

**Redraft of 01-03-00 OCI Proposal**  
**Prepared by: Ron Kuehn on behalf of professional organizations and**  
**companies interested in pre-need insurance 01-05-00**

**SECTION 1. Ins 23.30 (1) (b) is amended to read:**

(No amendments shall be made to Ins 23.30 (1) (b). This administrative code provision concerns single premium pre-need insurance. SB 257 relates exclusively to multi-premium policies.)

**SECTION 2. Ins 23.30 (1) (i) is created to read:**

**Ins 23.30 (i) Premium rates for all funeral policies shall be filed at the time the policy form is filed with the commissioner under section 631.20, Stats. and within 30 days after they were revised. Premiums shall be based upon sound actuarial principles, but are not subject to the approval of the commissioner.**

**SECTION 3. Ins 23.10 (6m) is created to read:**

**Ins 23.10 (6m) "Multi-premium funeral policy" means a funeral policy where the premium to fund the policy is paid over time.**

**SECTION 4. Section Ins 23.35 is repealed and recreated to read:**

**Ins 23.35 Minimum benefit requirements for multi-premium funeral policies. (1) An insurer may issue a multi-premium funeral policy only if, at the time of issue, the face amount of the policy is not less than the amount of the prearranged funeral plan.**

**(2) The Death benefit of a multi-premium funeral policy may not be less than its face amount unless all of the following conditions are met:**

**(a) The policy is guaranteed issue and does not require the applicant to meet medical underwriting criteria.**

(b) The front of the policy contains a full disclosure of the lower death benefit with a detailed explanation contained within the policy.

(c) The policy may only be sold to those applicants who do not qualify for the insurer's underwritten multi-premium funeral policy, or who do not apply for the underwritten policy.

(d) The lower death benefit in a guaranteed issue multi-premium funeral policy may not be less than be one of the following:

1. Twenty-five percent of the face amount during the first year, 50 percent of the face amount during the second year, and the full face amount after the beginning of the third year. However, in no event shall the lower death benefit be less than the premiums paid

2. During the first 2 years of the policy an amount equal to the premiums paid plus interest at the rate of not less than 5 3 percent simple interest per year compounded annually and the full face amount after the beginning of the third year.

(3). Multi-premium funeral policies shall disclose to applicants, at the time of application for coverage, ~~the premiums to be paid over the life of the policy in a manner approved by the commissioner.~~ the maximum number of premiums to be paid over the life of the policy, the amount of each premium payment, and the frequency of making the premium payments.

(4). The premium payment period for a multi-premium funeral policy shall be no more than 20 years for issue ages under 60 years, no more than 10 years for issue ages 60 to 80 years, and no more than 5 years for issue ages 80 years and higher.

(5). This section does not apply to single premium policies.

**SECTION 5.** These changes will take effect on the first day of the first month after publication, as provided in s, 227.22(2)(intro), Stats.



MISOONSIN LEGISLATURE

COMMITTEE

COMMITTEE

DATE

LEGISLATOR NAME

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State Senator  
**Chuck Chvala**  
SENATE MAJORITY LEADER

February 15, 2000

The Honorable Roger Breske  
Wisconsin State Senator  
Rm. No. 18 S., Capitol  
Madison, WI 53703

Dear Senator Breske:

The Senate Committee on Organization has approved your request for the Members of the Senate Committee on Insurance, Tourism, Transportation and Corrections to travel to Reedsburg, Wisconsin on February 23, 2000 for the purpose of conducting a Public Hearing .

It is the Committee's understanding that you are seeking reimbursement for all actual and necessary expenses associated with the committee members' attendance at this hearing. It is further understood that you are seeking approval for additional staff support from the Senate Sergeant-at-Arms and overnight accommodations, as needed.

Your request has been approved contingent upon the Senate not being in session. Please let me know if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Chuck Chvala".

CHUCK CHVALA  
Chairman  
Senate Committee on Organization



**Judith B. Robson**  
Wisconsin State Senator

February 16, 2000

Senator Roger Breske  
Chair, Committee on Insurance, Tourism, Transportation and Corrections  
Room 18 South  
State Capitol

Dear ~~Senator~~  Breske:

I am writing in regards to the death of state prison inmate Michelle Greer.

As you know, Ms. Greer died at the Taycheedah Correctional Institution on February 2, 2000. Ms. Greer was an asthmatic who complained several times immediately before her death that she needed medical attention. Despite her pleas, health care officials at the prison refused to treat, or even see, her.

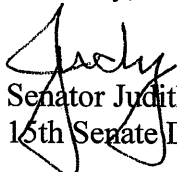
Media accounts of this tragic incident have quoted prison officials as saying that prison staff acted properly and that all procedures were followed. One official even said the staff acted in an "exemplary" fashion.

Something is wrong. Either the prison's procedures led to the death of an inmate, in which case they must be considered inadequate, or proper procedures were not followed.

In order to determine what went wrong, I urge you to convene the Senate Committee on Insurance, Tourism, Transportation and Corrections for a hearing on this incident and prison health policies.

Thank you for your attention to this matter.

Sincerely,

  
Senator Judith B. Robson  
15th Senate District

JBR:da

**Vance, Vaughn**

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**From:** Terry [fxsts@netwurx.net]  
**Sent:** Friday, February 25, 2000 8:55 PM  
**To:** Sen.Breske@legis.state.wi.us  
**Subject:** Sales Tax rebate

Dear Mr. Breske,

I'm writing you to express my disgust and displeasure with the smoke and mirrors sales tax rebate. First you make a big to do of the surplus, then you pass legislation to return it to us and then,,,,,,,,,,,,, you eliminate the property tax deduction.....smoke and mirrors. Do you think we citizens are stupid?Ok, we had a surplus, hmmm if you eliminate the property tax deduction,,,hmmm, that paid the sales tax rebate,,hmmm what happened to the surplus??? We arent stupid, and I for one and others will remember it the next election. Many of my fellow residents and myself, would appreciate an explanation/

Soncerely

Tarryl L, Janik  
P.O. Box 1271  
Eagle River, Wisconsin 54521

## Vance, Vaughn

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**From:** Dick Martens [rmartens@tds.net]  
**Sent:** Saturday, February 26, 2000 5:43 PM  
**To:** Cowles, Sen. Rob; Ainsworth, Rep. John  
**Cc:** Breske, Sen. Roger; Gard, Rep. John; Green, US Rep. Mark; Huebscher, Mr. John; Serrati, Rep. Lorraine; Zueske, Sec. Cate  
**Subject:** State Income Tax vs. Children

Dick & Nancy Martens & family  
917 S. Park St. Shawano, WI 54166  
(715)526-6751 home, (715)799-5150 office

Dear Legislator,

I write to point out a gross inequity in the State's income tax.

Following is actual data from our 1999 Federal and State returns.

Form 1040 - Line 33 - Adjusted Gross Income \$35,128  
36 - Itemized Deductions -12,447  
38 - Exemption Deductions\* -24,750  
39 - Taxable Income 0

\*9 exemptions (parents and 7 children) at \$2,750 each

Form 1 - Line 13 - Wisconsin Income \$33,951  
14 - Tax 1,761  
15 - Dependent Credit\*\* -350  
17 - Itemized Deduction Credit -305  
24 - Married Couple Credit -225  
27 - Net Tax 881

\*\*7 dependents at \$50 each

Why are my children being taxed \$881 under Wisconsin's 7% rate while they have \$0 tax under the IRS 15% rate? BECAUSE Wisconsin only allows \$715\*\*\* in non-taxable expenses for a child vs. the IRS allowance of \$2,750 per exemption. (This does not even take into account the IRS \$500 additional child tax credit.)

\*\*\*\$50 per child credit divided by 7% tax rate equals \$715 income.

To correct this tax inequity being borne by children, Wisconsin should IMMEDIATELY raise the dependent credit to \$200. Further study should then be done to determine how much higher the credit should be to ensure tax fairness for the children of Wisconsin (at least equal to the level provided by the IRS).

Your response would be much appreciated. Sincerely, /s/ Dick Martens

P.S. I would be happy to share any and all of my tax data should you be interested in working with me on this problem.

# Vance, Vaughn

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**From:** Vance, Vaughn  
**Sent:** Saturday, February 26, 2000 9:03 PM  
**To:** Sen.Breske

  
Legislative Hotline  
Message

  
Legislative Hotline  
Message



## Vance, Vaughn

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**From:** Elgiancohodas@aol.com  
**Sent:** Monday, February 28, 2000 8:30 AM  
**To:** Sen.Decker@legis.state.wi.us  
**Cc:** Sen.Breske@legis.state.wi.us  
**Subject:** Mourning Dove

Dear Senator,  
I don't know if it will come to a vote, however the idea of shooting the mourning dove is absolutely barbaric! There is plenty of other poultry around to eat. My husband and I strongly request a negative vote on this issue.

Thank you.  
Janet I Cohodas

## Vance, Vaughn

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**From:** leontodd@execpc.com  
**Sent:** Monday, February 28, 2000 8:49 AM  
**To:** Attorney Troy Yancey  
**Subject:** Block scheduling: another school of education reform failure

Waco Tribune-Herald, February 28, 2000

"Connally Notes"

Connally High School [Waco, Texas] is considering returning to a traditional seven-period, 50-minute schedule after having experimented with a modified block schedule for two years.

Dean Kirkpatrick, a high school principal, made the proposal for next school year's schedule at Connally ISD's regular board meeting last week.

Kirkpatrick said the high school requested permission two years ago to use a modified block schedule to allow students, especially juniors and seniors, to make up credits when they were behind. But that was before the Lakeview Academy and the district's Connally Accelerated Program were established, he said.

The principal said the high school has seen an increase in the failure rate since being on the modified block schedule, and students have indicated they don't like 90-minute classes.

Kirkpatrick said many students claimed they often forgot the concepts that were taught at the last class. Several students reported they felt the block scheduling encouraged them to procrastinate with their homework, he added.

Citing the students' concerns, Kirkpatrick asked the board that the high school return to the seven-period day with 50-minute classes meeting every day.

The board will act on it at a future board meeting.

June Doty.

Thank yms

Mayer +  
Mr. Waffle  
Dale + Tom

Feb  
2000  
?

Dale - requests status letter  
from DOT on heavy bypass  
issue - projections:  
to Bob Cook.

Mr. Cummings - opposed to  
 Hwy 12 project.

Breske - ✓  
Grobschmidt -  
Shibilski -  
Baumgart - ✓

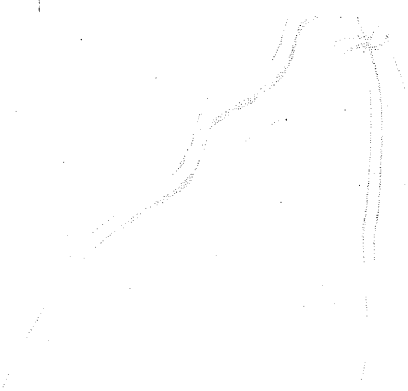
Schultz ✓  
Lasee - ✓  
Zien - ✓

Feb  
2000  
?

Sheryl Atbers.

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Bob Cook



BEHAVIOR REPORT STATISTICS BY INFORMANT  
 From 01/01/98 to 12/31/98

Feb  
2000  
Hearing  
?

Informant	License Action	No. Cases
<b>ENFORCE</b>		
	@@	2
	CANCEL	1
	DEMANDED_RE_EXAM	616
	DLE_CONTACT	11
	FILL_OUT_FORM	1,195
	MV3030G	34
	ROAD_TEST	1
	SPECIAL_ALCOHOL_DRUG_INTERVIEW	8
	Total by ENFORCE informant:	1,868
<b>HEALTHP</b>		
	@@	3
	CANCEL	230
	CANCEL_EPI	58
	CANCEL_VIS	3
	DEMANDED_RE_EXAM	4
	DLE_CONTACT	2
	FILL_OUT_FORM	108
	MV3030G	8
	ROAD_TEST	193
	Total by HEALTHP informant:	609
<b>CITIZEN</b>		
	@@	1
	CANCEL	3
	DEMANDED_RE_EXAM	18
	DLE_CONTACT	2
	FILL_OUT_FORM	93
	MV3030G	6
	SPECIAL_ALCOHOL_DRUG_INTERVIEW	1
	Total by CITIZEN informant:	124
<b>EXAMINR</b>		
	DEMANDED_RE_EXAM	9
	DLE_CONTACT	4
	FILL_OUT_FORM	32
	MV3030G	2
	Total by EXAMINR informant:	47
<b>ASSESOR</b>		
	FILL_OUT_FORM	3
	Total by ASSESOR informant:	3
<b>HPNURSE</b>		
	CANCEL	2
	DEMANDED_RE_EXAM	4
	DLE_CONTACT	1
	FILL_OUT_FORM	50
	MV3030G	1
	Total by HPNURSE informant:	58
<b>ACCIDEN</b>		
	DEMANDED_RE_EXAM	1
	DLE_CONTACT	1

	FILL_OUT_FORM		2
			-----
		Total by ACCIDEN informant:	4
ONESIGN	CITIZEN_ONESIGN		18
			-----
		Total by ONESIGN informant:	18
OOS	OUT_OF_STATE		2
			-----
		Total by OOS informant:	2
ANON	DEMANDED_RE_EXAM		1
			-----
		Total by ANON informant:	1
-----			
Total Number of Behavior cases			2,734
=====			

Age of Drivers with Behavior reports processed in 1998

Under 65	65 to 70	Over 70	TOTAL Reports
846	176	1711	2734

# Committee Meeting Attendance Sheet

## Senate Committee on Insurance, Tourism, Transportation and Corrections

Date: 3/8/00 Meeting Type: \_\_\_\_\_

Location: \_\_\_\_\_

Committee Member

- Sen. Roger Breske, Chair
- Sen. Richard Grobschmidt
- Sen. Jim Baumgart
- Sen. Kevin Shibilski
- Sen. Dale Schultz
- Sen. Alan Lasee
- Sen. David Zien

Present

Absent

Excused

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Totals:

\_\_\_\_\_

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Vaughn Vance, Committee Clerk



Date ??

Executive Session.

Committee Meeting Attendance Sheet

Senate Committee on Insurance, Tourism, Transportation and Corrections

Date: \_\_\_\_\_ Meeting Type: ES.

Location: \_\_\_\_\_

<u>Committee Member</u>	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Sen. Roger Breske, Chair	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Richard Grobschmidt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Jim Baumgart	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Kevin Shibilski	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Dale Schultz	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Alan Lasee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. David Zien	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Totals: \_\_\_\_\_

Vaughn Vance, Committee Clerk

# Vote Record

## Senate Committee on Insurance, Tourism, Transportation and Corrections



Date: \_\_\_\_\_

Moved by: SB92 / Zien Schultz (5)

AB: \_\_\_\_\_

SB: \_\_\_\_\_

AJR: \_\_\_\_\_

SJR: \_\_\_\_\_

A: \_\_\_\_\_

SR: \_\_\_\_\_

Seconded by: \_\_\_\_\_

Clearinghouse Rule: \_\_\_\_\_

Appointment: \_\_\_\_\_

Other: \_\_\_\_\_

A/S Amdt: \_\_\_\_\_

A/S Amdt: \_\_\_\_\_ to A/S Amdt: \_\_\_\_\_

A/S Sub Amdt: \_\_\_\_\_

A/S Amdt: \_\_\_\_\_ to A/S Sub Amdt: \_\_\_\_\_

A/S Amdt: \_\_\_\_\_ to A/S Amdt: \_\_\_\_\_ to A/S Sub Amdt: \_\_\_\_\_

Be recommended for:

- Passage
- Introduction
- Adoption
- Rejection

- Indefinite Postponement
- Tabling
- Concurrence
- Nonconcurrence
- Confirmation

Committee Member

- Sen. Roger Breske, Chair
- Sen. Richard Grobschmidt
- Sen. Jim Baumgart
- Sen. Kevin Shibilski
- Sen. Dale Schultz
- Sen. Alan Lasee
- Sen. David Zien

<u>Aye</u>	<u>No</u>	<u>Absent</u>	<u>Not Voting</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Totals:

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Motion Carried

Motion Failed