

**DRAFTER'S NOTE**  
**FROM THE**  
**LEGISLATIVE REFERENCE BUREAU**

LRBs0153/2dn  
PJK:cmh:mrc

October 26, 1999

1. I'm pretty sure they meant "mortgagee" (a bank, for example) instead of "mortgagor" (who would probably be the innocent insured himself or herself).

2. I did not describe the innocent insured as a co-insured. I did not think it was their intention to impose a requirement that the person be a co-insured with another person, including the abuser.

3. Another problem with this language, which you probably noticed, is that the innocent party must not have *contributed* to the creation of the loss or damage. I can see objections to that based on the fear that, for example, staying in a relationship with an abusive partner might be considered contributing to one's own abuse and, therefore, property loss.

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