

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

LRB-2043/1dn  
PJK:jld:jf

March 6, 2007

Because of other more general and less tangible factors under ch. 625 that are used to set rates and to determine whether rates comply with the required standards, I did not specify that the three factors you listed were the *exclusive* factors for setting rates for auto insurance.

You asked how the requirements in this bill could be enforced. They would be enforced under subch. V of ch. 601 as are all other insurance requirements. If someone believes that their rates are based on impermissible factors, they may make a complaint to OCI. Also, rates are supposed to be filed with OCI under s. 625.13, and OCI is supposed to determine whether rates comply with the standards under ch. 625 and any other requirements, such as those in this bill.

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