

# New Hampshire Attorney General

*Prioritizing the  
Protection of Seniors*

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# Consumer Protection Q&A

# Q&A Round: Background and Policy

- How is the AG selected in your state?
- How is consumer protection organized in your office?
- How are consumer protection priorities set in your office?
- Do you participate in multistate consumer investigations?
- Do you receive consumer complaints?
- Do you perform any complaint resolution role?

# Q&A Round: State-Specific UDAP Law

- What is your primary consumer protection statute?
- Are you able to conduct pre-suit investigations by statute?
- Can you request documents? Take statements? Send interrogatories?
- Are CIDs confidential? Are answers confidential?
- Does your law allow a party to object or set aside? If so, in what timeframe?
- How can you enforce compliance?
- Do you have a statute of limitations? If so, what is it?
- Do you have to provide pre-suit notice? If so, what timeframe?

# Q&A Round: Remedies and Other Laws

- What types of settlements can you enter into?
- What is your civil penalty authority?
- Can you obtain restitution? Disgorgement?
- Are there times you don't get injunctive relief? Penalties/payment?
- How are IR terms enforced? What if they are in an AVC?
- Do you have specific laws and remedies for price gouging?
- Do you have specific laws and remedies for auto-renewals?
- Any new noteworthy CP laws recently introduced/passed?

# PRIORITIZING SENIORS

# Prioritizing the Protection of Seniors

## Protecting Seniors from Financial Exploitation

- Education and Outreach
- Improving Investigation and Prosecution
- Legislation

RAISING AWARENESS  
ON ELDER FINANCIAL  
EXPLOITATION

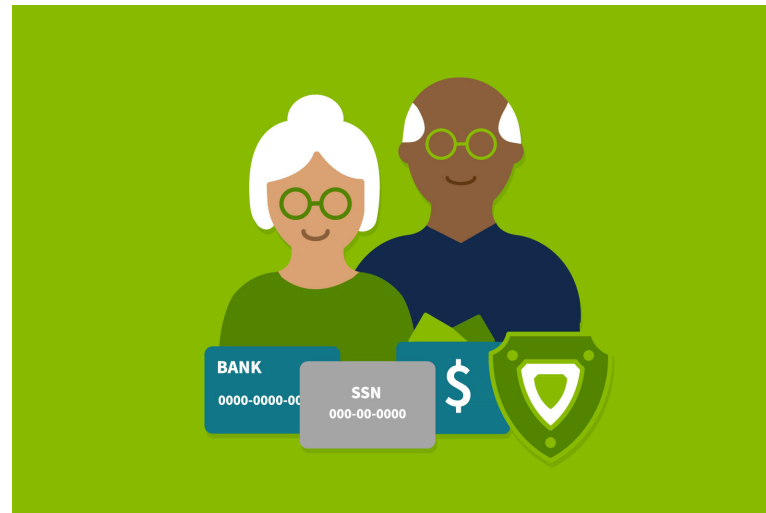
PROTECTING  
OUR SENIORS



# Prioritizing the Protection of Seniors

## Elder Abuse and Exploitation Unit of the Consumer Protection and Antitrust Bureau

- Revitalized in 2016
- Expanded in 2023
- Addition of significant additional resources to combat elder fraud



# Prioritizing the Protection of Seniors

## Education and Outreach

- Training for Professionals
- Education for Consumers
- Coordination for Law Enforcement



# Prioritizing the Protection of Seniors

## Investigation and Prosecution

- The Unit handles the most serious and complex investigations and prosecutions
- Financial analyst reviews and reports on voluminous bank records
- Multiple successful jury trials and lengthy prison sentences



# Prioritizing the Protection of Seniors

## Legislative Tools:

- RSA 631:9 criminalizes financial exploitation of an elderly adult
- RSA 383-A:5-511-a empowers financial institutions to combat elder fraud
- RSA 651:6(I) provides an extended term of imprisonment for intentionally taking advantage of a victim's age or physical/mental disability



# QUESTIONS?

# THANK YOU!



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