



# **Consumer Protection Restitution Account (CPRA) Overview**



## Summary

- The Consumer Protection Restitution Account (CPRA) is an account created to pay eligible consumers for whom restitution was not possible.
  - "Eligible consumer" means a person who was directly impacted by unlawful acts and practices that are the subject of a consumer enforcement action and, as a result, is eligible to receive consumer enforcement public compensation under a final order.
- Bi-partisan legislation that passed in Special Session 2025 and effective July 1, 2025.
- AGO has begun providing restitution to consumers pursuant to the statute.



## Funding CPRA

### How is it funded?

- 50% of all money recovered by the AGO in consumer enforcement actions (up to the first \$5M each fiscal year) is deposited into the account.
- Restitution funds that cannot be feasibly distributed to relevant consumers (as determined by a court of competent jurisdiction) must be deposited into CPRA.
- \$4.6 million has gone into the fund since July 1, 2025



## How Does it work?

- Consumers file complaints with the AGO after being scammed
  - [File a Complaint](#)
  - Cases also come from other sources
- The AGO pursues a case and obtains a court order for restitution
  - Can be an Assurance of Discontinuance, Consent Judgement, or plain Court Order
- If defendants have insufficient funds to retribute victims, the AGO may distribute restitution with funds from the CPRA
  - AGO does best to ascertain there are no collectable funds
- CPRA funds are distributed to victims in chronological order based on date of final order



## Woodbury Dental Arts

- Woodbury Dental Arts (WDA) is a defunct dental clinic that defrauded consumers
- Dr. Kamel's license to practice dentistry was temporarily suspended in May 2023, and again in November 2023 after the MN Board of Dentistry determined that his continued practice would present an imminent risk of serious harm to the public
- Despite Kamel's ineligibility, WDA continued to collect tens of thousands of dollars in upfront fees from patients
- WDA promptly shut down in March 2024 without providing advance notice to patients, without providing patients access to their dental records or fixtures, and without refunding patients amounts previously collected for services that were not provided
- WDA filed for bankruptcy had insufficient income or assets to compensate consumers
- In November 2025, we entered an Assurance of Discontinuance (AOD) with the trustee for the bankruptcy estate of WDA that ordered a money judgment in the (unknown) amount of all sums paid by the clinic's patients for dental services that were not rendered
- We initiated a claims process to identify eligible claimants



# Woodbury Dental Arts Claim Form

## Refund Claim Form

Woodbury Dental Arts ("WDA")

The Minnesota Attorney General's Office [reached a settlement](#) with the Chapter 7 Bankruptcy Trustee for the Woodbury Dental Arts estate. The settlement will permit impacted consumers to obtain refunds from the Consumer Protection Restitution Account.

The Consumer Protection Restitution Account cannot be used to refund amounts that were paid by insurance. Only amounts paid by consumers out of pocket, either directly to Woodbury Dental Arts or to a lender, will be refunded. If insurance paid Woodbury Dental Arts on your behalf, you are not entitled to a refund of that money. You may be entitled to copays you paid out of pocket.

## Direct Payment vs. Financing

I paid out of pocket for Woodbury Dental Arts to perform dental services, either directly, to a third-party lender, or via insurance copays.

- Yes
- No

Were your dental services with Woodbury Dental Arts completed as of March 22, 2024?

- Yes
- No

Next



# Woodbury Claims Process

- 300+ claim forms have been received as of 2/3/26
- Claims undergoing individual review
  - Ensure proof of claim
  - No other restitution for consumer like insurance or loan forgiveness
- Working with an expert when necessary to review dental claims
- Ascertaining the entire amount owed before paying out
  - Initial potential claim when the AOD was filed was over \$5 million
  - Most likely under \$5 million
  - Will begin paying out when we have confirmation the funds and are under \$5 million and enough approved consumers to make issuing checks efficient
  - Pursuant to the statute we must fully retribute everyone



## High Road Builders

- In January 2026, the AGO obtained a \$2.6 million judgment against High Road Builders, a fraudulent contractor who falsely stated to customers that it was licensed, took large down payments from customers, in some instances falsified invoices to create the appearance of progress, then simply disappeared with their money.
  - This judgment included \$1.3 million in restitution payments to make whole more than a dozen harmed consumers.
- The defendants appear to have few to no assets to their name
  - The AGO will ensure defendants have no collectable assets. If that is correct, the AGO will utilize CPRA to retribute consumers.



## Affordable Home Remodeling

- Similarly, in October 2025, the AGO brought a lawsuit against another allegedly fraudulent contractor, Affordable Home Remodeling, who also falsely stated to customers that it was licensed, in some instances falsified invoices to create the appearance of progress, and then absconded with their money.
  - The AGO is currently engaged in litigation in this action and is seeking more than half a million dollars in restitution for more than two dozen victims.
- Once again, should the AGO obtain judgment, the defendants are unlikely to have the assets to immediately satisfy any restitution obligations, leaving their victims waiting years through any recovery process—were it not for the CPRA.



## Individual Consumer Cases

- Reviewing bringing John Doe cases against unknown defendants who defrauded consumers
- Over 100 individual complaints
  - Unique cases without the same defendant
  - Scam cases where the defendant is not readily identifiable
- We have 9 consumers with claims over \$500,000 each
  - For these 9 consumers claims total more than \$5.2 million
  - At least one claim for an individual is over \$1.5 million



# Report

- First annual report is due October 15, 2026
- The report must include the following six pieces of information:
  - List of consumer enforcement actions resulting in payment of money to the account, and the amount of money paid into the account by each action.
  - List of consumer enforcement actions for which distributions were made to eligible consumers, the amount of money distributed for each consumer enforcement action, and the amount of money distributed to each eligible consumer.
  - List of eligible consumers who have not been paid and are awaiting distribution.
  - Consumer enforcement actions for which the AGO has concluded account distribution.
  - List of consumer enforcement actions in which the AGO determined that some or all eligible compensation was impractical to distribute or unreasonable to determine.
  - The cost incurred to administer the account.



## Potential Legislative Clarifications

- The statute places a \$5M cap on deposits of money payable to the state that is “not designated as consumer enforcement public compensation.”
  - The Act’s amendment to section 8.31, subdivision 2c does not contain any cap on the amount of restitution funds unable to be distributed
  - Instead, it directs that all consumer protection public compensation that a court finds is impractical to distribute “must be” deposited in the Account.
- If the AGO projects there will be insufficient funds to pay all eligible consumers on an ongoing basis, the AGO may recommend to the legislature that the legislature prescribe a formula for prorating or capping payments to eligible consumers so that more eligible consumers will receive payment from the fund.
  - We are recommending to the Legislature that a formula or proration is needed so that more consumers will receive payment from the fund.