# 2009 DRAFTING REQUEST

## Bill

Received: 12/02/2008 Wanted: As time permits					Received By: <b>pkahler</b> Identical to LRB:			
				*				
For: Jennifer Shilling (608) 266-5780					By/Representing: Nathan Houdek			
This file	may be shown	to any legislate	or: NO		Drafter: <b>pkahler</b> Addl. Drafters:  Extra Copies:			
May Co	ntact:							
Subject:	Insurar	ice - auto						
Submit	via email: <b>YES</b>							
Request	er's email:	Rep.Shillir	ng@legis.wi	isconsin.gov				
Carbon	copy (CC:) to:							
Pre Top	oic:							
No spec	ific pre topic gi	ven						
Topic:		43 f 1						
Insuranc	e coverage of a	uto repairs						
Instruc	tions:							
See attac	ched							
Draftin	g History:							
Vers.	<u>Drafted</u>	Reviewed	Typed	Proofed	Submitted	<u>Jacketed</u>	Required	
/?	pkahler 12/03/2008	bkraft 12/16/2008						
/1			jfrantze 12/16/200	08	sbasford 12/16/2008			
/2	pkahler 12/30/2008	bkraft 12/30/2008	phenry 01/07/200	09	mbarman 01/07/2009	sbasford 02/23/2009		

**LRB-0991** 02/23/2009 08:15:42 AM Page 2

FE Sent For:



<**END>** 

# 2009 DRAFTING REQUEST

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Pre Top	pic:				***************************************			
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FE Sent For:

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# 2009 DRAFTING REQUEST

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Subject:	Insuran	ice - auto			Extra Copies:			
Submit vi	a email: YES							
Requester	's email:	Rep.Shilling	g@legis.wis	consin.gov				
Carbon co	opy (CC:) to:							
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Topic:								
Insurance	coverage of a	uto repairs	÷					
Instructi	ons:			······································			***************************************	
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Vers.	<u>Drafted</u>	Reviewed	Typed	Proofed	Submitted	Jacketed	Required	
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/1	/	2 bjk 12/30	jfrantze 12/16/2008	3 / 3	sbasford 12/16/2008			
FE Sent F	or:		Sph	<end></end>	hMS			

## 2009 DRAFTING REQUEST

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Receive	ed: 12/02/2008	Received By: pkahler	Received By: pkahler  Identical to LRB:  By/Representing: Nathan Houdek  Drafter: pkahler  Addl. Drafters:			
Wanted	d: As time permits	Identical to LRB:				
For: Je	nnifer Shilling (608) 266-5780	By/Representing: Nathan Hou				
This fil	e may be shown to any legislator: NO	Drafter: pkahler				
May Co	ontact:	Addl. Drafters:				
Subject	: Insurance - auto	Extra Copies:				
Submit	via email: YES					
Reques	ter's email: Rep.Shilling@legis.wisco	nsin.gov				
Carbon	copy (CC:) to:					
Pre To	ppic:					
No spec	cific pre topic given					
Topic:			Že.			
Insuran	ce coverage of auto repairs					
Instruc	ctions:					
See atta	ached					
Draftin	ng History:					
Vers.	<u>Drafted</u> <u>Reviewed</u> <u>Typed</u> <u>P</u>	Submitted Jacketed	Required			
/?	pkahler A	115				

FE Sent For:

<END>

# STATE OF WISCONSIN – LEGISLATIVE REFERENCE BUREAU

LRB

Research (608-266-0341)

Library (608-266-7040)

Legal (608-266-3561)

LRB

[2-02-08 2007 AB 3 2007 SB	2007 181 ) companions LRB-1902/2
Rep Schilling	J ble
(edioth w)	addition or change
Sent be	J 2-mail
D. in. coverage of auto	report

#### Kahler, Pam

From:

Houdek, Nathan

Sent:

Tuesday, December 02, 2008 10:50 AM

To:

Kahler, Pam

Subject:

Bill draft request, redraft of SB 181

Pam,

As I mentioned on the phone, Rep Shilling would like to have a bill drafted for the upcoming session that will be a redraft of SB 181 from last session (without the amendment) with a couple changes.

Here are the changes:

On page 5, between lines 4 and 5, insert this language:

"No adjuster or insurer, director, officer, broker, agent, atttorney-in-fact, employee or other representative of an insurer shall unilaterally and arbitrarily disregard a repair operation or cost identified by an estimating system."

On page 5, line 8, replace the words "geographic area" with "local market"

Thanks for your help, and let me know if you have any questions.

- Nathan

Nathan Houdek

Office of Representative Jennifer Shilling

95th Assembly District

phone 608.266.5780

toll-free 888.534.0095

fax 608.282.3695



# State of Misconsin 2007-2008 LEGISLATURE

-0991/ LRB-1902/2 PJK&CTS:169:pg



2007 ASSEMBLY BILL 353

PWF Inserts AV

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May 24, 2007 – Introduced by Representatives Van Roy, Shilling, Kerkman, Albers, Bies, Fields, Hubler, Kestell, Lothian, Molepske, Montgomery, Mursau, Murtha, Musser, Nelson, Owens, Petrowski, Seidel, Sinicki and Soletski, cosponsored by Senators Breske, A. Lasee, Erpenbach, Carpenter, Jauch, Kreitlow and Lehman. Referred to Committee on Insurance.

Regnasta

AN ACT to renumber and amend 632.37; to amend 632.37 (title); and to create

134.82, 632.37 (1) (b), (c), (d), (e) and (f) and 632.37 (2) and (3) of the statutes; relating to: prohibiting an insurer from requiring a certain vendor for

repairing a motor vehicle, requiring adjusters to inspect motor vehicle damage,

and insurance payments for motor vehicle repair costs.

#### Analysis by the Legislative Reference Bureau

Current law prohibits an insurer that issues a motor vehicle insurance policy that covers the repair or replacement of motor vehicle glass from conditioning the coverage on whether the insured or a third party making a claim under the policy obtains services or parts from a particular vendor specified by the insurer. This bill expands that prohibition. Under the bill, an insurer that issues a motor vehicle insurance policy that covers the repair of a motor vehicle may not condition that coverage on whether the insured or a third party making a claim under the policy obtains a damage repair estimate or services or parts from a particular garage, repair shop, or other vendor specified by the insurer. In addition, if an insured or third party makes a claim for the repair of a motor vehicle, the insurer must inform the insured or third party that they may select any garage, repair shop, or other vendor for a damage repair estimate or the repair and that the insurer will cover the reasonable costs of the repair regardless of which garage, repair shop, or other vendor they select. The insurer also must inquire whether the insured or third party has selected a garage, repair shop, or other vendor for a damage repair estimate or the repair and

#### **ASSEMBLY BILL 353**

Socal market

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may make a referral to a garage, repair shop, or other vendor if the insured or third party indicates that he or she has not selected a repair shop or requests a referral. The bill requires that every motor vehicle proof of insurance card issued after the effective date of the bill contain a notice that insurance companies are prohibited from requiring that repairs be made by a particular repair facility. Also under the bill, an auto body repair facility or automobile insurance claim facility must post in a conspicuous location a notice that insurance companies are prohibited from requiring that repairs be made by a particular repair facility. In addition, an auto body repair facility or an automobile insurance claim facility must include that same notice at the top of every motor vehicle repair estimate that it prepares.

The bill provides that an insurer that pays for the repair of a motor vehicle must pay for the repair at the same rate that the general public pays in that geographic area, unless the insurer and repair facility have an agreement otherwise, and that the insurer may not limit or discount the amount paid on the basis that the repair would have cost less if it had been made at a repair facility specified by the insurer. The bill also prohibits an insurance adjuster from preparing a vehicle damage estimate or from altering one prepared by another party without first physically in another party without first physically

inspecting the damage to the vehicle.

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

**SECTION 1.** 134.82 of the statutes is created to read:

134.82 Notice of right to choose repairer. (1) An auto body repair facility or automobile insurance claim facility shall post in a conspicuous location a sign that states, in boldface letters not less than 2 inches high: "Wisconsin law prohibits an insurance company from requiring that motor vehicle repairs be made by a particular repair facility; the consumer has the right to choose the repair facility."

(2) Every motor vehicle damage repair estimate prepared by an auto body repair facility or automobile insurance claim facility shall include at the top of the estimate, printed in not less than 10-point boldface type, the following notice: "Wisconsin law prohibits an insurance company from requiring that motor vehicle repairs be made by a particular repair facility; the consumer has the right to choose the repair facility."  $\sqrt{\phantom{a}}$ 

# **ASSEMBLY BILL 353**

	, <b>X</b>
1	SECTION 2. 632.37 (title) of the statutes is amended to read:
2	632.37 (title) Motor vehicle glass repair practices; restriction on
3	specifying vendor.
4	SECTION 3. 632.37 of the statutes is renumbered 632.37 (1) (a) and amended
5	to read:
6	632.37 (1) RESTRICTIONS ON SPECIFYING REPAIR FACILITY. (a) An insurer that
7	issues a motor vehicle insurance policy covering the repair of a motor vehicle,
8	including the repair or replacement of motor vehicle glass or other parts, may not
9	require, as a condition of that coverage, that an insured, or a 3rd party, making a
10	claim under the policy for the repair or replacement of the motor vehicle glass obtain
11	a damage repair estimate or services or parts from a particular garage, repair shop,
12	or other vendor, or in a particular location, specified by the insurer.
13	SECTION 4. 632.37 (1) (b), (c), (d), (e) and (f) of the statutes are created to read:
14	632.37 (1) (b) If an insured or a 3rd party makes a claim specified in par. (a)
15	that is covered under a policy specified in par. (a), the insurer shall, at the time the
16	claim is submitted, do all of the following in the following order:
17	1. Orally inform the insured or 3rd party that he or she may select any garage,
18	repair shop, or other vendor to prepare a damage repair estimate or to repair the
19	motor vehicle.
20	2. Orally inform the insured or 3rd party that the insurer will pay the
21	reasonable costs of the repair regardless of which garage, repair shop, or other
22	vendor the insured or 3rd party selects to make the repair.
23	3. Orally inquire whether the insured or 3rd party has selected a garage, repair
24	shop, or other vendor to prepare a damage repair estimate or to repair the motor
25	vehicle.

1	repairs be made by a particular repair facility; the consumer has the right to choose				
2	the repair facility."				
3	SECTION 2. 632.37 (title) of the statutes is amended to read:				
4	632.37 (title) Motor vehicle glass repair practices; restriction on				
5	specifying vendor.				
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7	to read:				
8	632.37 (1) (RESTRICTIONS ON SPECIFYING REPAIR FACILITY) (a) An insurer that				
9	issues a motor vehicle insurance policy covering the repair of a motor vehicle				
10	including the repair or replacement of motor vehicle glass or other parts, may not				
11	require, as a condition of that coverage, that an insured, or a 3rd party, making a				
12	claim under the policy for the repair or replacement of the motor vehicle glass obtain				
13 14	<u>a damage repair estimate or</u> services or parts from a particular <u>garage</u> , <u>repair shop</u> , <u>or other</u> vendor, or in a particular location, specified by the insurer.				
	SECTION 4. 632.37 (1) (b), (c), (d), (e) and (f) of the statutes are created to read:				
16	632.37 (1) (b) If an insured or a 3rd party makes a claim specified in par. (a)				
.17	that is covered under a policy specified in par. (a), the insurer shall, at the time the				
18	claim is submitted, do all of the following in the following order:				
19	1. Orally inform the insured or 3rd party that he or she may select any garage,				
20	repair shop, or other vendor to prepare a damage repair estimate or to repair the				
21	motor vehicle.				
22	2. Orally inform the insured or 3rd party that the insurer will pay the				
23	reasonable costs of the repair regardless of which garage, repair shop, or other				
24	vendor the insured or 3rd party selects to make the repair.				

#### ASSEMBLY BILL 353

(6)

(c) Except as provided in par. (d), if the insured or 3rd party indicates that he
or she has selected a garage, repair shop, or other vendor to prepare a damage repair
estimate or to repair the motor vehicle, the insurer may not attempt, or shall cease
attempts, to influence the insured's or 3rd party's choice of garage, repair shop, or
other vendor.√

- (d) An insurer may refer an insured or 3rd party making a claim under par. (b) to a particular garage, repair shop, or other vendor, or to a particular location, if, after the insurer satisfies the requirements under par. (b), any of the following occurs:
- 1. The insured or 3rd party indicates that he or she has not selected a garage, repair shop, or other vendor for the estimate or the repair.  $\checkmark$ 
  - 2. The insured or 3rd party requests a referral from the insurer.  $\checkmark$
- (e) An insurer that makes a referral under par. (d) may not engage in any actions intended to influence the insured's or 3rd party's decision, such as by agreeing to reduce the amount of the premium or deductible or offering additional warranties if the insured or 3rd party selects a particular garage, repair shop, or other vendor, or by suggesting that if repairs are not made at a particular garage, repair shop, or other vendor the repairs will cost more, be delayed, or not be guaranteed.
- (f) An insurer that issues a policy specified in par. (a) shall include on every motor vehicle proof of insurance card issued on or after the effective date of this paragraph .... [\*\*eviso\*\* inserts date], substantially the following information on its face: "Wisconsin law prohibits an insurance company from requiring that motor vehicle repairs be made by a particular repair facility; the consumer has the right to choose the repair facility."

**SECTION 5.** 632.37 (2) and (3) of the statutes are created to read:

#### **ASSEMBLY BILL 353**

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REPAIR ESTIMATES

>(a)

632.37 (2) REQUIREMENT TO MAKE PHYSICAL INSPECTION. An adjuster, as defined in s. 601.02 (1), may not prepare a motor vehicle damage repair estimate, or alter an estimate that was prepared by another party, without first making a physical inspection of the damage to the vehicle.

(3) Payment of Repair Costs. Except as otherwise agreed between the insurer and the garage, repair shop, or other vendor making the repair, an insurer that pays for the repair of a motor vehicle shall pay for the repair at the same rate the general public pays in the geographic area in which the repair is made for the same or a similar type of repair to the same or a similar type of motor vehicle. The insurer may not limit or discount the amount that the insurer pays for the repair on the basis that the repair would have cost less if it had been made at a particular garage, repair shop, or other vendor, or in a particular location, specified by the insurer.

#### SECTION 6. Initial applicability.

(1) If a motor vehicle insurance policy that is in effect on the effective date of this subsection contains a provision that is inconsistent with this act, this act first applies to that motor vehicle insurance policy on the date on which it is renewed.

(END)

D-vote

# 2009-2010 DRAFTING INSERT FROM THE

LRB-0991 rins

#### LEGISLATIVE REFERENCE BUREAU

#### INSERT A

The bill also prohibits an insurer or anyone acting on behalf of an insurer from unilaterally and arbitrarily disregarding a repair operation or cost identified under a damage repair estimate system.

(END OF INSERT A)

#### INSERT 5-4

1 (b) An insurer, representative of an insurer, or other person acting on behalf 2 of an insurer may not unilaterally and arbitrarily disregard a repair operation or cost 3 identified under a damage repair estimating system.

(END OF INSERT 5-4)

# DRAFTER'S NOTE FROM THE LEGISLATIVE REFERENCE BUREAU

LRB-0991/Jdn
PJK:.....

Date

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  $\sqrt{}$  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

# DRAFTER'S NOTE FROM THE

LRB-0991/1dn PJK:bjk:jf

#### LEGISLATIVE REFERENCE BUREAU

December 16, 2008

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Pamela J. Kahler Senior Legislative Attorney Phone: (608) 266–2682

E-mail: pam.kahler@legis.wisconsin.gov

#### Kahler, Pam

From:

Houdek, Nathan

Sent:

Tuesday, December 30, 2008 3:44 PM

To:

Kahler, Pam

Subject:

Changes to LRB 0991/1

Hi Pam,

Can you please make the following changes to LRB 0991/1:

Page 4, Line 1 and 2. We would like it to read: Orally inform the insured or 3rd party that the insurer will pay all the reasonable and necessary costs of the repair.......

Page 4, Line 20. Please delete the word additional

Page 5, Line 17 and 18. Please replace the current language with this language: "for the repair of a motor vehicle shall pay for the repair at the same rate the general public pays in the local market area in which the repair is made. The insurer may not limit or"

Thanks, and let me know if you have any questions.

- Nathan

Nathan Houdek Office of Representative Jennifer Shilling 95th Assembly District phone 608.266.5780 toll-free 888.534.0095 fax 608.282.3695

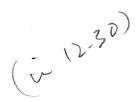
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## State of Misconsin 2009 - 2010 LEGISLATURE

LRB-0991/2
PJK&CTS:bjk:ff

### **2009 BILL**



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AN ACT to renumber and amend 632.37; to amend 632.37 (title); and to create 134.82, 632.37 (1) (title), 632.37 (1) (b), (c), (d), (e) and (f) and 632.37 (2) and (3)

of the statutes; **relating to:** prohibiting an insurer from requiring a certain vendor for repairing a motor vehicle, requiring adjusters to inspect motor vehicle damage, and insurance payments for motor vehicle repair costs.

#### Analysis by the Legislative Reference Bureau

Current law prohibits an insurer that issues a motor vehicle insurance policy that covers the repair or replacement of motor vehicle glass from conditioning the coverage on whether the insured or a third party making a claim under the policy obtains services or parts from a particular vendor specified by the insurer. This bill expands that prohibition. Under the bill, an insurer that issues a motor vehicle insurance policy that covers the repair of a motor vehicle may not condition that coverage on whether the insured or a third party making a claim under the policy obtains a damage repair estimate or services or parts from a particular garage, repair shop, or other vendor specified by the insurer. In addition, if an insured or third party makes a claim for the repair of a motor vehicle, the insurer must inform the insured or third party that they may select any garage, repair shop, or other vendor for a damage repair estimate or the repair and that the insurer will cover the reasonable costs of the repair regardless of which garage, repair shop, or other vendor they select. The insurer also must inquire whether the insured or third party has selected a garage, repair shop, or other vendor for a damage repair estimate or the repair and

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may make a referral to a garage, repair shop, or other vendor if the insured or third party indicates that he or she has not selected a repair shop or requests a referral. The bill requires that every motor vehicle proof of insurance card issued after the effective date of the bill contain a notice that insurance companies are prohibited from requiring that repairs be made by a particular repair facility. Also under the bill, an auto body repair facility or automobile insurance claim facility must post in a conspicuous location a notice that insurance companies are prohibited from requiring that repairs be made by a particular repair facility. In addition, an auto body repair facility or an automobile insurance claim facility must include that same notice at the top of every motor vehicle repair estimate that it prepares.

The bill provides that an insurer that pays for the repair of a motor vehicle must pay for the repair at the local market rate in that geographic area, unless the insurer and repair facility have an agreement otherwise, and that the insurer may not limit or discount the amount paid on the basis that the repair would have cost less if it had been made at a repair facility specified by the insurer. The bill prohibits an insurance adjuster from preparing a vehicle damage estimate or from altering one prepared by another party without first physically inspecting the damage to the vehicle. The bill also prohibits an insurer or anyone acting on behalf of an insurer from unilaterally and arbitrarily disregarding a repair operation or cost identified under a damage repair estimate system.

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

**Section 1.** 134.82 of the statutes is created to read:

134.82 Notice of right to choose repairer. (1) An auto body repair facility or automobile insurance claim facility shall post in a conspicuous location a sign that states, in boldface letters not less than 2 inches high: "Wisconsin law prohibits an insurance company from requiring that motor vehicle repairs be made by a particular repair facility; the consumer has the right to choose the repair facility."

(2) Every motor vehicle damage repair estimate prepared by an auto body repair facility or automobile insurance claim facility shall include at the top of the estimate, printed in not less than 10-point boldface type, the following notice: "Wisconsin law prohibits an insurance company from requiring that motor vehicle

1	repairs be made by a particular repair facility; the consumer has the right to choose
2	the repair facility."
3	<b>Section 2.</b> 632.37 (title) of the statutes is amended to read:
4	632.37 (title) Motor vehicle glass repair practices; restriction on
5	specifying vendor.
6	Section 3. 632.37 of the statutes is renumbered 632.37 (1) and amended to
7	read:
8	632.37 (1) (a) An insurer that issues a motor vehicle insurance policy covering
9	the repair of a motor vehicle, including the repair or replacement of motor vehicle
10	glass or other parts, may not require, as a condition of that coverage, that an insured,
11	or a 3rd party, making a claim under the policy for the repair <del>or replacement</del> of <u>the</u>
12	motor vehicle glass obtain a damage repair estimate or services or parts from a
13	particular garage, repair shop, or other vendor, or in a particular location, specified
14	by the insurer.
15	Section 4. 632.37 (1) (title) of the statutes is created to read:
16	632.37 (1) (title) RESTRICTIONS ON SPECIFYING REPAIR FACILITY.
17	SECTION 5. 632.37 (1) (b), (c), (d), (e) and (f) of the statutes are created to read:
18	632.37 (1) (b) If an insured or a 3rd party makes a claim specified in par. (a)
19	that is covered under a policy specified in par. (a), the insurer shall, at the time the
20	claim is submitted, do all of the following in the following order:
21	1. Orally inform the insured or 3rd party that he or she may select any garage,
22	repair shop, or other vendor to prepare a damage repair estimate or to repair the
23	motor vehicle.

- 2. Orally inform the insured or 3rd party that the insurer will pay the reasonable costs of the repair regardless of which garage, repair shop, or other vendor the insured or 3rd party selects to make the repair.
  - 3. Orally inquire whether the insured or 3rd party has selected a garage, repair shop, or other vendor to prepare a damage repair estimate or to repair the motor vehicle.
  - (c) Except as provided in par. (d), if the insured or 3rd party indicates that he or she has selected a garage, repair shop, or other vendor to prepare a damage repair estimate or to repair the motor vehicle, the insurer may not attempt, or shall cease attempts, to influence the insured's or 3rd party's choice of garage, repair shop, or other vendor.
  - (d) An insurer may refer an insured or 3rd party making a claim under par. (a) to a particular garage, repair shop, or other vendor, or to a particular location, if, after the insurer satisfies the requirements under par. (b), any of the following occurs:
  - 1. The insured or 3rd party indicates that he or she has not selected a garage, repair shop, or other vendor for the estimate or the repair.

(e) An insurer that makes a referral under par. (d) may not engage in any

- 2. The insured or 3rd party requests a referral from the insurer.
- actions intended to influence the insured's or 3rd party's decision, such as by agreeing to reduce the amount of the premium or deductible or offering additional warranties if the insured or 3rd party selects a particular garage, repair shop, or other vendor, or by suggesting that if repairs are not made at a particular garage, repair shop, or other vendor the repairs will cost more, be delayed, or not be guaranteed.

(f) An insurer that issues a policy specified in par. (a) shall include on every
motor vehicle proof of insurance card issued on or after the effective date of this
paragraph [LRB inserts date], substantially the following information on its face
"Wisconsin law prohibits an insurance company from requiring that motor vehicle
repairs be made by a particular repair facility; the consumer has the right to choose
the repair facility."
<b>SECTION 6.</b> 632.37 (2) and (3) of the statutes are created to read:

632.37 (2) Repair estimates. (a) An adjuster, as defined in s. 601.02 (1), may not prepare a motor vehicle damage repair estimate, or alter an estimate that was prepared by another party, without first making a physical inspection of the damage to the vehicle.

- (b) An insurer, representative of an insurer, or other person acting on behalf of an insurer may not unilaterally and arbitrarily disregard a repair operation or cost identified under a damage repair estimating system.
- (3) PAYMENT OF REPAIR COSTS. Except as otherwise agreed between the insurer and the garage, repair shop, or other vendor making the repair, an insurer that pays for the repair of a motor vehicle shall pay for the repair at the local market rate in the geographic area in which the repair is made. The insurer may not limit or discount the amount that the insurer pays for the repair on the basis that the repair would have cost less if it had been made at a particular garage, repair shop, or other vendor, or in a particular location, specified by the insurer.

#### SECTION 7. Initial applicability.

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(1) If a motor vehicle insurance policy that is in effect on the effective date of this subsection contains a provision that is inconsistent with this act, this act first applies to that motor vehicle insurance policy on the date on which it is renewed.

(END)

### Basford, Sarah

From:

Sent:

To:

Subject:

Rep.Shilling Monday, February 23, 2009 8:08 AM LRB.Legal Draft Review: LRB 09-0991/2 Topic: Insurance coverage of auto repairs

Please Jacket LRB 09-0991/2 for the ASSEMBLY.