



**This is a highlight of the divisions and programs within the Department of Commerce and Consumer Affairs. Learn how DCCA touches your life every day.**

#### **Department of Commerce and Consumer Affairs (DCCA)**

[cca.hawaii.gov](http://cca.hawaii.gov)

DCCA promotes a strong & healthy business environment while protecting the community from unfair & deceptive business practices.

587-DCCA (587-3222) or toll-free 1-800-394-1902

**Email:** [dcca@dcca.hawaii.gov](mailto:dcca@dcca.hawaii.gov)

#### **Business Registration (BREG)**

[www.businessregistrations.com](http://www.businessregistrations.com)

Registration for corporations, partnerships, limited liability companies, trade names, trademarks & service marks.

586-2727

**Email:** [breg@dcca.hawaii.gov](mailto:breg@dcca.hawaii.gov)

#### **Business Registration/Business Action Center\* (BAC)**

[www.getstartedhawaii.com](http://www.getstartedhawaii.com)

One-stop-shop for new businesses. Obtain assistance with state business, tax & employer registrations & find other information needed to start a new business. 586-2545

**Email:** [bac@dcca.hawaii.gov](mailto:bac@dcca.hawaii.gov)

#### **BREG-Office of the Securities Commissioner**

[www.investing.hawaii.gov](http://www.investing.hawaii.gov)

Registration of franchises, securities, & professionals who sell, solicit & advise on securities. Investigates & prosecutes securities fraud & franchise violations. Provides free investor education materials, presentations & informational displays.

586-2740 or toll-free 1-877-447-2267

**Email:** [seb@dcca.hawaii.gov](mailto:seb@dcca.hawaii.gov)

#### **Cable Television (CATV)**

[cca.hawaii.gov/catv](http://cca.hawaii.gov/catv)

Issues franchises to Hawaii cable companies, monitors the quality of service, & handles consumer complaints regarding cable matters. 586-2620

**Email:** [cabletv@dcca.hawaii.gov](mailto:cabletv@dcca.hawaii.gov)

#### **Consumer Dial**

[cca.hawaii.gov/consumer-dial-information](http://cca.hawaii.gov/consumer-dial-information)

Hawaii's 24-hour automated information service. Your source of information on commonly asked consumer questions. 587-1234

#### **Division of Consumer Advocacy (DCA)**

[cca.hawaii.gov/dca](http://cca.hawaii.gov/dca)

Protects & advances the interests of Hawaii's consumers of regulated public utilities & transportation services. 586-2800

**Email:** [dca@dcca.hawaii.gov](mailto:dca@dcca.hawaii.gov)

#### **Division of Financial Institutions (DFI)**

[cca.hawaii.gov/dfi](http://cca.hawaii.gov/dfi)

Ensures the safety & soundness of state-chartered and state-licensed financial institutions. Ensures regulatory compliance by state-licensed financial institutions, escrow depositories, money transmitters, mortgage servicers, mortgage loan originators & mortgage loan originator companies, by fairly administering applicable statutes & rules, in order to protect the rights & funds of depositors, borrowers, consumers & other members of the public. 586-2820

**Email general matters:** [dfi@dcca.hawaii.gov](mailto:dfi@dcca.hawaii.gov)

**Email mortgage industry matters:** [dfi-nmls@dcca.hawaii.gov](mailto:dfi-nmls@dcca.hawaii.gov)

#### **Hawaii Foreclosure Information Center (HFIC)**

[www.hfic.hawaii.gov](http://www.hfic.hawaii.gov)

Provides Hawaii's homeowners in distress with information about mortgages, foreclosures & scams. 587-3222

#### **Hawaii Post-Secondary Education Authorization Program (HPEAP)**

[cca.hawaii.gov/hpeap](http://cca.hawaii.gov/hpeap)

Authorization of accredited post-secondary degree-granting institutions. 586-7327

**Email:** [hpeap@dcca.hawaii.gov](mailto:hpeap@dcca.hawaii.gov)

#### **Insurance Division (INS)**

[www.hawaii.gov/dcca/ins/](http://www.hawaii.gov/dcca/ins/)

Oversees the Hawaii insurance industry; issues licenses, examines the fiscal condition of Hawaii-based companies, reviews rate and policy filings, investigates insurance related complaints. 586-2790

**Email:** [insurance@dcca.hawaii.gov](mailto:insurance@dcca.hawaii.gov)

#### **Landlord-Tenant Information**

[cca.hawaii.gov/ocp/landlord\\_tenant](http://cca.hawaii.gov/ocp/landlord_tenant)

Call the Residential Landlord-Tenant Center Hotline with your questions from 8:00 am to 12 noon Monday through Friday, except State holidays or visit our website to read on-line brochures or listen to our landlord-tenant messages on Consumer Dial. 586-2634

### **License, Business, and Information Section (LBIS)**

[www.businesscheck.hawaii.gov](http://www.businesscheck.hawaii.gov)

One stop for information. Consumers can get basic business registration information, find out if a business or individual is licensed, & get information about complaints filed with RICO and OCP. 587-4272, Press 2

### **Medical Inquiry and Conciliation Panel**

[cca.hawaii.gov/oah/medical\\_inquiries](http://cca.hawaii.gov/oah/medical_inquiries)

Responsible for conducting informal conciliation hearings on inquiries regarding health care providers before a lawsuit may be filed based on such inquiries. The advice of the panels is advisory in nature & is not binding on the parties in the event that any party still wishes to pursue the matter via the courts. Proceedings are intended to be conducted in a non-adversarial manner & structured to facilitate the conveying of information rather than assigning blame. 586-2823

**Email:** [micp@dcca.hawaii.gov](mailto:micp@dcca.hawaii.gov)

### **Mortgage Foreclosure Dispute Resolution Program**

[cca.hawaii.gov/oah/mfdr/mortgage-foreclosure-dispute-resolution-mfdr-program](http://cca.hawaii.gov/oah/mfdr/mortgage-foreclosure-dispute-resolution-mfdr-program)

Provides for owner-occupants of residential property in non-judicial foreclosure to meet directly with their lenders to modify their loans or to work out a payment plan within three months. 586-2886

**Email:** [mfdr@dcca.hawaii.gov](mailto:mfdr@dcca.hawaii.gov)

### **Office of Consumer Protection\* (OCP)**

[cca.hawaii.gov/ocp](http://cca.hawaii.gov/ocp)

OCP is the consumer counsel for the State of Hawaii. Investigates consumer complaints alleging unfair or deceptive trade practices in a broad range of areas, including advertising, refunds, motor vehicle rentals, door-to-door sales, credit practices. To file a complaint, call 587-4272.

**Email:** [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)

### **Professional and Vocational Licensing (PVL)**

[www.hawaii.gov/dcca/pvl/](http://www.hawaii.gov/dcca/pvl/)

Oversees regulatory activities of 25 boards/commissions and 24 programs. 586-3000

**Email:** [pvl@dcca.hawaii.gov](mailto:pvl@dcca.hawaii.gov)

### **PVL Real Estate Branch**

[cca.hawaii.gov/reb](http://cca.hawaii.gov/reb)

Assists the Real Estate Commission in carrying out its responsibility for the education, licensure and discipline of real estate licensees; registration of condominium projects, condominium association, condominium managing agents, and condominium hotel operators; and intervening in court cases involving the real estate recovery fund. 586-2643

**Email:** [hirec@dcca.hawaii.gov](mailto:hirec@dcca.hawaii.gov)

### **Regulated Industries Complaints Office\* (RICO)**

[cca.hawaii.gov/rico](http://cca.hawaii.gov/rico)

Investigates & prosecutes complaints relating to licensed professionals & unlicensed activity. 587-4272

**Email:** [rico@dcca.hawaii.gov](mailto:rico@dcca.hawaii.gov)

To check complaints history, business registration, & license status: [www.businesscheck.hawaii.gov](http://www.businesscheck.hawaii.gov)

### **RICO Consumer Resource Center (CRC)**

[cca.hawaii.gov/rico/quicklinks/consumer\\_resource\\_center](http://cca.hawaii.gov/rico/quicklinks/consumer_resource_center)

For questions about filing a complaint against a professional or vocational licensee, or to report unlicensed activity. Provides helpful information to consumers on a variety of topics, including hiring a licensed contractor & protecting yourself against unlicensed activity. CRC also accepts complaints for OCP. 587-4CRC (587-4272)

### **RICO Lemon Law Program (SCAP)**

[cca.hawaii.gov/rico/scap\\_llaw](http://cca.hawaii.gov/rico/scap_llaw)

Does your brand-new vehicle seem defective? Do you keep having to go back to repair the same problem? Under Hawaii's Lemon Law, State Certified Arbitration Program helps consumers resolve disputes with auto manufacturers & may be able to help you get a refund. 587-4272

### **Public Utilities Commission (PUC)**

[puc.hawaii.gov](http://puc.hawaii.gov)

Regulates all chartered, franchised, certificated and registered public utility companies operating in the state. 586-2020

**Email:** [puc@hawaii.gov](mailto:puc@hawaii.gov)

### **Neighbor Island Toll-Free Numbers**

To call DCCA offices on Oahu from the Neighbor Islands, dial the number listed for your island, then the last 5 digits of the office you want to call, followed by the # sign.

Kauai .....	274-3141
Maui.....	984-2400
Big Island.....	974-4000
Molokai & Lanai .....	1-800-468-4644

### **Online Services**

[cca.hawaii.gov/resources](http://cca.hawaii.gov/resources)

Many services are available online. File various business filings, renew insurance & professional/vocational license as well as conduct a license search. Search business and license complaint history, business name, certificate of good standing & much more.

\*Neighbor Island Offices available. Please call for more information or for location and hours.

For an overview of our services, please visit:

<http://cca.hawaii.gov/overview/>