

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

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I liked the suggestion to use “local market.” That enabled me to get rid of a lot of extra words. I kept “geographic area,” however, because I think we need that to identify which local market the insurer is to base rates on.

I didn't list all of the individuals suggested for the other new provision. The problem with listing a number of specific individuals is that you may leave someone out and create a loophole. I think “representative of an insurer” and “other person acting on behalf of an insurer” are more general and should cover most possibilities.

I'm not sure what a damage repair “estimating system” is. I used the term, though, because I didn't know what else to use, since I'm not sure what it is. Is that term commonly and consistently used in the industry?

Pamela J. Kahler
Senior Legislative Attorney
Phone: (608) 266-2682
E-mail: pam.kahler@legis.wisconsin.gov