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## **DIVISION OF CONSUMER AFFAIRS RELEASES 2019 TOP TEN CONSUMER COMPLAINT CATEGORIES**

Nashville- The Tennessee Attorney General's Office Division of Consumer Affairs (DCA) announced the top ten complaint categories for 2019.

DCA received a total of 4,250 complaints in 2019 and recovered both services and funds for Tennessee by working with consumers and businesses. Overall, the number of consumer complaints increased in 2019 compared to 2018 when 3,750 complaint were reviewed by Consumer Affairs. The Division's staff works to quickly route complaints so that appropriate action can be taken in cases where deceptive business practices, frauds or scams are found to be at play.

2019 Top Ten Complaint Categories:

### **1. Internet Sales: 960 complaints**

This category involves consumer dissatisfaction with items or services purchased via the Internet. Common complaints include issues with refunds and returns, as well as the business not providing the product or service that was advertised or paid for. In many of these cases the product or service was solicited via email or social media advertisements. The Division of Consumer Affairs often works to mediate these complaints.

### **2. Home Improvements, Home Repair, Home Warranties: 491 complaints**

This category includes home warranties, as well as hiring a contractor for services to repair or improve the quality of your home. The most common complaints involve quality of work, incomplete work after receiving payment, and structural damage caused by employed individuals or businesses. Many of these complaints are referred to the Tennessee Board for Licensing Contractors.

### **3. Products & Sales: 443 complaints**

This category includes disputes regarding the purchase/sale of products, including items purchased in a store or via the telephone. Common complaints include issues with



refunds and returns, as well as the business not providing the product as advertised. The Division of Consumer Affairs often works to mediate these complaints.

**4. Timeshare/Vacation Clubs: 260 complaints**

This category relates to consumers purchasing property under a timesharing agreement and the sale of these agreements. The most common complaints reported high-pressure sales tactics, misrepresentation of the contract, and resale scams. The Division will often refer these complaints to the TN Real Estate Commission and the TN Board of Professional Responsibility.

**5. Motor Vehicle- Used Sales & Advertising: 229 complaints**

This category often includes consumer dissatisfaction with the sale of the used vehicle they purchased. Disputes over the vehicle's condition and deception regarding the sale, advertising, and titling were the most common complaints. Consumer Affairs often works closely with the TN Motor Vehicle Commission when handling these types of complaints. In addition, these complaints may be referred to the National Highway Traffic Safety Administration (NHTSA) and the TN Department of Revenue.

**6. Personal/Professional Services: 391 complaints**

This category relates to services offered by professionals working in the State of Tennessee, including hair stylists, massage therapists, locksmiths, exterminators, photographers, surveyors, and others. Common complaints include the quality of service, charges for service not received, and problems redeeming gift certificates for services offered. Some agencies these complaints could be referred to include the TN Department of Commerce & Insurance's Division of Regulatory Boards and the TN Board of Professional Responsibility.

**7. Health Services & Products: 222 complaints**

Consumers' most common complaints include being misquoted for services and inaccurate billing. The Division may mediate complaints or refer appropriate complaints to the TN Department of Health.

**8. Landlord/Tenant: 195 complaints**

This category relates to consumers leasing rental property in the State of Tennessee. The most common complaints relate to security deposits and the conditions of the rental property. These complaints are commonly referred to city and county building codes enforcement and the State Fire Marshal's Office.



**9. Debtor/Creditor: 163 complaints**

This category includes matters related to debt collection companies, payday loans, credit repair companies, and check-cashing services. Consumer complaints often related to harassing phone calls or billing issues. These complaints are often referred to the TN Department of Financial Institutions and the TN Department of Commerce & Insurance's Regulatory Boards Division.

**10. Insurance: 177 complaints**

This category relates to insurance issues such as those involving consumer health insurance, pet insurance, and unlicensed insurance companies. Most consumers complained about policy coverage and claims. These complaints are often referred to the TN Department of Commerce & Insurance's Insurance Division.

September 30th, 2019, the Tennessee Division of Consumer Affairs transferred from the Tennessee Department of Commerce and Insurance (TDCI) to the Office of the Attorney General (AG).

The move streamlined efforts to educate and protect consumers and created a direct link between the Consumer Specialists working directly with consumers and the attorneys who investigate and work to resolve cases.

For more consumer resources, or to file a complaint, visit the DCA website at [tn.gov/consumer](http://tn.gov/consumer) or contact us at 800-342-8385 or [consumer.affairs@ag.tn.gov](mailto:consumer.affairs@ag.tn.gov)