Fiscal Estimate - 2017 Session

☑ Original	Updated	Corrected	Supple	emental				
LRB Number	17-3782/1	Introduction	Number SB-32	.8				
Description discrimination in employment, housing, public accommodations, education, insurance coverage, jury duty, and the receipt of mental health or vocational rehabilitation services on the basis of a person's gender identity, gender expression, or sexual orientation								
Fiscal Effect								
State: No State Fisc Indeterminate Increase E Appropriat Decrease Appropriat Create Ne	Existing Increditions Rev	ease Existing enues rease Existing enues	Increase Costs - May to absorb within ager Yes Decrease Costs					
Indeterminate 1. Increase Permiss 2. Decrease	e Costs 3.	ease Revenue missive Mandatory rease Revenue	Types of Local Government Units Affected Towns Counties School Districts Districts	ers CS				
Fund Sources Affected Affected Ch. 20 Appropriations								
GPR FED PRO PRS SEG SEGS								
Agency/Prepared	Ву	Authorized Signature		Date				
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Fiscal Estimate Narratives OCI 7/4/2017

LRB Number	17-3782/1	Introduction Number	SB-328	Estimate Type	Original		
Description							
discrimination in employment, housing, public accommodations, education, insurance coverage, jury duty,							
and the receipt of mental health or vocational rehabilitation services on the basis of a person's gender							
identity, gender expression, or sexual orientation							

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 additional categories related to gender identity which would be subject to review. The cost to add these additional categories is indeterminate.

Long-Range Fiscal Implications