



## VERMONT ATTORNEY GENERAL'S CONSUMER ASSISTANCE PROGRAM

Prepared for House Commerce Committee by CAP Director Janet Murnane 2/3/15

Program Summary: In association with UVM, the Attorney General's Office has operated the Consumer Assistance Program (CAP) for over 30 years. CAP staffs a consumer helpline, maintains a database of complaints about transactions in the marketplace, and provides a free letter mediation service to assist in resolving complaints. CAP staff monitor complaint trends that may warrant review or investigation by the Consumer Protection Unit in Montpelier. CAP performs consumer protection outreach, issues media advisories on consumer fraud matters, runs the AGO Facebook page and issues a seasonal *Pure Vermont* consumer protection newsletter.

Staff: Helpline & Complaint processing: 3 UVM staff + 1 UVM Grad Student (20 hrs/wk)  
Administration & Enforcement: 1.5 AGO Attorneys

### 2014 (Calendar Year) CAP Contacts

Complaints and Complaint Follow-up	6141	58.73%
Scam Reports	3527	33.73%
Other (Questions, Business Inquiries, Records Requests)	788	7.54%
<b>Total</b>	<b>10456</b>	<b>100.00%</b>

### 2014-Top 10 Complaint Areas

Approximately 2500 written complaints processed

Propane	240
Contracting/Home Improvement	115
Used Car*	112
Collection Agency	106
Rental Property	87
Payday loans	77
Wireless – Cellphones	68
Finance Company	54
Internet Service Providers	50
On-line Retailer	49
Satellite Dish	49

\*Auto: Additional 54 cases processed as referrals to VADA AUTOCAP

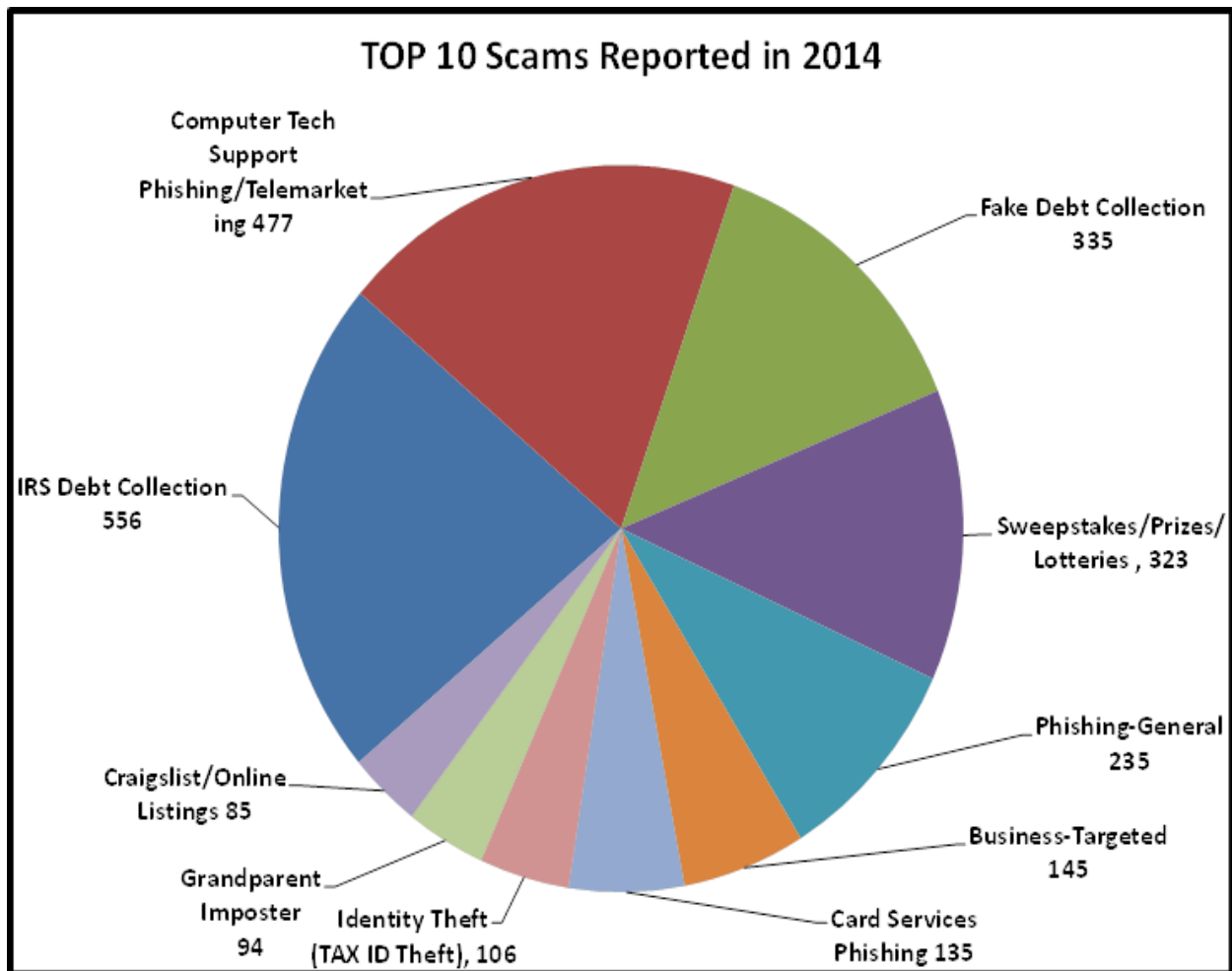
### Propane

2014 Settlements: Irving Oil: \$166,000 Restitution; \$100,000 State Penalty; \$160,000 LIHEAP  
Cota & Cota: \$2500 Restitution and \$5000 State Penalty  
Bournes: Restitution

2013 Settlement: Amerigas: \$255,000 Restitution, \$100,000 State Penalty, \$190,000 LIHEAP

2012 Settlement: Inergy/Profax: \$75,500 Restitution, \$140,000 State Penalty, \$100,000 LIHEAP

2014 Complaints: 241    2013 Complaints: 151    2012 Complaints: 162    2011 Complaints: 281



#### Business Initiative

- Payment Processor cases:
  - Ex: 9/10/14: 20 Vermont businesses benefit from a \$169,000 restitution agreement between the State & Merchant Processing Solutions, LLC, dba Payment Systems
- CAP table at 5 Business Expos & creation of Business Brochure
- CAP presentation at Vermont Fuel Dealers' Association
- CAP presentation at Vermont Society of Association Executives
- Utility Disconnection Scam: 58% of reports from businesses
- Tax Return & Identify Theft Scam –targeting health care professionals
- School Folder/Calendar Scam
- VT Realtors/AGO joint press release on Craigslist Scam
- Website- Map of AGO Rules by Industry Practice Area – to be posted in February 2015