## Fiscal Estimate - 2021 Session

Original	Updated	Corrected	Supplemental					
LRB Number	21-2140/1	Introduction Number	AB-0309					
Description prohibiting discrimination based on vaccination status								
Fiscal Effect	·							
State:  No State Fisc Indeterminate Appropriat Decrease Appropriat Create Ne	Existing Incre tions Reve Existing Decr	ease Existing absorb within						
2. Decreas	e Costs 3. Incressive Mandatory Pernse 4. Decr	5.Types of Loca Units Affected Towns Towns Towns Counties School Districts						
Fund Sources Affected  Affected Ch. 20 Appropriations  GPR FED PRO PRS SEG SEGS								
Agency/Prepared By		Authorized Signature	Date					
OCI/ Jeff Grothman (608) 264-6239		Sarah Smith (608) 267-9460	5/12/2021					

## Fiscal Estimate Narratives OCI 5/12/2021

LRB Number 21-2140/1	Introduction Number	AB-0309	Estimate Type	Original		
Description						
prohibiting discrimination based on vaccination status						

## Assumptions Used in Arriving at Fiscal Estimate

Under current law, OCI does have the authority to review an insurer's conduct and to review unfair declinations of coverage. OCI can take action against agents or insurers who misrepresent coverage, unfairly discriminate, or violate Wisconsin's insurance laws.

There are statutes and rules protecting consumers from unfair discrimination in insurance policies.

- Insurers may not refuse to insure you or refuse to renew your policy on the basis of sex. [s. Ins 6.55, Wis. Adm. Code]
- For auto or homeowner's policies, insurers may not refuse coverage to a class of risks solely on the basis of past criminal record, physical disability, past mental disability, age, marital status, sexual preference, "moral" character, or risk location. Insurers may not use these classifications to charge different rates without credible supporting information that must be filed with OCI.
- No insurer may cancel or refuse to issue or renew an automobile insurance policy wholly or partially because of one or more of the following characteristics of any person: age, sex, residence, race, color, creed, religion, national origin, ancestry, marital status, or occupation.

The bill proposes to add an additional category related to vaccination status. The cost to add this additional category is indeterminate.

## **Long-Range Fiscal Implications**

None.