



# GOVERNOR JOSH SHAPIRO

**FOR IMMEDIATE RELEASE**

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## **Governor Shapiro Launches New Consumer Protection Tools to Help Pennsylvanians Report Scams and Predatory Practices**

*As the federal government steps back from its responsibility to protect consumers, Governor Shapiro is making it easier than ever for Pennsylvanians to report possible scams, resolve issues, and get help with a wide range of financial, insurance, and consumer concerns.*

*Pennsylvania has some of the strongest consumer protection laws in the country, and whether you're dealing with a denied health insurance claim or problems with a bank or mortgage lender or have a dispute involving a student loan or grant, Governor Shapiro and his Administration are standing up for consumers.*

*Pennsylvanians encouraged to call **1-866-PACOMPLAINT**, visit [pa.gov/consumer](https://pa.gov/consumer), or email [consumer@pa.gov](mailto:consumer@pa.gov) to report financial, insurance, and consumer concerns.*



**Harrisburg, PA** – Today, **Governor Josh Shapiro** launched a new, centralized consumer protection hotline, website, and email address to make it easier for Pennsylvanians to report scams, resolve financial and insurance issues, and access help from the Commonwealth. The announcement is part of the **Shapiro Administration's** initiative to protect Pennsylvania consumers and fill the void left by weakened federal consumer protections.

In February, the acting director of the federal Consumer Financial Protection Bureau (CFPB) ordered employees to stop working to protect consumers — and in recent weeks, the federal government has made clear that it intends to leave this work to the states if it is going to happen at all. Thanks to Pennsylvania's exceptionally strong consumer protection laws, the **Shapiro Administration** will continue to protect consumers in the Commonwealth — and the new initiative **Governor Shapiro** announced today makes it easier than ever for Pennsylvanians to report a consumer complaint.

Pennsylvanians can now call **1-866-PACOMPLAINT (1-866-722-6675)**, visit [pa.gov/consumer](https://pa.gov/consumer), or email [consumer@pa.gov](mailto:consumer@pa.gov) to report financial, insurance, and consumer concerns. Whether it's a denied health insurance claim, a suspicious financial transaction, or a problem with a student loan servicer, help is now just a call or click away.

"As Attorney General, I created a Consumer Financial Protection Unit to crack down on predatory lenders and protect vulnerable Pennsylvanians — seniors, students, and

military families. We took on major companies, returned billions to borrowers, and made clear that no one is above the law when it comes to consumer protection. Now as Governor, my Administration is continuing that work — launching new tools for Pennsylvanians to have one clear place to turn when they need help,” said **Governor Shapiro**. “Here in Pennsylvania, we have some of the strongest consumer protection laws in the country. That means agencies like the Pennsylvania Insurance Department and the Department of Banking and Securities have the power to stand up for consumers when they get ripped off or scammed. Whether it’s a denied insurance claim, a payday loan trap, or a student loan scam, these agencies are empowered to take action and deliver real results for the people of Pennsylvania. People across our Commonwealth work hard every day — and my Administration is fighting to deliver for them.”

The new tools represent a **no wrong door** approach to government services. No matter the issue — insurance, lending, utilities, or financial scams — Pennsylvanians can get routed to the right agency for help.

The initiative connects consumers with the appropriate state agencies, including:

- **Department of Banking and Securities (DoBS)** — Protecting against financial exploitation, predatory lending, and banking issues.
- **Pennsylvania Insurance Department (PID)** — Resolving disputes over insurance claims, coverage, and unfair practices.
- Other agencies, including those regulating utilities, student loans, and professional licensing.

In 2024, under **Governor Shapiro’s** leadership, DoBS and PID returned more than \$22 million to consumers. DoBS received over 10,000 consumer inquiries, issued nearly 40 enforcement actions — including multistate efforts targeting firms like Block and Vanguard — and held 279 educational events across the Commonwealth. Nearly 35,000 Pennsylvanians participated in DoBS’ outreach programs, helping them avoid scams, understand signs of fraud, and avoid ID theft.

"We are so glad to be part of this new roll out and stepping up for Pennsylvanians where they need us most. Of course, this work isn’t new for us — we’ve been committed to protecting consumers for decades,” said **DoBS Secretary Wendy Spicher**. “Our department enforces more than a dozen financial services laws every day, including Pennsylvania’s usury law, which has effectively kept predatory payday loans with sky-high interest rates out of our state. Whether it’s revoking the license of a company that issued worthless money orders or recovering hundreds of thousands of dollars for victims, we’re here to ensure that Pennsylvanians are protected."

PID handled nearly 17,000 consumer complaints in 2024, up from 14,000 in 2023. More than 6,000 complaints involved auto insurance and more than 5,000 involved health insurance. PID also oversaw over 650 eligible external health insurance review requests

— the first year the Commonwealth held this authority — helping Pennsylvanians get unfairly denied claims reconsidered.

“Not often do you hear someone say they want more complaints, but we do,” said **PID Commissioner Michael Humphreys**. “We want Pennsylvanians to know that PID is here to help. We have a team at PID ready to help answer insurance questions, mediate adverse decisions, investigate alleged wrongdoing, and ensure we have a competitive insurance marketplace. We may never be a household name, but we’ll never stop trying. PID wants to hear from you!”

## **Expanding the Commonwealth’s Consumer Protection Tools**

The **Shapiro Administration** is expanding Pennsylvania’s use of the enforcement authority granted to states under the Dodd-Frank Act, allowing state regulators to enforce federal consumer protection laws when federal agencies fail to act. This includes:

- Investigating predatory lending, student loan servicing abuses, insurance fraud, and deceptive financial practices.
- Coordinating enforcement and investigations across agencies.
- Educating consumers through robust outreach and free public programming.

The new tools give every Pennsylvanian — whether they’re a senior targeted by fraud, a student misled by a loan servicer, or a family facing an unfair insurance denial — a clear place to turn for help.

**Governor Shapiro** has spent his career fighting for Pennsylvania consumers — as Attorney General, he created the Consumer Financial Protection Unit within the Office of Attorney General — holding mortgage lenders accountable for redlining and cracking down on predatory student loan practices. As Governor, he has directed his Administration to use all available resources to protect Pennsylvanians and state agencies to use all available authority to fight scams and fraud.

Now, as federal oversight and efforts to protect consumers — especially from the CFPB — decline, the **Shapiro Administration** is stepping up with new tools, expanded enforcement, and stronger coordination.

For more information about Pennsylvania’s consumer protection laws and how to file a complaint, call **1-866-PACOMPLAINT**, visit [pa.gov/consumer](https://pa.gov/consumer), or email [consumer@pa.gov](mailto:consumer@pa.gov) to report financial, insurance, and consumer concerns.

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