Mission of DCCA
To protect Hawai‘i’s consumers and service its business community with respect and fairness to the interests of both.
DCCA Organizational Structure

DCCA is comprised of numerous divisions responsible for DCCA’s primary functions, as well as additional programs and an attached agency:

**DCCA Divisions** (9 public facing divisions)

1. Business Registration Division
2. Cable Television Division
3. Division of Consumer Advocacy
4. Division of Financial Institutions
5. Insurance Division
6. Office of Administrative Hearings
7. Office of Consumer Protection
8. Professional and Vocational Licensing Division
9. Regulated Industries Complaints Office

**DCCA Programs and Administratively Attached Agency**

- Hawaii Post-Secondary Education Authorization Program
- Public Utilities Commission
DCCA Funding Structure

Compliance Resolution Fund (CRF)
The CRF is the primary funding source for DCCA. As such, DCCA is a specially funded agency that strives to operate under a self-sufficiency model. Fees and revenues collected are to be used for the regulation of the contributing industries.

Departmental Financial Approach
- Ensure revenues to cover expenses and equitable contribution by divisions to departmental overhead costs
- Maintain sufficient reserves for unexpected contingencies

Note: The PUC and Div. of Consumer Advocacy receive funding from the Public Utilities Commission Special Fund [HRS § 269-33]
Additional Considerations for DCCA

- DCCA must comport with two cases, among others, when addressing its budget and the level of oversight required for programs:
    - Discusses limitations on use of government special funds by regulatory agencies
    - Discusses anti-competitive practices by regulatory boards and commissions in a given industry
Business Registration Division (BREG)

- Oversees business registrations and securities regulation

**Business Registration**
- Maintains administrative business registry through which BREG registers marks, names, and business entities
- Runs Hawaii Business Action Centers (Wailuku and Honolulu)

**Securities Regulation**
- Comprised of three branches: Compliance, Enforcement, and Investor Education
- Registers and examines securities, securities firms, receives complaints, investigates, and prosecutes securities and franchise violations

**Consumer/Investor Education Programs**
- Coordinates and participates in different consumer/investor ed. programs
Cable Television Division (CATV)

- Issues, renews, and approves transfers of franchises to Hawaii cable companies and monitors the quality of service that subscribers receive.

- Enforces requirements and obligations of the cable franchise orders, oversees the provision of cable television services, and handles complaints about cable television matters.

- Promotes and facilitates the development and deployment of broadband services to provide access to affordable broadband throughout the State; fosters the use and adoption of broadband services.
Division of Consumer Advocacy (DCA)

- Protects and represents the interests of consumers before the Public Utilities Commission and other federal agencies with regulatory jurisdiction over public utility services, including electricity, telecommunications, pipeline gas, private water and wastewater, and interisland water transportation.

- Assists and represents customers as a whole rather than single customers or a select group of customers.
Division of Financial Institutions (DFI)

- Ensures the safety and soundness of state-chartered and state-licensed financial institutions, including banks, and depository and non-depository financial service loan companies, and trust companies

- Ensures regulatory compliance by state-licensed financial institutions, escrow depositories, money transmitters, mortgage servicers, and mortgage loan originators, and mortgage loan originator companies

- Administers applicable statutes and rules to protect the rights and funds of depositors, borrowers, consumers, and other members of the public
Insurance Division (INS)

- Oversees the State’s insurance industry (handling all lines of insurance)

- Issues licenses; examines the financial condition of Hawaii-based companies; reviews rate and policy filings; investigates insurance related companies and individuals

- The captive insurance branch specializes in the licensure, regulation, and administration of Hawaii-based captive insurance companies, as well as the prudent development of the State’s captive insurance industry
Office of Administrative Hearings (OAH)

- Conducts hearings and issues recommended decisions for cases originating at DCCA

- OAH also hears:
  - Medical inquiries (Medical Inquiry and Conciliation Panel)
  - Tort claims against design professionals
  - Disputes arising from the State’s procurement laws
  - Contested case hearings involving the Employees’ Retirement System of the State
  - Disputes among manufacturers, distributors, or dealers of motor vehicles
Office of Consumer Protection (OCP)

- Investigates and prosecutes unfair or deceptive trade practices, including those related to advertising misrepresentations and violations of laws regulating refunds and exchanges, towing, mortgage rescue, gift certificates, motor vehicle rentals, door-to-door sales and credit practices
- Provides consumer education and promotes awareness of important consumer protection issues
- Provides information to both landlords and tenants about the Residential Landlord-Tenant Code
- Offices in Honolulu, Hilo, and Wailuku
Professional and Vocational Licensing Division (PVL)

- Oversees the regulatory activities of 25 licensing boards and 27 other licensing programs
- Licenses approximately 161,000 licensees
- Real Estate Branch – located within PVL – is responsible for real estate and condominium education, real estate licensing, and condominium project registration, education and mediation
Regulated Industries Complaints Office (RICO)

- Investigates and prosecutes complaints against professionals licensed by PVL and protects the public from unlicensed activities
- Administers the State Certified Arbitration Program for “lemon” vehicles
- Staffs the Consumer Resource Center (CRC)
  - The CRC provides information on a wide variety of topics, provides business registration, licensing and complaints history information, and receives written complaints
- Offices in Honolulu, Hilo, Kona, Wailuku, and Lihue
Additional DCCA Programs/Attached Agency

- **Hawaii Post-Secondary Education Authorization Program (HPEAP)**
  - Authorizes accredited post-secondary degree-granting institutions to operate in the State
  - Attached to DCCA (Office of the Director)

- **Public Utilities Commission (PUC)**
  - Administratively attached to DCCA [Act 108, SLH 2014], effective 7/1/15
  - Regulates all franchised or certificated public utility companies operating in the State
  - Approves the rates, tariffs, charges, and fees of public utilities
  - Issues guidelines concerning the general management of franchised or certificated utility companies
  - Administers Hawaii One Call Center for underground checks in excavation work
  - Office in Honolulu, Lihue, Wailuku, and Hilo
Contact Us

- **Phone**
  Contact information in the DCCA Directory of Services or call 587-DCCA (587-3222)
- **Email**
  dcca@dcca.hawaii.gov
- **Web**
  www.cca.hawaii.gov
Social Media

- **Facebook**
  - [https://www.facebook.com/DCCAHawaii](https://www.facebook.com/DCCAHawaii)

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Mahalo!