DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Department Summary

Mission Statement
To fairly regulate business, while ensuring consumer protection in commercial transactions in Hawaii.

Department Goals
To develop, promote, and implement rational business regulation; to consider the public interest and increase the opportunity for public involvement in the regulatory process; and to ensure fairness in the conduct of administrative hearings that address decisions made by department regulators.

Significant Measures of Effectiveness
1. Percent of insurer's examination completed at least once each five years
   FY 2012 100  FY 2013 100
2. Percent of financial institutions examined pursuant to statutes and rules
   FY 2012 95  FY 2013 95
3. Percentage of complaints resolved within 90 days
   FY 2012 95  FY 2013 95

FB 2011-2013 Operating Budget by Major Program Area

<table>
<thead>
<tr>
<th>FY 2012</th>
<th>FY 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Support, $5,884,661, 12%</td>
<td>General Support, $5,884,661, 12%</td>
</tr>
<tr>
<td>Consumer Protection, $10,251,497, 21%</td>
<td>Consumer Protection, $10,251,497, 21%</td>
</tr>
<tr>
<td>Consumer Protection/Business Regulation, $33,100,198, 67%</td>
<td>Consumer Protection/Business Regulation, $33,080,198, 67%</td>
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</table>
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
MAJOR FUNCTIONS

- Develops standards relating to the licensing of and
general supervision over the conduct of the financial
services industry, professions, businesses, trades, and
insurance companies.

- Grants or denies the issuance of professional, business
and trade licenses; directs investigations, holds
hearings, and suspends, revokes or reinstates licenses;
makes, amends or repeals such rules and regulations
deemed necessary to fully effectuate the provisions of
the laws within the Department's scope and
jurisdiction.

- Represents, protects, and advances the interest of
consumers of utility services; conducts investigations;
assists and cooperates with Federal, State, and local
agencies to protect the consumer's interests in the
public utilities fields.

- Coordinates consumer protection activities in the State;
conducts investigations, research, and enforces laws,
rules, and regulations in the area of consumer protection;
provides consumer education services and programs.

- Administers the laws of the State relating to
corporations; partnerships; sales of securities;
registration of trademarks, tradenames, prints and
labels; miscellaneous business registrations; financial
services industry; the insurance industry; and provides
advice on business formation.

- Ensures that subscribers are provided with cable
communication services which meet acceptable
standards of quality, dependability, and fair rates;
establishes technical standards of performances;
maintains surveillance over filed rates, charges, terms,
and conditions of services; and monitors the operations
and management of cable television operators.

MAJOR PROGRAM AREAS

The Department of Commerce and Consumer Affairs has programs in the following major program areas:

**Individual Rights**

**Consumer Protection/Business Regulation**
CCA 102  Cable Television
CCA 104  Financial Services Regulation
CCA 105  Professional and Vocational Licensing
CCA 106  Insurance Regulatory Services
CCA 111  Business Registration and Securities Regulation

**Consumer Protection**
CCA 103  Consumer Advocate for Communication, Utilities, and Transportation Services
CCA 110  Office of Consumer Protection
CCA 112  Regulated Industries Complaints Office

**General Support**
CCA 191  General Support
Department of Commerce and Consumer Affairs  
(Operating Budget)

<table>
<thead>
<tr>
<th>Appropriation</th>
<th>FY 2011</th>
<th>FY 2012</th>
<th>FY 2013</th>
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</thead>
<tbody>
<tr>
<td><strong>Funding Sources:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positions</td>
<td>374.00</td>
<td>386.00</td>
<td>386.00</td>
</tr>
<tr>
<td>Special Funds</td>
<td>47,526,571</td>
<td>47,342,899</td>
<td>47,340,813</td>
</tr>
<tr>
<td>Trust Funds</td>
<td>2,260,525</td>
<td>2,446,992</td>
<td>2,421,992</td>
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<tr>
<td><strong>Total Requirements</strong></td>
<td>49,787,096</td>
<td>49,789,891</td>
<td>49,762,805</td>
</tr>
</tbody>
</table>

**Major Adjustments in the Executive Budget Request:** (general funds unless noted)

1. Trade-off/transfers 1.00 special funded temporary clerical position from the Administrative Services Office (CCA 191) to the Rate and Policy Branch of the Insurance Division (CCA 106); position variance of the position to a 1.00 special funded temporary Actuary position to provide in-house actuarial support.

2. Provides 12.00 permanent and 5.00 temporary positions and $1,659,979 in special funds for the Secure and Fair Enforcement for Mortgage Licensing Act, Division of Consumer Advocacy, Respiratory Therapist Program, and Hawaii Broadband Program.

3. Provides $135,000 in FY 12 and $110,000 in FY 13 in trust funds for the Federal Financial Institution Examination Council requirements ($25,000 in FY 12 only) and the Mortgage Loan Recovery Fund ($110,000 in both FY 12 and FY 13).
Department of Commerce and Consumer Affairs  
(Capital Improvements Budget)

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>FY 2012</th>
<th>FY 2013</th>
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</thead>
<tbody>
<tr>
<td>General Obligation Bonds</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Federal Funds</td>
<td>0</td>
<td>0</td>
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<tr>
<td><strong>Total Requirements</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
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**Highlights of the Executive CIP Budget Request:** (general obligation bonds unless noted)

1. None.