LRB-0695

1999 DRAFTING REQUEST

Bill

Received: 10/30/98	Received By: kahlepj		
Wanted: As time permits	Identical to LRB: 97-1067/1		
For: Marlin Schneider (608) 266-0215	By/Representing: himself		
This file may be shown to any legislator: NO	Drafter: kahlepj		
May Contact:	Alt. Drafters:		
Subject: Insurance - miscellaneous	Extra Copies:		

Topic:

Requiring insurers to disclose personally identifying information

Instructions:

See Attached

Drafting History:							
Vers.	Drafted	Reviewed	Typed	Proofed	Submitted	Jacketed	Required
/?	kahlepj 10/30/98	wj ackson 1 1/17/98					
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FE Sent For: Nox Needed

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Vers. Drafted Reviewed Typed Proofed Submitted Jacketed Required I? kahlepj /i - ll - l/6 #//7 #//7 #//7 #//7 #//7 FE Sent For: FE Sent For:

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State of Misconsin 1997 - 1998 LEGISLATURE LRB-10 PJK:kmgi **1997 ASSE** 7228 WPO: welline#'s March 27, 1997 – Introduced by Representatives SCHNEIDER, R. YOUNG, NOTESTEIN, ZLEGELBAUER, RYBA, GRONEMUS, KREUSER, BOYLE, SERATTI and R. POTTER. Referred to Joint committee on Information Policy_ now con and AN ACT to create 628.385 of the statutes; relating to: disclosure of identifying information. Analysis by the Legislative Reference Bureau This bill requires an insurance agent to disclose to any person who applies for

insurance, both orally and in writing, any information **that** identifies the person that the agent has provided to or received from a national or statewide data base. The bill also requires an insurer to disclose to each insured under each policy issued by the insurer, in writing annually or at renewal if renewal is on an annual basis or more often, any information **that identifies** the insured that the insurer has provided to or received from a national or statewide data base.

For further information see the state and local fiscal estimate which will be printed as an appendix to this will.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. 628.385 of the statutes is created to read:

628.385 Disclosure of identifying information required. (1) In this

section:

(a) "Computer system" has the meaning given in s. 943.70 (1) (e).



LRB-1067/l PJK:kmg:jlb

SECTION 1

(b) "Data" has the meaning given in s. 943.70 (1) (f).

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(c) "Data base" means a collection of data stored in a computer system in a common format.

(d) "National or statewide data base" means a data base from which multiple insurers or multiple intermediaries may receive personally identifiable information about individuals in one or more states.

(e) "Personally identifiable information" has the meaning given in s. 19.62 (5). An intermediary shall disclose to an applicant for insurance any **(I**m) а personally identifiable information about the applicant that the intermediary has provided to or received from a national or statewide data base. The disclosure required under this subsection shall be provided both orally and in writing at the time of application, regardless of whether insurance coverage is provided or denied STET to the applicant. 3 (2) An insurer shall disclose to each insured under each insurance policy written by the insurerany personally identifiable information about the insured that the insurer has provided to or received from a national or statewide data base since the last time disclosure was provided to the insured under this section. The disclosure required under this subsection shall be provided in writing annually, or at renewal if the policy period is one year or less.

(END)



SUBMITTAL

LEGISLATIVE REFERENCE BUREAU Legal Section Telephone: 266-3561 5th Floor, 100 N. Hamilton Street

The attached draft is submitted **1 r** your inspection. Please check each part carefully, proofread each word, and **sign** on the appropriate line(s) below.

Date: 11/17/98

To: Representative Schneider

Relating to LRB drafting number: LRB-0695

<u>Topic</u>

Requiring insurers to disclose personally identifying information

Subject(s)

Insurance - miscellaneous

1. **JACKET** the draft for introduction



in the **Senate** <u>or</u> the **Assembly** (check only one). Only the requester under whose name the drafting request is entered in the **LRB's** drafting records may authorize the draft to be submitted. Please allow one day for the preparation of the required copies.

2. REDRAFT. See the changes indicated or attached

A revised draft will be submitted for your approval with changes incorporated.

3. Obtain FISCAL ESTIMATE NOW, prior to introduction _____

If the analysis indicates that a fiscal estimate is required because the proposal makes an appropriation or increases or decreases existing appropriations or state or general local government fiscal liability or revenues, you have the **option to** request the fiscal estimate prior to introduction. If you choose to introduce the proposal without the fiscal estimate, the fiscal estimate will be requested automatically upon introduction. It takes about 10 days to obtain a fiscal estimate. Requesting the fiscal estimate prior to introduction retains your flexibility for possible redrafting of the proposal.

If you have any questions regarding the above procedures, please call 266-3561. If you have any questions relating to the attached draft, please feel free to call me.

Pamela J. Kahler, Senior Legislative Attorney Telephone: (608) 266-2682