

2013 LEGISLATIVE SCORECARD

OVERVIEW OF THE 2013 LEGISLATIVE SESSIONS

In 2013, Maryland consumers won important new protections against being jailed as a result of small debts and being victimized by identity theft along with new safeguards against unfair foreclosures, evictions, and insurance practices.

Yet a legislative session in which consumer concerns often took a backseat to high-profile debates over the death penalty, gun control, and new taxes left a mixed record for Maryland consumers in many key areas.

Fair treatment for debtors: A new law establishing a higher standard for holding Marylanders in jail in debt cases will make it much less likely for poor Marylanders to be jailed over small debts (HB 596 / SB 419). Yet the Assembly failed to pass bills that would have given consumers information about the debts that many third-party debt buyers seek to collect (HB 1157 / SB 432).

Housing and foreclosures: Homeowners will benefit from new laws that limit foreclosures as a result of liens in common-ownership communities (HB 286 / SB 161) and give the state new powers to punish fraudulent mortgage relief schemes (HB 291 / SB 383). Renters will benefit from a new law blocking extra-judicial evictions (HB 1308 / SB 642). But the legislature failed to pass other new protections for members of condo communities, including an important bill to license property managers (HB 576 / SB 794), and killed an effort to raise the compensation homeowners can get for home improvement projects gone wrong without a formal hearing before the Maryland Home Improvement Commission (SB 78).

Identity theft: Foster children and young adults will get new protections from a law that allows state officials to put a security freeze on their credit reports (HB 1297 / SB 897).

Insurance fairness: New law prohibiting mandatory bundling of home and auto insurance (HB 342 / SB 446) will protect consumers' freedom of choice. Car insurance will also be more affordable for drivers in the Maryland Auto Insurance Fund (MAIF) because a new law allows them to pay for insurance in installments (SB 930).

Affordable energy: Bad news for consumers as new law will enable utilities to add a surcharge of up \$2 / month to energy bills to pay for infrastructure improvements (HB 89 / SB 8). The Assembly also rejected a bill to prohibit utilities from adding extra fees to residential bills to recoup revenue lost as a result of power outages (HB 29).

Other issues: The legislature missed important opportunities to give consumers new protections by failing to pass bills that would have limited price gouging when the state has declared a state of emergency (HB 332 / SB 195), protected auto dealers against unfair retaliation by manufacturers (SB 249), and established a new consumer protection office in Prince George's County (SB 234).

HOW THE SCORECARD WORKS

In 2013, MCRC testified on more than 25 important consumer protection bills. Our floor scores are based, however, on how legislators voted on eight issues that are most important to Maryland consumers:

• **Raising the standard for holding people in prison in debt cases (HB 596 / SB 419).** *Bill passed.*

• **Enabling state officials to put a security freeze on the credit reports of foster children (HB 1297 / SB 897).** *Bill passed.*

• **Prohibiting mandatory bundling of insurance services (HB 342 / SB 446).** *Bill passed.*

• **Allowing drivers in the MAIF insurance fund to buy car insurance in installments (SB 930).** *Bill passed.*

• **Adding a surcharge of up to \$2 / month to energy bills – voting against the surcharge bill is a pro-consumer vote (HB 89 / SB 8).** *Bill passed.*

• **Limiting the ability to foreclose on homeowners in common – ownership communities because of liens (HB 286 / SB 161).** *Bill passed.*

• **Preventing price-gouging after a state of emergency has been declared. House voted on the bill, Senate did not. (HB 332 / SB 195).** *Bill did not pass.*

• **Banning retaliation by manufacturers against Maryland auto dealers (SB 249).** *Senate voted on the bill, House did not.* *Bill did not pass.*

Because many of the legislature's most important decisions happen in its powerful committees – where bills are often killed or completely re-written before they ever reach a floor vote – legislators who serve on committees that handle key consumer bills also receive a score based on their committee votes on a larger set of consumer bills.

Floor scores and committee scores are averaged to arrive at a legislator's overall rating for the year, with each score receiving equal weight. Lawmakers who serve on committees that did not mark-up key consumer bills are graded solely on their floor scores.

To give you a better idea which legislators have been standing up for Maryland consumers since the current legislative slate was elected in 2010, we've also included a 3-year average score for each legislator.

You can see a full list of the committee votes we used to develop our committee scores and a full list of the bills MCRC testified on during the 2013 session at our website at [WWW.MARYLANDCONSUMERS.ORG](http://www.MARYLANDCONSUMERS.ORG).

STATE SENATE

2013 LEGISLATIVE SCORECARD

SENATOR	SB 419	SB 897	SB 446	SB 930	SB 8	SB 161	SB 249	FLOOR SCORE	COMMITTEE SCORE	2013 SCORE	THREE-YEAR AVERAGE
ASTLE, JOHN (D)	+	+	+	-	-	+	+	71%	69%	70%	74%
BENSON, JOANNE (D)	+	+	+	+	-	+	-	71%	100%	86%	95%
BRINKLEY, DAVID (R)	+	+	+	-	-	+	-	57%	NA	57%	67%
BROCHIN, JIM (D)	+	+	+	+	+	+	+	100%	60%	80%	76%
COLBURN, RICHARD (R)	+	+	+	-	-	+	-	57%	NA	57%	71%
CONWAY, JOAN CARTER (D)	+	+	+	+	-	+	A	83%	100%	92%	97%
CURRIE, ULYSSES (D)	+	+	+	+	-	+	+	86%	NA	86%	91%
DEGRANGE, JAMES (D)	+	+	+	-	-	+	-	57%	NA	57%	77%
DYSON, ROY (D)	+	+	+	+	+	+	A	100%	100%	100%	90%
EDWARDS, GEORGE (R)	+	+	+	+	-	+	-	71%	NA	71%	72%
FERGUSON, BILL (D)	+	+	+	+	-	+	-	71%	100%	86%	95%
FOREHAND, JENNIE (D)	+	+	+	+	+	+	+	100%	91%	96%	96%
FROSH, BRIAN (D)	+	+	+	+	+	+	+	100%	73%	87%	94%
GARAGIOLA, ROB (D)	+	+	+	+	-	+	+	86%	77%	82%	88%
GETTY, JOSEPH (R)	+	+	+	-	-	+	-	57%	45%	51%	60%
GLADDEN, LISA (D)	+	+	+	+	-	+	+	86%	73%	80%	89%
GLASSMAN, BARRY (R)	+	+	+	+	-	+	-	71%	77%	74%	73%
JACOBS, NANCY (R)	+	NV	+	-	-	+	-	43%	45%	44%	58%
JENNINGS, J.B. (R)	+	+	+	-	-	+	-	57%	100%	79%	83%
JONES-RODWELL, VERNA (D)	+	+	+	+	+	+	-	86%	NA	86%	91%
KASEMEYER, EDWARD (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
KELLEY, DELORES (D)	+	+	+	+	+	+	-	86%	85%	86%	92%
KING, NANCY (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
KITTELMAN, ALLAN (R)	+	+	+	+	-	+	-	71%	69%	70%	66%
KLAUSMEIER, KATHERINE (D)	+	+	+	+	-	+	-	71%	77%	74%	79%
MADALENO, RICHARD (D)	+	+	+	+	+	+	+	100%	NA	100%	100%
MANNO, ROGER (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
MATHIAS, JIM (D)	+	+	+	+	-	+	-	71%	75%	73%	81%
MCFADDEN, NATHANIEL (D)	+	+	+	+	-	+	+	86%	NA	86%	91%
MIDDLETON, THOMAS (D)	+	+	+	+	-	+	-	71%	77%	74%	81%
MILLER, THOMAS V. MIKE (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
MONTGOMERY, KAREN (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
MUSE, ANTHONY (D)	+	+	+	+	-	+	-	71%	55%	63%	77%
PETERS, DOUGLAS (D)	+	+	+	A	-	+	+	83%	NA	83%	90%
PINSKY, PAUL (D)	A	+	+	+	+	+	+	100%	100%	100%	100%
PIPKIN, E.J. (R)	+	+	+	-	+	+	-	71%	69%	70%	65%
PUGH, CATHERINE (D)	+	+	+	+	-	+	-	71%	85%	78%	87%
RAMIREZ, VICTOR (D)	+	+	+	+	-	+	-	71%	92%	82%	91%
RASKIN, JAMIE (D)	+	+	+	+	+	+	+	100%	73%	87%	94%
REILLY, EDWARD (R)	+	+	+	+	+	+	-	86%	100%	93%	94%
ROBEY, JAMES (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
ROSAPEPE, JIM (D)	+	+	+	+	+	+	+	100%	100%	100%	100%
SHANK, CHRISTOPHER (R)	+	+	+	+	-	+	-	71%	55%	63%	64%
SIMONAIRE, BRYAN (R)	+	+	+	+	+	+	-	86%	100%	93%	79%
STONE, NORMAN (D)	+	+	+	+	-	+	+	86%	73%	80%	89%
YOUNG, RON (D)	+	+	+	+	-	+	-	71%	100%	86%	93%
ZIRKIN, BOBBY (D)	+	+	+	+	-	+	-	71%	45%	58%	75%

- (+) pro-consumer vote
- (-) anti-consumer vote
- (o) not yet appointed to office
- (A) excused absence
- (NV) not voting, unexcused absence
- (*) first year voting, 2013 score only

DELEGATE	HB 596	HB 1297	HB 342	SB 930	HB 89	HB 286	HB 332	FLOOR SCORE	COMMITTEE SCORE	2013 SCORE	THREE-YEAR AVERAGE
AFZALI, KATHY (R)	+	+	+	+	-	+	-	71%	100%	86%	66%
ANDERSON, CURT (D)	+	+	+	+	-	+	+	86%	67%	77%	87%
ARORA, SAM (D)	+	+	+	+	-	+	+	86%	75%	81%	94%
AUMANN, SUSAN (R)	+	+	+	+	+	+	-	86%	NA	86%	70%
BARKLEY, CHARLES (D)	+	+	+	+	-	+	+	86%	61%	74%	82%
BARNES, BEN (D)	+	+	+	+	-	+	+	86%	67%	77%	85%
BARVE, KUMAR (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
BATES, GAIL (R)	+	+	+	+	-	+	A	83%	NA	83%	63%
BEIDLE, PAMELA (D)	+	+	+	+	-	+	+	86%	100%	93%	94%
BEITZEL, WENDELL (R)	+	+	+	+	-	+	-	71%	NA	71%	66%
BOBO, ELIZABETH (D)	+	+	+	+	+	+	+	100%	100%	100%	98%
BOHANAN, JOHN (D)	+	+	+	+	-	+	-	71%	NA	71%	78%
BOTELER, JOSEPH (R)	+	+	+	+	+	+	-	86%	100%	93%	67%
BRANCH, TALMADGE (D)	+	+	+	+	-	+	+	86%	100%	93%	94%
BRAVEBOY, AISHA (D)	+	+	+	+	-	+	+	86%	72%	79%	88%
BROMWELL, ERIC (D)	+	+	+	+	-	+	-	71%	100%	86%	91%
BURNS, EMMETT (D)	+	NV	+	+	-	+	+	71%	46%	59%	78%
BUSCH, MICHAEL (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
CANE, RUDOLPH (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
CARDIN, JON (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
CARR, AL (D)	+	+	+	+	+	+	+	100%	100%	100%	100%
CARTER, JILL (D)	+	+	+	+	-	+	+	86%	33%	60%	80%
CLAGETT, GALEN (D)	+	+	+	+	-	+	A	83%	53%	68%	89%
CLIPPINGER, LUKE (D)	+	+	+	+	-	+	+	86%	50%	68%	84%
CLUSTER, JOHN (R)	+	+	+	+	+	+	-	86%	50%	68%	56%
CONAWAY, FRANK (D)	+	+	+	+	NV	+	+	86%	50%	68%	84%
CONWAY, NORMAN (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
COSTA, BOB (R)	+	+	+	+	-	+	+	86%	100%	93%	88%
CULLISON, BONNIE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
DAVIS, DERECK (D)	+	+	+	+	-	+	+	86%	NA	86%	94%
DEBOY, STEVEN (D)	+	+	+	+	-	+	+	86%	NA	86%	87%
DONOGHUE, JOHN (D)	+	+	+	+	-	A	NV	67%	100%	84%	91%
DUMAIS, KATHLEEN (D)	+	+	+	+	-	+	+	86%	75%	81%	88%
DWYER, DON (R)	A	A	+	A	A	A	-	50%	NA	50%	44%
ECKARDT, ADELAIDE (R)	+	+	+	+	-	+	-	71%	NA	71%	61%
ELLIOTT, DONALD (R)	+	+	+	+	-	+	+	86%	100%	93%	81%
FELDMAN, BRIAN (D)	+	+	+	+	-	+	+	86%	61%	74%	85%
FISHER, MARK (R)	+	+	+	+	+	-	-	71%	100%	86%	64%
FRANK, WILLIAM (R)	NV	+	+	+	-	+	-	57%	100%	78%	76%
FRICK, BILL (D)	+	+	+	+	A	+	+	100%	100%	100%	100%
FRUSH, BARBARA (D)	+	+	+	+	+	+	+	100%	100%	100%	100%
GAINES, TAWANA (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
GEORGE, RONALD (R)	+	+	+	+	-	+	-	71%	100%	86%	71%
GILCHRIST, JAMES (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
GLASS, GLEN (R)	+	+	+	+	+	+	-	86%	50%	68%	64%
GLENN, CHERYL (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
GRIFFITH, MELONY (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
GUTIERREZ, ANA SOL (D)	+	+	+	+	-	+	+	86%	NA	86%	91%
GUZZONE, GUY (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
HADDADWAY-RICCIO, JEANNIE (R)	+	+	+	+	-	+	-	71%	29%	50%	54%
HAMMEN, PETER (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
HARPER, NINA (D)	+	+	+	+	o	+	+	100%	100%	100%	100%*

DELEGATE	HB 596	HB 1297	HB 342	SB 930	HB 89	HB 286	HB 332	FLOOR SCORE	COMMITTEE SCORE	2013 SCORE	THREE-YEAR AVERAGE
HAYNES, KEITH (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
HEALEY, ANNE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
HERSHEY, STEPHEN (R)	+	+	+	+	-	+	-	71%	39%	55%	49%
HIXSON, SHEILA (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
HOGAN, PATRICK (R)	+	+	+	+	-	+	-	71%	100%	86%	83%
HOLMES, MARVIN (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
HOUGH, MICHAEL (R)	+	+	+	+	-	+	-	71%	75%	73%	58%
HOWARD, CAROLYN (D)	+	+	+	+	+	+	+	100%	100%	100%	100%
HUBBARD, JAMES (D)	+	+	+	+	+	+	+	100%	100%	100%	100%
HUCKER, TOM (D)	+	+	+	+	-	+	+	86%	76%	81%	86%
IMPALLARIA, RICK (R)	+	+	+	+	-	+	-	71%	38%	55%	49%
IVEY, JOLENE (D)	+	+	+	+	-	+	+	86%	100%	93%	94%
JACOBS, JAY (R)	+	+	+	+	-	+	-	71%	100%	86%	78%
JAMES, MARY-DULANY (D)	+	+	+	+	-	+	+	86%	NA	86%	91%
JAMESON, SALLY (D)	+	+	NV	+	-	+	-	57%	44%	51%	76%
JONES, ADRIENNE (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
KACH, WADE (R)	+	+	+	+	+	+	-	86%	100%	93%	73%
KAISER, ANNE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
KELLY, ARIANA (D)	+	+	+	+	-	+	+	86%	100%	93%	94%
KELLY, KEVIN (D)	+	+	+	+	-	+	-	71%	50%	61%	80%
KIPKE, NICHOLAUS (R)	+	+	+	-	+	+	+	86%	100%	93%	89%
KRAMER, BEN (D)	+	+	+	+	-	+	+	86%	71%	79%	87%
KREBS, SUSAN (R)	+	+	+	-	-	+	-	57%	100%	79%	64%
LAFFERTY, STEPHEN (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
LEE, SUSAN (D)	+	+	+	+	+	+	+	100%	50%	75%	92%
LOVE, MARY ANN (D)	+	+	+	+	-	+	+	86%	44%	65%	80%
LUEDTKE, ERIC (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
MALONE, JAMES (D)	+	+	+	+	-	+	A	83%	100%	92%	92%
MCCOMAS, SUSAN (R)	+	+	+	+	-	+	-	71%	75%	73%	52%
MCCONKEY, TONY (R)	+	+	+	+	-	-	-	57%	NA	57%	57%
MCDERMOTT, MIKE (R)	+	+	+	+	+	+	-	86%	75%	81%	59%
MCDONOUGH, PAT (R)	A	A	+	+	+	+	-	80%	100%	90%	68%
MCHALE, BRIAN (D)	+	+	+	+	-	+	+	86%	61%	74%	83%
MCINTOSH, MAGGIE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
MC MILLAN, HERB (R)	+	+	+	+	+	-	+	86%	100%	93%	82%
MILLER, ARUNA (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
MILLER, WARREN (R)	+	+	+	+	-	+	-	71%	28%	50%	47%
MINNICK, JOSEPH (D)	+	+	+	+	-	+	-	71%	41%	56%	71%
MITCHELL, KEIFFER (D)	NV	+	+	+	-	+	+	71%	50%	61%	82%
MIZEUR, HEATHER (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
MORHAIM, DAN (D)	+	+	+	+	-	+	+	86%	100%	93%	90%
MURPHY, PETER (R)	+	+	+	+	-	+	+	86%	100%	93%	98%
MYERS, LEROY (R)	+	+	NV	+	-	+	-	57%	100%	79%	71%
NATHAN-PULLIAM, SHIRLEY (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
NIEMANN, DOYLE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
NORMAN, WAYNE (R)	+	+	+	+	-	+	-	71%	100%	86%	81%
O'DONNELL, TONY (R)	+	+	+	+	-	+	-	71%	100%	86%	82%
OAKS, NATHANIEL (D)	+	+	+	+	-	+	+	86%	100%	93%	94%
OLSZEWSKI, JOHN (D)	+	+	+	+	-	+	-	71%	47%	59%	74%
OTTO, CHARLES (R)	+	+	+	+	-	+	-	71%	100%	86%	82%
PARROTT, NEIL (R)	+	+	+	+	-	+	-	71%	50%	61%	50%
PENA-MELNYK, JOSELINE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%

DELEGATE	HB 596	HB 1297	HB 342	SB 930	HB 89	HB 286	HB 332	FLOOR SCORE	COMMITTEE SCORE	2013 SCORE	THREE-YEAR AVERAGE
PENDERGRASS, SHANE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
PROCTOR, JAMES (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
READY, JUSTIN (R)	+	+	+	+	-	+	-	71%	100%	86%	54%
REZNIK, KIRILL (D)	+	+	+	+	-	+	+	86%	100%	93%	94%
ROBINSON, BARBARA (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
ROBINSON, SHANE (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
ROSENBERG, SAMUEL (D)	+	+	+	+	-	+	+	86%	50%	68%	89%
RUDOLPH, DAVID (D)	+	+	+	+	-	+	+	86%	56%	71%	83%
SCHUH, STEVE (R)	+	+	+	+	-	+	+	86%	64%	75%	61%
SCHULZ, KELLY (R)	+	+	+	+	-	+	-	71%	33%	52%	50%
SERAFINI, ANDREW (R)	+	+	+	+	-	+	-	71%	100%	86%	68%
SIMMONS, LUIZ (D)	+	+	+	+	-	+	+	86%	50%	68%	84%
SMIGIEL, MICHAEL (R)	+	+	A	+	+	+	-	83%	67%	75%	64%
SOPHOCLEUS, THEODORE (D)	+	+	+	+	-	+	+	86%	NA	86%	83%
STEIN, DANA (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
STIFLER, DONNA (R)	+	+	+	+	-	+	-	71%	40%	56%	55%
STOCKSDALE, NANCY (R)	+	+	+	+	-	+	-	71%	NA	71%	74%
STUKES, MELVIN (D)	+	NV	+	+	-	+	+	71%	100%	86%	95%
SUMMERS, MICHAEL (D)	+	NV	+	+	-	+	+	71%	100%	86%	91%
SWAIN, DARREN (D)	+	+	+	+	-	+	+	86%	50%	68%	68%*
SZELIGA, KATHY (R)	+	+	+	+	-	+	-	71%	NA	71%	57%
TARRANT, SHAWN (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
TURNER, FRANK (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
TURNER, VERONICA (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
VALDERRAMA, KRISSELDA (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
VALENTINO-SMITH, GERALDINE (D)	+	+	+	+	+	+	+	100%	50%	75%	83%
VALLARIO, JOSEPH (D)	+	+	+	+	-	NV	+	71%	NA	71%	70%
VAUGHN, MICHAEL (D)	+	+	+	+	-	+	+	86%	67%	77%	84%
VITALE, CATHY (R)	+	+	+	+	-	+	+	71%	100%	86%	78%
WALDSTREICHER, JEFF (D)	+	+	+	+	-	+	+	86%	50%	68%	84%
WALKER, JAY (D)	+	+	A	+	-	+	+	83%	100%	92%	95%
WASHINGTON, ALONZO D	+	+	+	NV	-	+	+	71%	100%	86%	86%*
WASHINGTON, MARY (D)	+	+	+	+	-	+	+	86%	NA	86%	95%
WEIR, MIKE (D)	+	+	+	+	-	+	+	86%	100%	93%	96%
WILSON, C.T. (D)	+	+	+	+	-	+	+	86%	100%	93%	98%
WOOD, JOHN (D)	+	+	+	+	-	+	-	71%	NA	71%	82%
ZUCKER, CRAIG (D)	+	+	+	+	-	+	+	86%	NA	86%	95%

SUMMARY OF BILLS IN MCRC'S 2013 SCORECARD

HB 596 / SB 419: DUE PROCESS / EXPEDITED RELEASE FOR PEOPLE ARRESTED IN DEBT CASES.

HB 1297 / SB 897: ALLOWS STATE OFFICIALS TO PUT A SECURITY FREEZE ON CREDIT REPORTS OF FOSTER CHILDREN.

HB 342 / SB 446: PROHIBITS MANDATORY BUNDLING OF HOME, AUTO INSURANCE

SB 930: ALLOWS DRIVERS IN THE MAIF PROGRAM TO BUY CAR INSURANCE IN INSTALLMENTS

HB 89 / SB 8: ALLOWS ENERGY