

DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

Department Summary

Mission Statement

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

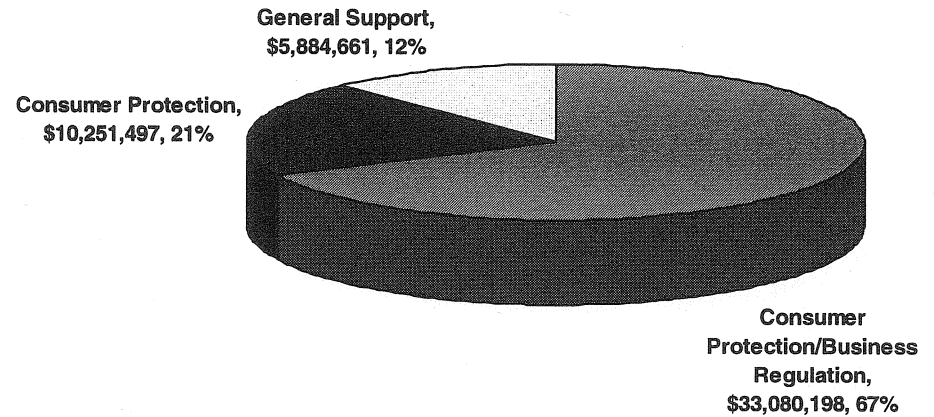
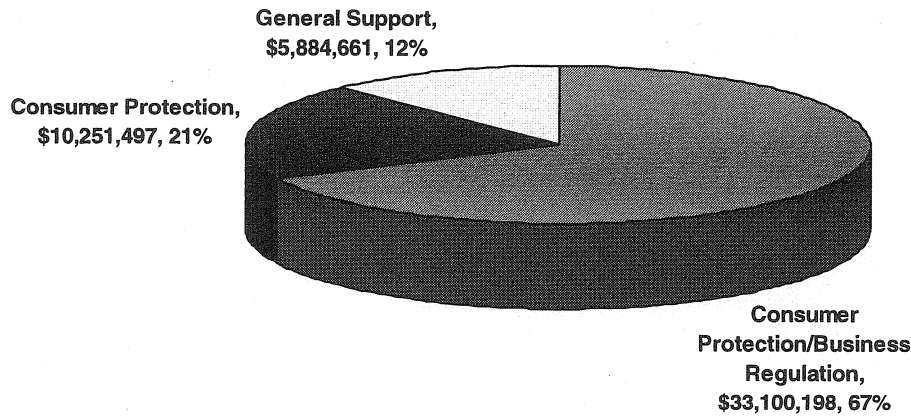
Department Goals

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

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

FB 2011-2013 Operating Budget by Major Program Area
FY 2012 **FY 2013**



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
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**Department of Commerce and Consumer Affairs
(Operating Budget)**

		Appropriation		
		FY 2011	FY 2012	FY 2013
Funding Sources:	Positions	374.00	386.00	386.00
	Special Funds	\$ 47,526,571	47,342,899	47,340,813
		5.00	5.00	5.00
	Trust Funds	2,260,525	2,446,992	2,421,992
		379.00	391.00	391.00
Total Requirements		49,787,096	49,789,891	49,762,805

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)

	<u>FY 2012</u>	<u>FY 2013</u>
Funding Sources:		
General Obligation Bonds	0	0
Federal Funds	0	0
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Total Requirements	<u>0</u>	<u>0</u>

Highlights of the Executive CIP Budget Request: (general obligation bonds unless noted)

1. None.