

## Public Protection Division

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The *Civil Rights Unit* enforces laws that protect victims of hate crimes and protect Vermonters from discrimination and harassment in the workplace. It produces informational materials and sponsors education programs for businesses, workers, and youth entering the work force. In addition, the Unit provided instruction to approximately 60 new police officers regarding hate crime investigations, and conducted training for groups of attorneys and HR professionals in topics ranging from drug testing to workplace harassment.

In Federal Fiscal Year 2014, the unit opened 113 new investigations and conducted 206 investigations. During that period, the Unit resolved 93 employment discrimination claims and investigated two complaints of hate crimes. The unit also responded to 659 inquiries about Vermont's civil rights laws.

The *Antitrust Unit* investigates and prosecutes anticompetitive business practices such as attempts to monopolize, price-fixing, and market allocation agreements. The unit is currently participating in the national E-books and American Express Credit Card Fees antitrust litigations. It has also engaged in reviews of national and local mergers and acquisitions, investigated allegations of price fixing of retail gasoline, has updated legislators on antitrust class actions affecting Vermont businesses, and has advised the legislature and other divisions of government regarding the antitrust implications of state actions.

The *Consumer Protection Unit* investigates and prosecutes unfair and deceptive business practices, including frauds against consumers. The unit handles a wide variety of matters both in Vermont and nationally, and is also responsible for implementing and reporting on disclosures of payments by manufacturers of prescribed products to health care providers, disclosures by paid fundraisers soliciting for charities, and reporting on foreclosure mediations. In FY15, the office continued its patent troll litigation and started rulemaking for the labeling of genetic engineering in food products. In FY15, 33 cases were settled as follows:

<b>Category</b>	<b># of Matters</b>	<b>Total to State</b>	<b>Restitution</b>	<b>Cy Pres</b>	<b>Total</b>
Cramming	5	\$3,990,993.93	\$673,000.00	\$0.00	\$4,663,993.93
Membership Plans	4	\$379,403.56	\$250,151.00	\$0.00	\$629,554.56
Debt Collection	2	\$377,183.38	\$55,250.00	\$0.00	\$432,433.38
Prescribed Products	6	\$319,000.00	\$0.00	\$0.00	\$319,000.00
Business Payment Processors	1	\$100,000.00	\$169,568.00	\$0.00	\$269,568.00
Unlicensed Lending	3	\$35,000.00	\$159,641.00	\$0.00	\$194,641.00
Privacy	2	\$130,000.00	\$11,000.00	\$0.00	\$141,000.00
Unfair Business Practices	1	\$92,435.28	\$0.00	\$0.00	\$92,435.28
Data Security	2	\$85,986.68	\$0.00	\$0.00	\$85,986.68
Credit Reporting	1	\$85,119.87	\$0.00	\$0.00	\$85,119.87
Paid Fundraiser	4	\$56,500.00	\$0.00	\$22,500.00	\$79,000.00
Tobacco	1	\$50,000.00	\$0.00	\$0.00	\$50,000.00
Product Safety	1	\$42,500.00	\$0.00	\$0.00	\$42,500.00
Retail Sales	1	\$11,000.00	\$9,000.00	\$0.00	\$20,000.00
<b>Total</b>	<b>34</b>	<b>\$5,755,122.70</b>	<b>\$1,327,610.00</b>	<b>\$22,500.00</b>	<b>\$7,105,232.70</b>

The **Consumer Assistance Program (CAP)** has been operating in association with UVM for over 30 years. Each semester, CAP staff train UVM students to serve as consumer advocates. CAP provides a consumer help line and a free mediation service to assist individuals and businesses in resolving consumer complaints and maintains a public database of the complaints. CAP staff review trends and monitor complaints for possible investigation or enforcement action. In 2013, a half-time attorney position was added to the program to focus on consumer matters affecting Vermont businesses and a UVM graduate student (20 hours/week) position was added to assist with program and policy research. In addition, CAP staff conduct numerous consumer protection outreach presentations each year, including presentations focusing on fraud prevention for Vermont seniors in collaboration with groups such as the AARP and COVE.

**Consumer Assistance Program FY 2015**

Contacts/Requests for Information/Complaints	Consumer Complaints Processed	Consumer Complaints Resolved	Consumer Complaint Recoveries
10,957*	2,230 **	603	\$71,624 ***

\*Approximately 1,500 above previous fiscal year.

\*\* Does not include matters referred elsewhere or where there was no financial loss or caller was providing information only, not requesting services. Reduction of 278 from previous fiscal year

\*\*\* Consumer Recoveries (Decrease from 2 prior fiscal years which had high numbers of propane complaints & recoveries.

**Top Areas of Complaint Reported**

1	Banking, Credit and Finance (including debt collection)
2	Auto (financing and advertising)
3	Fuel (propane and gasoline pricing)

The **Tobacco Group** enforces the 1998 Tobacco Master Settlement Agreement (MSA) and Vermont's tobacco statutes, including laws that prohibit the sale of tobacco to minors or over the internet, and laws that require all cigarettes sold in the state to meet reduced ignition standards. In 2015, Vermont received an annual tobacco payment of approximately \$33,500,000. During FY 2015, the Tobacco Group continued to prepare for diligent enforcement challenges for 2004 and future years, and also conducted reviews of the cigarette and roll-your-own tobacco sales practices of a number of licensed wholesale dealers.