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# A BILL FOR AN ACT

RELATING TO INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The purpose of this Act is to protect  
2 consumers, particularly seniors, from abusive financial services  
3 practices by adopting model regulations of the National  
4 Association of Insurance Commissioners in compliance with the  
5 senior investor protections contained in Section 989A of the  
6 federal Dodd-Frank Wall Street Reform and Consumer Protection  
7 Act of 2010. In 2007, the legislature passed Act 257, Session  
8 Laws of Hawaii 2007, which established standards and procedures  
9 for insurers and insurance producers to make recommendations to  
10 consumers regarding the purchase or exchange of annuities. Part  
11 I of this Act adopts the updated version of the National  
12 Association of Insurance Commissioners Suitability in Annuity  
13 Transactions Model Regulation dated March 28, 2010. Part II of  
14 this Act adopts the National Association of Insurance  
15 Commissioners Model Regulation on the Use of Senior-Specific  
16 Certifications and Professional Designations in the Sale of Life  
17 Insurance and Annuities in order to protect seniors against  
18 producers who misrepresent their level of expertise and



1 credentials in the marketing and sales of life insurance and  
2 annuity products.

3 **PART I**

4 SECTION 2. Chapter 431, Hawaii Revised Statutes, is  
5 amended by adding a new section to part VII of article 10D to be  
6 appropriately designated and to read as follows:

7 "§431:10D-A Insurance producer training. (a) An  
8 insurance producer shall not solicit the sale of an annuity  
9 product unless the insurance producer has adequate knowledge of  
10 the product to recommend the annuity and the insurance producer  
11 is in compliance with the insurer's standards for product  
12 training. An insurance producer may rely on insurer-provided  
13 product-specific training and materials to comply with this  
14 subsection.

15 (b) Any insurance producer who is authorized to sell life  
16 or accident and health or sickness insurance and who engages in  
17 the sale of annuity products shall complete by January 31, 2012,  
18 a one-time training course on annuity products that is approved  
19 by the commissioner and is conducted by an approved continuing  
20 education course provider. An insurance producer who obtains a  
21 life insurance line of authority after January 31, 2012, shall



1 not engage in the sale of annuities until the insurance provider  
2 has completed training that meets the following requirements:

3 (1) The minimum length of the training shall be sufficient  
4 to qualify for at least four continuing education  
5 credits;

6 (2) The training shall include information on the  
7 following topics:

8 (A) The types and various classifications of  
9 annuities available on the market;

10 (B) Identification of the parties to an annuity;

11 (C) How fixed, variable, and indexed annuity contract  
12 provisions affect consumers;

13 (D) The application of income taxation to qualified  
14 and non-qualified annuities;

15 (E) The primary uses of annuities; and

16 (F) Appropriate sales practices, replacement, and  
17 disclosure requirements; and

18 (3) The training shall not include any marketing  
19 information for products of any particular insurer or  
20 training on sales techniques.

21 (c) An insurer shall verify that an insurance producer has  
22 completed the annuity training course required by this section



1 before allowing the producer to sell an annuity product for the  
 2 insurer. An insurer may satisfy its responsibility under this  
 3 subsection by obtaining certificates of completion from the  
 4 training course provider, or by obtaining reports from the  
 5 commissioner, from training course providers, or from a  
 6 reasonably reliable commercial database vendor that has a  
 7 reporting arrangement with approved insurance continuing  
 8 education providers."

9 SECTION 3. Section 431:10D-621, Hawaii Revised Statutes,  
 10 is amended to read as follows:

11 "[+] §431:10D-621 [+] **Scope.** (a) This part applies to any  
 12 recommendation to purchase [æ], exchange, or replace an annuity  
 13 made to a consumer by an insurance producer, or an insurer where  
 14 no producer is involved, that results in the purchase [æ],  
 15 exchange, or replacement recommended.

16 (b) This part does not apply to [~~recommendations~~]  
 17 transactions involving:

18 (1) Direct-response solicitations where there is no  
 19 recommendation based on information collected from the  
 20 consumer pursuant to this part; or

21 (2) Contracts used to fund:



- 1 (A) An employee pension or welfare benefit plan that  
2 is covered by the Employee Retirement and Income  
3 Security Act;
- 4 (B) A plan described by sections 401(a), 401(k),  
5 403(b), 408(k), or 408(p) of the Internal Revenue  
6 Code of 1986, as amended, if established or  
7 maintained by an employer;
- 8 (C) A [~~government~~] governmental plan or church plan  
9 defined in section 414 of the Internal Revenue  
10 Code of 1986, as amended, a government or church  
11 welfare benefit plan, or a deferred compensation  
12 plan of a state or local government or tax exempt  
13 organization [~~under~~] subject to section 457 of  
14 the Internal Revenue Code of 1986, as amended;
- 15 (D) A non-qualified deferred compensation arrangement  
16 established or maintained by an employer or plan  
17 sponsor;
- 18 (E) Settlements of or assumptions of liabilities  
19 associated with personal injury litigation or any  
20 dispute or claim resolution process; or
- 21 (F) Formal prepaid funeral contracts.



1           [+] (c) [+] Nothing in this [+]part[+] shall be construed to  
2 affect in any manner any provision of chapter 485A."

3           SECTION 4. Section 431:10D-622, Hawaii Revised Statutes,  
4 is amended as follows:

5           1. By adding two new definitions to be appropriately  
6 inserted and to read:

7           "Replacement" means a transaction for the purchase of a  
8 new policy or contract that the proposing producer, or the  
9 proposing insurer if there is no producer, knows or has reason  
10 to know will cause an existing policy or contract to be:

11           (1) Terminated, lapsed, forfeited, or surrendered,  
12 partially surrendered, or assigned to the replacing  
13 insurer;

14           (2) Converted to reduced paid-up insurance, continued as  
15 extended term insurance, or otherwise reduced in value  
16 by the use of nonforfeiture benefits or other policy  
17 values;

18           (3) Amended to effect a reduction in either benefits or  
19 the term for which coverage would otherwise remain in  
20 force or for which benefits would be paid;

21           (4) Reissued with any reduction in cash value; or

22           (5) Used in a finance purchase.



1       "Suitability information" means information about the  
2 consumer that is reasonably related to the determination of the  
3 appropriateness of a recommendation including the following:

- 4       (1) Age;
- 5       (2) Annual income;
- 6       (3) Financial situation and needs, including the financial  
7       resources used for funding the annuity at issue;
- 8       (4) Financial experience;
- 9       (5) Financial objectives;
- 10      (6) Intended use of the annuity;
- 11      (7) Financial time horizon;
- 12      (8) Existing assets, including investment and life  
13      insurance holdings;
- 14      (9) Liquidity needs;
- 15      (10) Liquid net worth;
- 16      (11) Risk tolerance; and
- 17      (12) Tax status."

18       2. By amending the definitions of "annuity" and  
19 "recommendation" to read as follows:

20       "Annuity" means [a fixed or variable] an annuity that is  
21 an insurance product under state law that is individually



1 solicited, whether the product is classified as an individual or  
2 group annuity.

3 "Recommendation" means advice provided by an insurance  
4 producer, or an insurer where no producer is involved, to an  
5 individual consumer that results in a purchase ~~[or]~~, exchange,  
6 or replacement of an annuity in accordance with that advice."

7 SECTION 5. Section 431:10D-623, Hawaii Revised Statutes,  
8 is amended to read as follows:

9 "[+]§431:10D-623[+] **Duties of insurers and insurance**  
10 **producers.** (a) In recommending to a consumer the purchase of  
11 an annuity or the exchange of an annuity that results in another  
12 insurance transaction or series of insurance transactions, the  
13 insurance producer, or the insurer where no producer is  
14 involved, shall have reasonable grounds for believing that the  
15 recommendation is suitable for the consumer ~~[on the basis of]~~  
16 based on the facts, including the consumer's suitability  
17 information, disclosed by the consumer about the consumer's  
18 investments, other insurance products, financial situation, and  
19 needs ~~[and]~~ and that:

20 (1) The consumer has been reasonably informed of the  
21 various features of the annuity including the  
22 potential surrender period and surrender charge;





1 potential tax penalty if the consumer sells,  
2 exchanges, surrenders or annuitizes the annuity;  
3 mortality and expense fees; investment advisory fees;  
4 potential charges for and features of riders;  
5 limitations on interest returns; insurance and  
6 investment components; and market risk;

7 (2) The consumer would benefit from certain features of  
8 the annuity including tax-deferred growth,  
9 annuitization, or death or living benefit;

10 (3) The particular annuity as a whole, the underlying  
11 subaccounts to which funds are allocated at the time  
12 of the purchase or exchange of the annuity, and riders  
13 and similar product enhancements, if any, are suitable  
14 and, in the case of an exchange or replacement, the  
15 transaction as a whole is suitable for the particular  
16 consumer; and

17 (4) In the case of an exchange or replacement of an  
18 annuity, the exchange or replacement is suitable for  
19 the particular consumer taking into consideration  
20 whether:

21 (A) The consumer will incur a surrender charge; be  
22 subject to the commencement of a new surrender



1 period; lose existing benefits such as death,  
2 living, or other contractual benefits; or be  
3 subject to increased fees, investment advisory  
4 fees, or charges for riders and similar product  
5 enhancements;

6 (B) The consumer would benefit from product  
7 enhancements and improvements; and

8 (C) The consumer has had another annuity exchange or  
9 replacement, particularly an exchange or  
10 replacement within the preceding thirty-six  
11 months.

12 (b) Prior to the execution of a purchase [æ], exchange,  
13 or replacement of an annuity resulting from a recommendation, an  
14 insurance producer, or an insurer where no producer is involved,  
15 shall make reasonable efforts to obtain the consumer's  
16 suitability information [concerning:

- 17 ~~(1) The consumer's financial status;~~
- 18 ~~(2) The consumer's tax status;~~
- 19 ~~(3) The consumer's investment objectives; and~~
- 20 ~~(4) Such other information used or considered to be~~  
21 ~~reasonable by the insurance producer, or the insurer~~



1           ~~where no producer is involved, in making~~  
2           ~~recommendations to the consumer].~~

3           (c) Except as permitted under subsection (d), an insurer  
4           shall not issue an annuity that has been recommended to a  
5           consumer unless the insurer has a reasonable basis to believe  
6           the annuity is suitable for the particular consumer based on the  
7           consumer's suitability information.

8           ~~[(e)]~~ (d) (1) Except as provided under paragraph (2),  
9           neither an insurance producer~~[,]~~ nor an insurer ~~[where no~~  
10           ~~producer is involved,]~~ shall have any obligation to a consumer  
11           related to any ~~[recommendation]~~ annuity transaction if [a  
12           consumer]:

13           (A) No recommendation is made;

14           (B) A recommendation was made based on materially  
15           inaccurate information provided by the consumer;

16           ~~[(A) Refuses]~~ (C) A consumer refuses to provide  
17           relevant suitability information ~~[requested by~~  
18           ~~the insurer or insurance producer,]~~ and the  
19           annuity transaction is not recommended; or

20           ~~[(B) Decides]~~ (D) A consumer decides to enter into an  
21           ~~[insurance]~~ annuity transaction that is not based



1                   on a recommendation of the insurer or the  
2                   insurance producer[~~;~~ ~~or~~  
3           ~~(C) Fails to provide complete or accurate~~  
4           ~~information~~].

5           (2) An [~~insurer or insurance producer's recommendation~~]  
6           insurer's issuance of an annuity subject to paragraph  
7           (1) shall be reasonable under all the circumstances  
8           actually known to the insurer [~~or insurance producer~~]  
9           at the time [~~of the recommendation.~~] the annuity is  
10           issued.

11           (e) An insurance producer or a representative of the  
12           insurer, where no insurance producer is involved, shall at the  
13           time of sale:

14           (1) Make a record of any recommendation subject to this  
15           section;

16           (2) Obtain a signed statement from the consumer  
17           documenting the customer's refusal to provide  
18           suitability information, if applicable; and

19           (3) Obtain a signed statement from the consumer  
20           acknowledging that an annuity transaction is not  
21           recommended if a consumer decides to enter into an



1 annuity transaction that is not based on the insurance  
2 producer's or insurer's recommendation.

3 [~~(d)~~] (f) An insurer shall [~~either ensure that a system to~~  
4 ~~supervise recommendations]~~ establish and maintain a supervision  
5 system that is reasonably designed to achieve the insurer's and  
6 its insurance producers' compliance with this part [~~is~~  
7 ~~established and maintained by complying with subsections (f),~~  
8 ~~(g), and (h), or establish and maintain such a system, which~~  
9 ~~shall include but not be limited to:~~

10 (1) ~~Maintaining written procedures; and~~  
11 ~~(2) Conducting a periodic review of the insurer's records~~  
12 ~~that is reasonably designed to assist in detecting and~~  
13 ~~preventing violations of this part.~~

14 ~~(c) A managing general agent and independent agency shall~~  
15 ~~adopt a system established by an insurer to supervise~~  
16 ~~recommendations of its insurance producers that is reasonably~~  
17 ~~designed to achieve compliance with this part, or establish and~~  
18 ~~maintain such a system, which shall include but not be limited~~  
19 ~~to:~~

20 ~~(1) Maintaining written procedures; and~~



1       ~~(2) Conducting a periodic review of records that is~~  
2           ~~reasonably designed to assist in detecting and~~  
3           ~~preventing violations of this part.~~

4       ~~(f) An insurer may contract with a third party, including~~  
5       ~~a managing general agent or independent agency, to comply with~~  
6       ~~the requirement of subsection (d) to establish and maintain a~~  
7       ~~system of supervision of insurance producers under contract with~~  
8       ~~or employed by the third party.~~

9       ~~(g) An insurer shall make reasonable inquiry to ensure~~  
10       ~~that the third party contracting under subsection (f) is~~  
11       ~~performing the functions required under subsection (d) and shall~~  
12       ~~take such action as is reasonable under the circumstances to~~  
13       ~~enforce the contractual obligation to perform the functions. An~~  
14       ~~insurer may comply with its obligation to make reasonable~~  
15       ~~inquiry by:~~

16       ~~(1) Annually obtaining a certification from a third party~~  
17           ~~senior manager who has responsibility for the~~  
18           ~~delegated functions that the manager has a reasonable~~  
19           ~~basis to represent, and does represent, that the third~~  
20           ~~party is performing the required functions; provided~~  
21           ~~that no person may provide a certification unless:~~



1           ~~(A) The person is a senior manager with~~  
2                           ~~responsibility for the delegated functions; and~~  
3           ~~(B) The person has a reasonable basis for making the~~  
4                           ~~certification; and~~  
5       ~~(2) Based on reasonable selection criteria, periodically~~  
6                           ~~reviewing the performance of selected third parties~~  
7                           ~~contracting under subsection (f) to determine whether~~  
8                           ~~the third parties are performing the required~~  
9                           ~~functions. The insurer shall perform those procedures~~  
10                           ~~to conduct the review that are reasonable under the~~  
11                           ~~circumstances.~~  
12       ~~(h) An insurer that contracts with a third party pursuant~~  
13                           ~~to subsection (f) and that complies with the requirements to~~  
14                           ~~supervise in subsection (g) shall have fulfilled its~~  
15                           ~~responsibilities under subsection (d).] including:~~  
16           (1) Reasonable procedures to inform the insurer's  
17                           insurance producers of the requirements of this part  
18                           and including the incorporation of the requirements of  
19                           this part into relevant insurance producer training  
20                           manuals;



- 1       (2) Standards for insurance producer product training  
2           including reasonable procedures to require its  
3           insurance producers to comply with section 431:10D-A;
- 4       (3) Product-specific training and training materials that  
5           explain all material features of its annuity products  
6           to its insurance producers;
- 7       (4) Procedures for review of each recommendation prior to  
8           the issuance of an annuity to ensure that there is a  
9           reasonable basis to determine the suitability of a  
10          recommendation which may include additional review of  
11          selected transactions through electronic, physical, or  
12          other means; provided that the insurer may specify  
13          criteria for selection of transactions for additional  
14          review;
- 15       (5) Reasonable procedures to detect recommendations that  
16          are not suitable including confirmation of consumer  
17          suitability information, systematic consumer surveys,  
18          interviews, confirmation letters, and programs of  
19          internal monitoring; provided that nothing in this  
20          paragraph shall prevent an insurer applying sampling  
21          procedures or by confirming suitability information  
22          after issuance or delivery of the annuity;



- 1        (6) Annual review and testing of the supervision system  
2        which shall be documented in a report to the insurer's  
3        senior management, including the senior manager  
4        responsible for audit functions, to determine the  
5        effectiveness of the supervision system, the  
6        exceptions found, and corrective action taken or  
7        recommended, if any;
- 8        (7) Procedures for monitoring contracts and, as  
9        appropriate, conducting audits to assure that any  
10       contracted functions are properly performed; and
- 11       (8) Annual certification based on reasonable facts from a  
12       senior manager who has responsibility for contracted  
13       functions that the contracted functions are properly  
14       performed.
- 15       (g) An insurer may contract for performance of any  
16       functions, including maintenance of procedures, required by  
17       subsection (f); provided that the insurer shall be responsible  
18       for taking any appropriate corrective action and may be subject  
19       to sanctions and penalties pursuant to section 431:10D-624  
20       regardless of whether the insurer contracts for performance of a  
21       function and regardless of the insurer's compliance with  
22       subsection (f).



1           ~~[(i)]~~ (h) An insurer ~~[, managing general agent, or~~  
2  ~~independent agency]~~ is not required  ~~[by subsections (d) and (e)]~~  
3  ~~to:~~

- 4           ~~(1)~~ Review, ~~or provide for review of,~~ all insurance
- 5                            ~~producer solicited transactions; or~~
- 6           ~~(2)~~ ~~Include]~~ to include in its system of supervision an
- 7                           insurance producer's recommendations to consumers of
- 8                           products other than the annuities offered by the
- 9                           insurer ~~[, managing general agent, or independent~~
- 10                            ~~agency].~~

11           ~~[(j)]~~ ~~A managing general agent or independent agency who~~  
12  ~~contracts with an insurer under subsection (f) shall promptly,~~  
13  ~~when requested by the insurer under subsection (g), give a~~  
14  ~~certification as described in subsection (g) or give a clear~~  
15  ~~statement that it is unable to satisfy the certification~~  
16  ~~criteria.]~~

17           (i) An insurance producer shall not dissuade, or attempt  
18 to dissuade, a consumer from:

- 19           (1) Truthfully responding to an insurer's request for
- 20                           confirmation of suitability information;
- 21           (2) Filing a complaint; or
- 22           (3) Cooperating with the investigation of a complaint.



1       ~~[(k)]~~ (j) ~~[Compliance with the National Association of~~  
2 ~~Securities Dealers Conduct Rules]~~ Sales made in compliance with  
3 requirements of the Financial Industry Regulatory Authority or  
4 its successor agency pertaining to suitability and supervision  
5 of annuity transactions shall satisfy the requirements ~~[under]~~  
6 of this section [for recommending variable annuities.]; provided  
7 that an insurer that issues an annuity subject to this part  
8 shall:

- 9       (1) Monitor the sales by entities registered as broker-  
10 dealers with the Financial Industry Regulatory  
11 Authority of annuities issued by the insurer using  
12 information collected in the normal course of an  
13 insurer's business; and
- 14       (2) Provide the entity subject to paragraph (1) with any  
15 information and reports that are reasonably necessary  
16 to assist the entity in maintaining the supervision  
17 system required by the Financial Industry Regulatory  
18 Authority.

19 This subsection shall apply to sales of variable annuities and  
20 fixed annuities where suitability and supervision requirements  
21 are similar to those applied to variable annuity sales. Nothing



1 in this subsection shall limit the insurance commissioner's  
2 ability to enforce this part."

3 SECTION 6. Section 431:10D-624, Hawaii Revised Statutes,  
4 is amended to read as follows:

5 " ~~[+] §431:10D-624 [ ] — Mitigation of responsibility.~~

6 Compliance mitigation; penalties. (a) ~~[The]~~ An insurer shall  
7 be responsible for compliance with this part. If a violation  
8 occurs because of the action or inaction of the insurer or its  
9 insurance producer, the commissioner may order:

10 (1) An insurer to take reasonably appropriate corrective  
11 action for any consumer harmed by the insurer's~~[ ]~~ or  
12 ~~[by]~~ its insurance producer's~~[ ]~~ violation of this  
13 part;

14 (2) ~~[An]~~ A business entity, general agency, independent  
15 agency, or the insurance producer to take reasonably  
16 appropriate corrective action for any consumer harmed  
17 by the insurance producer's violation of this part;  
18 and

19 ~~[A general agency or independent agency that employs~~  
20 ~~or contracts with an insurance producer to sell or~~  
21 ~~solicit the sale of annuities to consumers, to take~~  
22 ~~reasonably appropriate corrective action for any~~





1           §431:10D-C Prohibited uses of senior-specific  
2   certifications and professional designations. (a) It is an  
3   unfair and deceptive act or practice in the business of  
4   insurance within the meaning of article 13 for an insurance  
5   producer to use a senior-specific certification or professional  
6   designation that indicates or implies in such a way as to  
7   mislead a purchaser or prospective purchaser that the insurance  
8   producer has a special certification or training in advising or  
9   servicing seniors in connection with the solicitation, sale, or  
10   purchase of a life insurance or annuity product or in providing  
11   advice as to the value of or the advisability of purchasing or  
12   selling a life insurance or annuity product either directly or  
13   indirectly through publications or writings or by issuing or  
14   promulgating analyses or reports related to a life insurance or  
15   annuity product.

16           (b) The prohibited use of senior-specific certifications  
17   or professional designations includes the following:

18           (1) Use of a certification or professional designation by  
19           an insurance producer who has not actually earned or  
20           is otherwise ineligible to use the certification or  
21           designation;



- 1           (2) Use of a non-existent, false, or self-conferred
- 2           certification or professional designation;
- 3           (3) Use of a certification or professional designation
- 4           that indicates or implies a level of occupational
- 5           qualifications obtained through education, training,
- 6           or experience that the insurance producer using the
- 7           certification or designation does not have; and
- 8           (4) Use of a certification or professional designation
- 9           that was obtained from a certifying or designating
- 10          organization that:
- 11           (A) Is primarily engaged in the business of
- 12           instruction in sales or marketing;
- 13           (B) Does not have reasonable standards or procedures
- 14           for assuring the competency of its certificants
- 15           or designees;
- 16           (C) Does not have reasonable standards or procedures
- 17           for monitoring and penalizing its certificants or
- 18           designees for improper or unethical conduct; or
- 19           (D) Does not have reasonable continuing education
- 20           requirements for its certificants or designees to
- 21           maintain the certificate or designation.



1 (c) There is a rebuttable presumption that a certifying or  
2 designating organization is not disqualified for purposes of  
3 subsection (b) when the certification or designation issued from  
4 the organization does not primarily apply to sales or marketing  
5 and when the organization or the certification or designation in  
6 question has been accredited by:

- 7 (1) The American National Standards Institute;
- 8 (2) The National Commission for Certifying Agencies; or
- 9 (3) Any organization that is on the United States  
10 Department of Education's list entitled "Accrediting  
11 Agencies Recognized for Title IV Purposes".

12 (d) In determining whether a combination of words or an  
13 acronym standing for a combination of words constitutes a  
14 certification or professional designation indicating or implying  
15 that a person has special certification or training in advising  
16 or servicing seniors, factors to be considered shall include:

- 17 (1) Use of one or more words such as "senior",  
18 "retirement", "elder", or like words combined with one  
19 or more words such as "certified", "registered",  
20 "chartered", "adviser", "specialist", "consultant",  
21 "planner", or like words, in the name of the  
22 certification or professional designation; and





1 (2) The manner in which those words are combined.

2 (e) For purposes of this section, a job title within an  
3 organization that is licensed or registered by a state or  
4 federal financial services regulatory agency is not a  
5 certification or professional designation unless it is used in a  
6 manner that would confuse or mislead a reasonable consumer when  
7 the job title:

8 (1) Indicates seniority or standing within the  
9 organization; or

10 (2) Specifies an individual's area of specialization  
11 within the organization."

12 **PART III**

13 SECTION 8. In codifying the new sections added by sections  
14 2 and 7 of this Act, the revisor of statutes shall substitute  
15 appropriate section numbers for the letters used in designating  
16 the new sections in this Act.

17 SECTION 9. Statutory material to be repealed is bracketed  
18 and stricken. New statutory material is underscored.

19 SECTION 10. This Act shall take effect upon its approval;  
20 provided that sections 2, 5, 6, and 7 of this Act shall take  
21 effect on January 1, 2012.

22



**Report Title:**

Insurance

**Description:**

Adopts model regulations of National Association of Insurance Commissioners in conformity with senior investor protections in Section 989A of the federal Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. (SD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

