceedings, court proceedings, or other actions to enforce this chapter
414	§ 37-17-120	State	Statute	Institutes promulgation of regulations for consumer Discount Medical Plan Organizations.	Yes	Yes	Other service or product our agency must/may provide	May promulgate regulations
415	§ 37-20-110	State	Statute	Provides definitions for the Consumer Identity Theft Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
416	§ 37-20-120	State	Statute	Institutes verification of addresses for consumer identity theft protection.	Yes	No - But relates to manner in which one or more agency deliverables is provided		

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417	§ 37-20-130	State	Statute	Authorizes initiating law enforcement investigation of identity theft for consumer identity theft protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
418	§ 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	No	No - But relates to manner in which one or more agency deliverables is provided		
419	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
420	§ 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.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
421	§ 37-20-161	State	Statute	Establishes security freezes by consumer reporting agencies for protected consumers for consumer identity theft protection.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
422	§ 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.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
423	§ 37-20-180	State	Statute	Institutes restrictions on publication and use of social security numbers; exceptions for consumer identity theft protection.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
424	§ 37-20-190	State	Statute	Authorizes requirements for disposition of business records; exceptions for consumer identity theft protection.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
425	§ 37-20-200	State	Statute	Establishes penalties imposed on consumer credit-reporting agencies for violation of consumer identity theft protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
426	§ 37-21-10	State	Statute	Provides Chapter name- South Carolina Telephone Privacy Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
427	§ 37-21-20	State	Statute	Provides definitions for the South Carolina Telephone Privacy Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
428	§ 37-21-30	State	Statute	Establishes time restrictions on telephone solicitation for the South Carolina Telephone Privacy Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
429	§ 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.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
430	§ 37-21-50	State	Statute	Sets forth accuracy of called identification information required; exceptions for the South Carolina Telephone Privacy Protection Act.	Yes	No - But relates to manner in which one or more agency deliverables is provided		

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431	§ 37-21-60	State	Statute	Institutes prerecorded identifications and opt-out messages for the South Carolina Telephone Privacy Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
432	§ 37-21-70	State	Statute	Establishes unwanted telephone solicitations; Do Not Call Registry; affirmative defense for the South Carolina Telephone Privacy Protection Act.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
433	§ 37-21-80	State	Statute	Sets forth remedies; injunctions for the South Carolina Telephone Privacy Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
434	§ 37-21-90	State	Statute	Authorizes department to issue administrative orders; Attorney General investigations; civil penalties for the South Carolina Telephone Privacy Protection Act.	Yes	Yes	Other service or product our agency must/may provide	Issue orders and otherwise enforce chapter.
435	§ 37-21-100	State	Statute	Sets forth construction for the South Carolina Telephone Privacy Protection Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
436	§ 37-22-110	State	Statute	Provides definitions for Mortgage Lending Act	No	No - But relates to manner in which one or more agency deliverables is provided		
437	§ 37-22-120	State	Statute	Provides licensing requirements for consumer mortgage lending.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
438	§ 37-22-130	State	Statute	Authorizes contested case proceedings; appeals for consumer mortgage lending.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
439	§ 37-22-140	State	Statute	Institutes application for licensure; information required; identification or managing principal; filing fee; surety bond; issuance of license for consumer mortgage lending.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
440	§ 37-22-150	State	Statute	Establishes expiration and renewal of licenses; fingerprint check; assignment or transfer of license for consumer mortgage lending.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
441	§ 37-22-160	State	Statute	Authorizes continuing professional education for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
442	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
443	§ 37-22-180	State	Statute	Authorizes notice of change of address; display of license for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
444	§ 37-22-190	State	Statute	Institutes prohibited activities; violation of state or federal law for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		

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445	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
446	§ 37-22-210	State	Statute	Sets forth commissioner's records; segregated escrow funds; licensee ceasing business activities for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
447	§ 37-22-220	State	Statute	Authorizes maintenance of records by licensee; annual mortgage reports for consumer mortgage lending.	Yes	Yes	Other service or product our agency must/may provide	Receive information from BOFI; compile and release annual mortgage log report.
448	§ 37-22-230	State	Statute	Institutes violation and penalties for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
449	§ 37-22-240	State	Statute	Sets forth criminal background checks for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
450	§ 37-22-250	State	Statute	Establishes funds payable to commissioner for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
451	§ 37-22-260	State	Statute	Authorizes promulgation of regulations for consumer mortgage lending.	No	No - But relates to manner in which one or more agency deliverables is provided		
452	§ 37-22-270	State	Statute	Institutes participation in Nationwide Mortgage Licensing System and Registry.	No	No - But relates to manner in which one or more agency deliverables is provided		
453	§ 37-23-10	State	Statute	Establishes chapter title- South Carolina High Cost and Consumer Home Loans Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
454	§ 37-23-20	State	Statute	Provides definitions for consumer general provisions.	No	No - But relates to manner in which one or more agency deliverables is provided		
455	§ 37-23-30	State	Statute	Authorizes high-cost home loan agreements for consumer general provisions.	No	No - But relates to manner in which one or more agency deliverables is provided		
456	§ 37-23-40	State	Statute	Institutes lender limitations for consumer general provisions.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
457	§ 37-23-45	State	Statute	Sets forth disclosure; form for consumer general provisions.	Yes	Yes	Other service or product our agency must/may provide	Create and make available a high-cost home loan checklist.
458	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Ability to enforce chapter.
459	§ 37-23-60	State	Statute	Authorizes bona fide error, restitution for consumer general provisions.	No	No - But relates to manner in which one or more agency deliverables is provided		

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460	§ 37-23-70	State	Statute	Establishes prohibited acts; complaints; penalties; statute of limitations; enforcement; costs for consumer general provisions.	Yes	Yes	Other service or product our agency must/may provide	Ability to enforce chapter.
461	§ 37-23-75	State	Statute	Institutes disclosure; form for consumer general provisions.	Yes	Yes	Other service or product our agency must/may provide	Create and make available a home loan checklist.
462	§ 37-23-80	State	Statute	Sets forth prepayment for consumer general provisions.	No	No - But relates to manner in which one or more agency deliverables is provided		
463	§ 37-23-85	State	Statute	Establishes compliance failure for consumer general provisions.	No	No - But relates to manner in which one or more agency deliverables is provided		
464	§ 37-25-10	State	Statute	Establishes definitions for chapter on Dispensing of an Ophthalmic Contact Lens or Lenses.	No	No - But relates to manner in which one or more agency deliverables is provided		
465	§ 37-25-20	State	Statute	Authorizes prescription required for consumer contact lenses.	No	No - But relates to manner in which one or more agency deliverables is provided		
466	§ 37-25-30	State	Statute	Establishes prescription; contents for consumer contact lenses.	No	No - But relates to manner in which one or more agency deliverables is provided		
467	§ 37-25-40	State	Statute	Institutes prescription; time valid for consumer contact lenses.	No	No - But relates to manner in which one or more agency deliverables is provided		
468	§ 37-25-50	State	Statute	Provides contact lens fitting; when complete and prescription written for consumer contact lenses.	No	No - But relates to manner in which one or more agency deliverables is provided		
469	§ 37-25-60	State	Statute	Establishes release of prescription for consumer contact lenses.	No	No - But relates to manner in which one or more agency deliverables is provided		
470	§ 37-25-70	State	Statute	Authorizes penalties; contested case hearing; order for enforcement for consumer contact lenses.	Yes	Yes	Other service or product our agency must/may provide	Enforce chapter.
471	§ 37-25-80	State	Statute	Establishes immunity from liability.	No	No - But relates to manner in which one or more agency deliverables is provided		
472	§ 37-30-100	State	Statute	Provides purposes for chapter regulating the offering and sale of guaranteed asset protection waiver.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
473	§ 37-30-110	State	Statute	Provides definitions for consumer guaranteed asset protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
474	§ 37-30-120	State	Statute	Authorizes offering and sale of GAP waivers in state for consumer guaranteed asset protection.	No	No - But relates to manner in which one or more agency deliverables is provided		

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475	§ 37-30-130	State	Statute	Institutes insurance policy insuring a GAP waiver for consumer guaranteed asset protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
476	§ 37-30-140	State	Statute	Establishes GAP waiver disclosures for consumer guaranteed asset protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
477	§ 37-30-150	State	Statute	Sets forth cancellation of GAP waiver for consumer guaranteed asset protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
478	§ 37-30-160	State	Statute	Authorizes enforcement of consumer guaranteed asset protection.	Yes	Yes	Other service or product our agency must/may provide	Enforce chapter.
479	§ 37-30-175	State	Statute	Establishes civil actions for consumer guaranteed asset protection.	No	No - But relates to manner in which one or more agency deliverables is provided		
480	§ 27-30-110	State	Statute	Provides name for chapter- South Carolina Homeowners Association Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
	§ 27-30-310	State	Statute	Provides name for Act- DCA Services for Homeowners and Homeowners Association Act.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
481	§ 27-30-320	State	Statute	Provides definitions for chapter on Homeowners Associations.	No	No - But relates to manner in which one or more agency deliverables is provided		
482	§ 27-30-330	State	Statute	Establishes that the information department is authorized to included on publicly available website for consumer Homeowners Associations.	Yes	Yes	Other service or product our agency must/may provide	Provide information on filing complaints with DCA; education.
483	§ 27-30-340	State	Statute	Sets forth content for complaints from homeowners or homeowners associations for consumers and reporting.	Yes	Yes	Other service or product our agency must/may provide	Take complaints; report annually on specific data points.
484	§ 32-7-10	State	Statute	Establishes definitions for chapter on regulation of Preneed Funeral Contracts.	No	No - But relates to manner in which one or more agency deliverables is provided		
485	§ 32-7-20	State	Statute	Institutes preneed funeral contracts; management of funds; contents of contract; substitutions for merchandise selected for consumer preneed funeral contracts.	Yes	Yes	Other service or product our agency must/may provide	Approve preneed contract forms.
486	§ 32-7-25	State	Statute	Authorizes irrevocable contracts for consumer preneed funeral contracts.	No	No - But relates to manner in which one or more agency deliverables is provided		
487	§ 32-7-30	State	Statute	Provides refunds upon written demand for consumer preneed funeral contracts.	No	No - But relates to manner in which one or more agency deliverables is provided		
488	§ 32-7-35	State	Statute	Authorizes transfer of preneed funeral contracts for consumers.	No	No - But relates to manner in which one or more agency deliverables is provided		

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489	§ 32-7-40	State	Statute	Sets forth deposit of trust funds for consumer preneed funeral contracts.	No	No - But relates to manner in which one or more agency deliverables is provided		
490	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Assist with preneed contract transfers.
491	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Receive and process license applications; engage in examination and investigations; receive and maintain preneed contract copies.
492	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Administer Preneed Loss Reimbursement Fund; establish procedures and regulations.
493	§ 32-7-70	State	Statute	Sets forth accounts and records; investigations for consumer preneed funeral contracts.	Yes	Yes	Other service or product our agency must/may provide	Examine books of licensees bi-annually.
494	§ 32-7-90	State	Statute	Institutes soliciting and advertising for consumer preneed funeral contracts.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations.
495	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
496	§ 32-7-100	State	Statute	Authorizes penalties; revocation of license; request for contested case hearing for consumer preneed funeral contracts.	Yes	Yes	Other service or product our agency must/may provide	Enforce chapter against licensees.
497	§ 32-7-110	State	Statute	Institutes enforcement; investigation of unlicensed providers for consumer preneed funeral contracts.	Yes	Yes	Other service or product our agency must/may provide	Enforce chapter against unlicensed individuals; report violations to Board of Funeral Service and other appropriate law enforcement.
498	§ 32-7-120	State	Statute	Provides application of consumer preneed funeral contracts.	No	No - But relates to manner in which one or more agency deliverables is provided		
499	§ 32-7-130	State	Statute	Establishes sale at need of granite, memorials, or vaults by licensed funeral director for consumer preneed funeral contracts.	No	No - But relates to manner in which one or more agency deliverables is provided		
500	§ 34-36-10	State	Statute	Establishes definitions for chapter on limitations on Loan Brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
501	§ 34-36-20	State	Statute	Establishes prohibited behavior; advance fee from a borrower to provide services as a loan broker for consumer loan brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
502	§ 34-36-30	State	Statute	Authorizes principal responsible for acts of brokers and brokers' agents or employees for consumer loan brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
503	§ 34-36-40	State	Statute	Institutes department oversight; orders and acts to effect compliance for consumer loan brokers.	Yes	Yes	Other service or product our agency must/may provide	Investigate; request administrative hearings; otherwise enforce chapter.

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504	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Engage in investigations and examinations; cooperate with other state and federal agencies.
505	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Bring civil actions; make application to seize property; seek restitution.
506	§ 34-36-70	State	Statute	Sets forth violations and penalties for consumer loan brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
507	§ 34-36-80	State	Statute	Authorizes violation constitutes unfair trade practice; actions for damages; remedies additional to those otherwise provided for consumer loan brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
508	§ 34-36-90	State	Statute	Establishes department responsible for administration and enforcement of chapter, authority to promulgate regulations for consumer loan brokers.	No	Yes	Other service or product our agency must/may provide	Administer and enforce chapter; promulgate regulations.
510	§ 38-73-230	State	Statute	Authorizes declaration of competitive line; factors considered; hearing before Administrative Law Court for consumer insurance.	No	Yes	Other service or product our agency must/may provide	Receive certain insurance notices from Department of Insurance.
511	§ 38-73-240	State	Statute	Establishes rate filing where line declared competitive; Consumer Advocate review of certain filings for consumer insurance.	Yes	Yes	Other service or product our agency must/may provide	Receive certain insurance filings; request additional information from insurers; review filings and inform of discrepancies; file in ALC.
512	§ 38-73-250	State	Statute	Institutes rate filings where lines declared noncompetitive for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
513	§ 38-73-260	State	Statute	Authorizes approval process for rate level changes; Consumer Advocate review of certain filings for consumer insurance.	Yes	Yes	Other service or product our agency must/may provide	Receive certain insurance filings; request additional information from insurers; review filings and inform of discrepancies; file in ALC.
514	38-73-490	State	Statute	Provides for Consumer Advocate review of workers compensation insurance rate filings.	No	Yes	Other service or product our agency must/may provide	Review filings and request hearings when appropriate.
515	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
516	§ 38-73-500	State	Statute	Authorizes merit rating for workers; compensation insurance; credit; testing for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
517	§ 38-73-505	State	Statute	Institutes reductions in premiums for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
518	§ 38-73-510	State	Statute	Establishes nonpartisan rating bureau for workers' compensation for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
519	§ 38-73-515	State	Statute	Provides deductibles for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		

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520	§ 38-73-520	State	Statute	Establishes rate filings are required for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
	§ 38-73-525	State	Statute	Process for filing of multiplies for expenses by insurers writing workers' compensation	Yes	Yes	Other service or product our agency must/may provide	Receive certain workers' compensation insurance filings.
521	38-73-910	State	Statute	Permits Consumer Advocate to intervene in insurance proceedings.	No	Yes	Other service or product our agency must/may provide	Review filings and request hearings when appropriate.
522	§ 38-73-915	State	Statute	Establishes authority granted director or designee; effect of legislation and court decisions for consumer insurance.	No	No - But relates to manner in which one or more agency deliverables is provided		
523	§ 39-61-10	State	Statute	Establishes chapter title- Motor Club Services Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
524	§ 39-61-20	State	Statute	Provides definitions for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
525	§ 39-61-30	State	Statute	Authorizes deposit of cash, securities, or bonds for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Approve types of financial security.
526	§ 39-61-40	State	Statute	Establishes security; required assurances for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
527	§ 39-61-50	State	Statute	Sets forth suits by aggrieved members; aggregate liability for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
528	§ 39-61-60	State	Statute	Institutes submission and approval of club name for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Approve motor club names.
529	§ 39-61-70	State	Statute	Establishes application for, and issuance of, certificate of authority; fee for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Create application; issue certificates.
530	§ 39-61-80	State	Statute	Authorizes certificates of authority permanent unless suspended or revoked; renewal requirements for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Set financial statement requirements for renewal.
531	§ 39-61-90	State	Statute	Institutes service of process for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Receive service of process for motor clubs and forward accordingly.
532	§ 39-61-100	State	Statute	Establishes cease and desist orders; revocation or suspension of certificate of authority for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	File contested case in ALC.
533	§ 39-61-110	State	Statute	Institutes requirements of service contracts for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
534	§ 39-61-120	State	Statute	Authorizes registration of club representatives; termination of representative's authority; fee for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Determine information for application form; receive termination notices and funds.
535	§ 39-61-130	State	Statute	Establishes sanctions for noncompliance by club representative; contested case hearing for consumer motor club services.	Yes	Yes	Other service or product our agency must/may provide	Issue administrative orders

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536	§ 39-61-140	State	Statute	Institutes restrictions on advertising for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
537	§ 39-61-150	State	Statute	Establishes services subject exclusively to consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
538	§ 39-61-160	State	Statute	Sets forth authority of administrator for consumer motor club services.	No	Yes	Other service or product our agency must/may provide	Administer chapter; promulgate regulations.
539	§ 39-61-170	State	Statute	Provides violations and penalties for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
540	§ 39-61-180	State	Statute	Authorizes sale of insurance by club representatives; license requirements for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
541	§ 39-61-190	State	Statute	Establishes incidental services for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
542	§ 39-61-200	State	Statute	Establishes attorney's fees for consumer motor club services.	No	No - But relates to manner in which one or more agency deliverables is provided		
543	§ 40-39-10	State	Statute	Establishes definitions for regulation of Pawnbrokers	No	No - But relates to manner in which one or more agency deliverables is provided		
544	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Regulate pawnbrokers, promulgate regulations, receive and review applications; notify law enforcement; process criminal background checks.
545	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Enforce chapter via fines, revocation or other action.
546	§ 40-39-40	State	Statute	Establishes unauthorized fees prohibited; violative pawn transaction ramifications for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
547	§ 40-39-50	State	Statute	Sets forth bonding and insurance requirements; notice of potential threats to pawned goods for consumer pawnbrokers.	Yes	Yes	Other service or product our agency must/may provide	Approve financial responsibility.
548	§ 40-39-55	State	Statute	Institutes periodic dollar amount adjustments for consumer pawnbrokers.	No	Yes	Other service or product our agency must/may provide	Publish dollar amount adjustments
549	§ 40-39-60	State	Statute	Establishes actions on bond for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
550	§ 40-39-70	State	Statute	Authorizes recordkeeping; identity verifications; only owners or their agents may pawn or sell for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		

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551	§ 40-39-80	State	Statute	Establishes pawn tickets; content requirements; executions; special circumstances for consumer pawnbrokers.	Yes	Yes	Other service or product our agency must/may provide	Prescribe pawn transaction ticket.
552	§ 40-39-90	State	Statute	Authorizes recordkeeping; electronic transfers; database for consumer pawnbrokers.	Yes	Yes	Other service or product our agency must/may provide	Examine pawn records; approve electronic recordkeeping systems.
553	§ 40-39-100	State	Statute	Institutes charges on loans for consumer pawnbrokers.	Yes	Yes	Other service or product our agency must/may provide	Create rate schedule for posting.
554	§ 40-39-110	State	Statute	Establishes vesting of title to pledged property for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
555	§ 40-39-120	State	Statute	Authorizes certificates of authority renewals; penalties for noncompliance; limited operations after lapses for consumer pawnbrokers.	Yes	Yes	Other service or product our agency must/may provide	Revoke certificates; promulgate regulations; assess late filings; require new filings.
556	§ 40-39-130	State	Statute	Authorizes pawnbrokers to comply with federal law; enforcement powers of administrator for consumer pawnbrokers.	No	Yes	Other service or product our agency must/may provide	Enforce Truth in Lending Act.
557	§ 40-39-140	State	Statute	Establishes third-party ownership of pledge and sold property; returns; pawnbroker remedies and liability exemption for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
558	§ 40-39-145	State	Statute	Institutes hold orders for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
559	§ 40-39-150	State	Statute	Authorizes administrative orders; penalties for consumer pawnbrokers.	Yes	Yes	Other service or product our agency must/may provide	Issue administrative orders; assess penalties.
560	§ 40-39-155	State	Statute	Establishes contested case hearings for consumer pawnbrokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
561	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
562	§ 40-58-10	State	Statute	Establishes regulation of Mortgage Brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
563	§ 40-58-20	State	Statute	Provides definitions for consumer mortgage brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
564	§ 40-58-30	State	Statute	Establishes mortgage brokers and loan originators to be licensed; exceptions for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	Issue licenses; receive notices of termination.
565	§ 40-58-40	State	Statute	Authorizes surety bonds; determination of amount; uses for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	Provide bond format; accept bonds.
566	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Create application form; receive funds; process criminal background checks; establish certain experience requirements; receive notices.
567	§ 40-58-55	State	Statute	Reserved	No	No - Does not relate directly to any agency deliverables		

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568	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Make licensing decision; receive updates.
569	§ 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.	Yes	Yes	Other service or product our agency must/may provide	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.
570	§ 40-58-67	State	Statute	Sets forth continuing professional education requirements for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	Receive reports of continuing education; inspect related records.
571	§ 40-58-70	State	Statute	Establishes prohibited activities for consumer mortgage brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
572	§ 40-58-75	State	Statute	Institutes mortgage broker fee agreements disclosing charges for consumer mortgage brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
573	§ 40-58-78	State	Statute	Authorizes mortgage broker fee agreement requirements; penalty for violations; unintentional violations for consumer mortgage brokers.	No	No - But relates to manner in which one or more agency deliverables is provided		
574	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Suspend, revoke or refuse to license; investigate violations; issue orders; assess penalties and otherwise enforce the chapter.
575	§ 40-58-90	State	Statute	Authorizes request for contested case hearing before Administrative Law Court for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	File with ALC.
576	§ 40-58-100	State	Statute	Establishes authority to promulgate regulations for consumer mortgage brokers.	No	Yes	Other service or product our agency must/may provide	Promulgate regulations.
577	§ 40-58-110	State	Statute	Institutes license application and renewal fees; term of license; late renewals for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	Accept renewal applications; set format and time period; receive licensing fees.
578	§ 40-58-120	State	Statute	Authorizes maintenance of records; composite annual report; confidentiality for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	Examine records; receive annual reports.
579	§ 40-58-130	State	Statute	Establishes participation in Nationwide Mortgage Licensing System Registry for consumer mortgage brokers.	Yes	Yes	Other service or product our agency must/may provide	Utilize NMLS.
580	§ 40-68-10	State	Statute	Establishes definitions for regulation of Professional Employer Organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
581	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations.
582	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Issue licenses; receive certain information.

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583	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Conduct background investigations; deny applications.
584	§ 40-68-45	State	Statute	Sets forth continuing professional education for consumer professional employer organizations.	Yes	Yes	Other service or product our agency must/may provide	Receive continuing education reports; offer continuing education.
585	§ 40-68-50	State	Statute	Authorizes license fees' biennial assessment fee; submission of financial data to ensure compliance for consumer professional employer organizations.	Yes	Yes	Other service or product our agency must/may provide	Collect fees and assessments; set renewal timeframes.
586	§ 40-68-55	State	Statute	Institutes acceptance of affidavit or certification of approval for consumer professional employer organizations.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulations.
587	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
588	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
589	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
590	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
591	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Issue restricted license; approve application form.
592	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Issue and renew licenses.
593	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Receive certain reports/updates.
594	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Receive notice.
595	§ 40-68-130	State	Statute	Sets forth form and content of licenses and notices; display for consumer professional employer organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
596	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Receive notices of changed names; promulgate regulation related thereto; receive event notices.

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Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
597	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
598	§ 40-68-155	State	Statute	Institutes investigation of complaints for consumer professional employer organizations.	Yes	Yes	Other service or product our agency must/may provide	Forward insurance complaints to Dept. of Insurance.
599	§ 40-68-160	State	Statute	Authorizes disciplinary action; grounds; sanctions; notice, hearing, and appeal; reinstatement for consumer professional employer organizations.	Yes	Yes	Other service or product our agency must/may provide	Take disciplinary action; issue orders; enforce chapter.
600	§ 40-68-165	State	Statute	Institutes enforcement by Attorney General for consumer professional employer organizations.	No	No - But relates to manner in which one or more agency deliverables is provided		
601	§ 40-68-170	State	Statute	Sets forth fees to be used to implement provisions of consumer professional employer organizations.	No	Yes	Other service or product our agency must/may provide	Retain fees.
602	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
603	§ 44-79-10	State	Statute	Establishes chapter name- Physical Fitness Services Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
604	§ 44-79-20	State	Statute	Provides definitions for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
605	§ 44-79-30	State	Statute	Institutes credit contract requirements for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
606	§ 44-79-40	State	Statute	Sets forth prohibited contractual provisions for consumer physical fitness services.	Yes	Yes	Other service or product our agency must/may provide	Approve certain contracts.
607	§ 44-79-50	State	Statute	Institutes unenforceability of prohibited contractual provisions for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
608	§ 44-79-60	State	Statute	Authorizes permissible contractual provisions for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
609	§ 44-79-70	State	Statute	Establishes rights against successors to contract for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
610	§ 44-79-80	State	Statute	Provides financial responsibility requirements; certificates of authority for consumer physical fitness services.	Yes	Yes	Other service or product our agency must/may provide	Receive bonds; determine bond alternatives; receive change of event reports; set application form; issue licenses; file with ALC.
611	§ 44-79-90	State	Statute	Authorizes promulgation of regulations for consumer physical fitness services.	No	Yes	Other service or product our agency must/may provide	Promulgate regulations.

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Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
612	§ 44-79-100	State	Statute	Institutes advertising disclosure requirements; providing of other information upon request for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
613	§ 44-79-110	State	Statute	Provides exemptions for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
614	§ 44-79-120	State	Statute	Establishes violations and penalties for consumer physical fitness services.	No	No - But relates to manner in which one or more agency deliverables is provided		
615	§ 56-28-10	State	Statute	Establishes enforcement of Motor Vehicle Express Warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		
616	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Receive annual reports; create report form; inspect records; impose penalties.
617	§ 56-28-30	State	Statute	Institutes nonconformity with express warranties; notice required; repairs required for consumer motor vehicle express warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		
618	§ 56-28-40	State	Statute	Establishes replacement of motor vehicle; refund of purchase price for consumer motor vehicle express warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		
619	§ 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.	No	No - But relates to manner in which one or more agency deliverables is provided		
620	§ 56-28-60	State	Statute	Authorizes informal dispute settlement procedures for consumer motor vehicle express warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		
621	§ 56-28-70	State	Statute	Institutes limitations of actions for consumer motor vehicle express warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		
622	§ 56-28-80	State	Statute	Establishes construction of chapter; reimbursement from dealer prohibited; exception for consumer motor vehicle express warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		
623	§ 56-28-90	State	Statute	Authorizes state arbitration board may be established for consumer motor vehicle express warranties.	Yes	Yes	Other service or product our agency must/may provide	Promulgate regulation creating arbitration board.
624	§ 56-28-100	State	Statute	Institutes repurchased vehicles not to be resold; exceptions for consumer motor vehicle express warranties.	Yes	Yes	Other service or product our agency must/may provide	Receive certain notices.
625	§ 56-28-110	State	Statute	Establishes notification to subsequent purchasers; penalties for failure to notify for consumer motor vehicle express warranties.	No	No - But relates to manner in which one or more agency deliverables is provided		

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Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	If yes, what type of service or product?	If other service or product, please specify what service or product.
626	§ 59-102-10	State	Statute	Establishes title for chapter- Uniform Athlete Agents Act of 2018.	No	No - But relates to manner in which one or more agency deliverables is provided		
627	§ 59-102-20	State	Statute	Provides definitions for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
628	§ 59-102-30	State	Statute	Sets forth service of process on nonresident agents; subpoenas; use of funds for consumer athlete agents.	Yes	Yes	Other service or product our agency must/may provide	Receive service; issue subpoenas; retain funds.
629	§ 59-102-40	State	Statute	Authorizes certificate of registration as athlete agent required; exceptions for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
630	§ 59-102-50	State	Statute	Institutes application for registration; contents; registration in another state for consumer athlete agents.	Yes	Yes	Other service or product our agency must/may provide	Prescribe application form; cooperate with other state agencies.
631	§ 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.	Yes	Yes	Other service or product our agency must/may provide	Issue certificates; make licensing decision; process renewals.
632	§ 59-102-70	State	Statute	Authorizes suspension, revocation or refusal to renew certificate of registration for consumer athlete agents.	Yes	Yes	Other service or product our agency must/may provide	Suspend, revoke or refuse to renew licenses.
633	§ 59-102-80	State	Statute	Provides temporary certificate of registration for consumer athlete agents.	Yes	Yes	Other service or product our agency must/may provide	Issue temporary certificates.
634	§ 59-102-90	State	Statute	Establishes fees for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
635	§ 59-102-100	State	Statute	Sets forth agency contracts for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
636	§ 59-102-110	State	Statute	Authorizes notice of contract to athletic director for consumer athlete agents.	Yes	Yes	Other service or product our agency must/may provide	Receive complaints from educational institutions.
637	§ 59-102-120	State	Statute	Institutes cancellation of agency contract by student for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
638	§ 59-102-130	State	Statute	Establishes records to be maintained by athlete agent for consumer athlete agents.	Yes	Yes	Other service or product our agency must/may provide	Inspect records.
639	§ 59-102-140	State	Statute	Sets forth prohibited acts of athlete agents for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
640	§ 59-102-150	State	Statute	Establishes violations and penalties for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
641	§ 59-102-160	State	Statute	Authorizes actions for damages; attorney's fees; accrual for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		

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Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	<i>If yes, what type of service or product?</i>	<i>If other service or product, please specify what service or product.</i>
642	§ 59-102-170	State	Statute	Sets forth administrative fee for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
643	§ 59-102-180	State	Statute	Provides application and construction of act for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		
644	§ 59-102-190	State	Statute	Establishes relation to Electronic Signatures in Global and National Commerce Act for consumer athlete agents.	No	No - But relates to manner in which one or more agency deliverables is provided		

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Customer Template

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

Agency Name: Department of Consumer Affairs

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Agency Code and Section: R280 080

Partner Template

Name of Partner Entity	Type of Partner Entity	Description of Partnership	Associated Goal(s)
Budget and Control Board/DOA	State Government	Provide training for agency accounting, procurement and human resources staff; assist in troubleshooting within these same areas.	1,2,4
Board of Financial Institutions- Consumer Finance Division	State Government	Work together to ensure compliance with the Consumer Protection Code and other laws.	1,2,3
Administrative Law Court	State Government	Hear contested case hearings arising out of laws administered and enforced by DCA.	1
Division of Technology Operations	State Government	Provide network services, desktop support, server management, security services to DCA.	All
Law Enforcement (state & local)	Local Government	Assists in investigation of regulated businesses.	1,3
SCDMV/DPS	State Government	Assists in investigation of regulated businesses	1,3
SC Automobile Dealers Association	Professional Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.	1,2,3
Carolinas Independent Automobile Dealers Association	Professional Association	Receives reports of violations, disseminates industry specific information, education, legislative collaborations.	1,2,3
SC.GOV	Private Business Organization	Maintains DCA's online Complaint Database, agency website.	1,2,3,4
Department of Insurance	State Government	Providing notices and full filings of insurance companies.	1,3
Actuarial Consultants	Non-Governmental Organization	Review insurance filings for DCA.	1
ThoughtSpan	Private Business Organization	Licensing database contractor.	1,2,4
Various industries regulated	Private Business Organization	Provide feedback on regulatory structure, joint educational partnerships/ outreach.	1,2,3
AARP	Non-Governmental Organization	Provide joint educational partnerships/ outreach.	1,3
Other state agencies	State Government	Provide joint educational partnerships/ outreach; referrals of consumers and businesses to DCA; multi-agency examinations and enforcement.	All
Print & Media Outlets	Non-Governmental Organization	Fulfilling media requests/ disseminating information.	1, 3
American Conference of Uniform Consumer Credit Code States	Professional Association	Sharing of information amongst state regulators having similar consumer protection laws.	1,2,4
National Association of Consumer Credit Administrators	Professional Association	State regulator association: provides trainings and information sharing.	1,2,4
Federal agencies	Federal Government	Provide joint educational partnerships/ outreach; referrals of consumers and businesses; multi-agency examinations and enforcement.	1,3
Schools	K-12 Education Institute	Provide joint educational partnerships/ outreach.	3
SC Courts	State Government	Provide training for magistrates	1,3

Agency Name: DEPARTMENT OF CONSUMER AFFAIRS

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Accountability Report

Agency Code: R280 Section: 080

Report and External Review Template

Item	Is this a Report, Review, or both?	Report or Review Name	Name of Entity Requesting the Report or Conducting Review	Type of Entity	Reporting Frequency	Current Fiscal Year: Submission Date or Review Timeline (MM/DD/YYYY)	Summary of Information Requested in the Report or Reviewed	Method to Access the Report or Information from the Review
1	Internal Review and Report	Fines & Fees Report	Legislature	State	Annually	08/10/2018	Transparency in revenue	https://consumer.sc.gov/agency-reports
2	Internal Review and Report	Mortgage Log Report	Legislature	State	Annually	09/06/2018	Inform the public on mortgage transactions	https://consumer.sc.gov/agency-reports
3	Internal Review and Report	Accountability Report	Legislature	State	Annually	09/17/2018	Inform the public and Legislature on Agency operations over the past year.	https://consumer.sc.gov/agency-reports
4	Internal Review and Report	CAFR	Comptroller General	State	Annually	End of Fiscal Year	Closing Packages	www.cg.sc.gov
5	Internal Review and Report	MBE Reports	SMBCC	State	Quarterly	Throughout FY19	Purchases relating to minority business utilization	Contact SMBCC at 803-734-5010
6	Internal Review and Report	State of Credit Report	Governor & Legislature	State	Annually	Throughout FY19	Data related to access to credit in South Carolina and DCA enforcement actions.	https://consumer.sc.gov/agency-reports
7	External Review and Report	State Auditor's Report	State Auditor	State	Annually	March 13, 2019	Agreed upon procedures audit results for FY16	https://osa.sc.gov/reports/
8	External Review and Report	Delegation Audit Report	Division of State Human Resources	State	Annually	July 12, 2018	Delegation transactions audit for human resources activity occurring during FY16	Contact DSHR at 803-896-5300
9	Internal Review and Report	FY18 MBE Plan	SMBCC	State	Annually	July 30, 2018	Agency minority business utilization plan estimates for FY18	Contact SMBCC at 803-734-5010
10	Internal Review and Report	Homeowner Association Complaints Report	Legislature	State	Annually	January 31, 2019	Certain data from complaints involving homeowners associations	https://consumer.sc.gov/HOA-reports