



State of Wisconsin
2019 - 2020 LEGISLATURE

LRB-5457/1
EKL:amn

2019 SENATE BILL 784

February 6, 2020 - Introduced by Senators TESTIN, FEYEN and OLSEN, cosponsored by Representatives PETERSEN, NEYLON and DUCHOW. Referred to Committee on Insurance, Financial Services, Government Oversight and Courts.

1 **AN ACT to create** 601.465 (3) (f), subchapter IX (title) of chapter 601 [precedes
2 601.95], 601.95, 601.951, 601.952, 601.953, 601.954, 601.955 and 601.956 of the
3 statutes; **relating to:** imposing requirements related to insurance data
4 cybersecurity and granting rule-making authority.

Analysis by the Legislative Reference Bureau

This bill imposes requirements relating to the protection of nonpublic information on insurers and other persons regulated by the Office of the Commissioner of Insurance (licensees). The bill defines “nonpublic information” to mean nonpublic electronic information in the possession, custody, or control of a licensee that is either information concerning a Wisconsin resident that can be used to identify the individual in combination with another data element, such as a Social Security number, or certain health-related information that can be used to identify a Wisconsin resident.

Under the bill, a licensee must conduct a risk assessment and develop an information security program based on the assessment. The risk assessment must identify and assess reasonably foreseeable threats that could result in unauthorized access to or transmission, disclosure, misuse, alteration, or destruction of nonpublic information. The information security program must contain safeguards for the protection of the licensee’s information systems and nonpublic information and be designed to mitigate threats, commensurate with the size and complexity of the licensee, the nature and scope of the licensee’s activities, and the sensitivity of the nonpublic information. The bill requires the licensee to take specified risk mitigation

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actions and to monitor, evaluate, and adjust the information security program as appropriate.

The bill also requires that a licensee develop an incident response plan to promptly respond to, and recover from, a cybersecurity event that compromises the confidentiality, integrity, or availability of nonpublic information, the licensee's information systems, or the continuing functionality of the licensee's business or operations. Under the bill, "cybersecurity event" generally means an event resulting in the unauthorized access to, or disruption or misuse of, an information system or nonpublic information stored on an information system.

The bill further requires that a licensee exercise due diligence in selecting third-party service providers and make reasonable efforts to require that a service provider implement measures to protect and secure information systems and nonpublic information and report the occurrence of any cybersecurity event.

Under the bill, the above requirements do not apply to a licensee who has less than \$10 million in year-end total assets, less than \$5 million in gross annual revenue, or fewer than 25 full-time employees. However, the commissioner may issue an order to require compliance by an otherwise exempt licensee if warranted by the licensee's circumstances. A licensee who is not exempt from the requirements must annually certify to the commissioner that the licensee has complied with them.

Additionally, if a licensee knows that a cybersecurity event has or may have occurred, the bill requires that the licensee conduct a prompt investigation to assess the nature and scope of the event and take related actions, including the performance of reasonable measures to restore the security of affected information systems. If the cybersecurity event involves an information system maintained by a third-party service provider, the licensee must comply with the investigation requirements or make reasonable efforts to confirm that the service provider has either complied with the requirements or failed to cooperate with the investigation.

Under the bill, a licensee must notify the commissioner of a cybersecurity event if either of the following conditions is met:

1. The licensee is domiciled in Wisconsin and the cybersecurity event has a reasonable likelihood of materially harming a Wisconsin resident or a material part of the licensee's normal operations.

2. The licensee reasonably believes that the cybersecurity event involves the nonpublic information of at least 250 Wisconsin residents, and the cybersecurity event either must be reported to a government entity under federal or state law or has a reasonable likelihood of materially harming a Wisconsin resident or a material part of the licensee's normal operations.

The notification must provide specified information about the cybersecurity event, including details about the event and its discovery, a description of the accessed nonpublic information, the number of affected Wisconsin residents, and the licensee's efforts to address the circumstances that allowed the event to occur. The licensee is required to update the commissioner on material changes to the information and as additional information becomes available. If the cybersecurity event involves a third-party service provider, the licensee must notify the commissioner of the event unless the service provider does so.

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1 stored on an information system, except that a “cybersecurity event” does not include
2 any of the following:

3 (a) The unauthorized acquisition of encrypted nonpublic information if the
4 encryption process or key is not also acquired, released, or used without
5 authorization.

6 (b) The unauthorized acquisition of nonpublic information if the licensee
7 determines that the nonpublic information has not been used or released and has
8 been returned to the licensee or destroyed.

9 (4) “Encrypted” means the transformation of data into a form that results in
10 a low probability of assigning meaning without the use of a protective process or key.

11 (5) “Information security program” means the administrative, technical, and
12 physical safeguards that a licensee uses to access, collect, distribute, process, protect,
13 store, use, transmit, dispose of, or otherwise handle nonpublic information.

14 (6) “Information system” means a discrete set of electronic information
15 resources organized for the collection, processing, maintenance, use, sharing,
16 dissemination, or disposition of nonpublic information, as well as any specialized
17 system, including an industrial or process controls system, telephone switching and
18 private branch exchange system, and environmental control system.

19 (7) “Licensee” means a person licensed, authorized, or registered, or a person
20 required to be licensed, authorized, or registered, under chs. 600 to 655, other than
21 a purchasing or risk retention group that is chartered and licensed in another state
22 or a person acting as an assuming insurer that is domiciled in another state or
23 jurisdiction.

24 (8) “Multifactor authentication” means authentication through verification of
25 at least 2 of the following types of authentication factors:

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1 (a) Knowledge factor, including a password.

2 (b) Possession factor, including a token or text message on a mobile phone.

3 (c) Inherence factor, including a biometric characteristic.

4 **(9)** “Nonpublic information” means electronic information in the possession,
5 custody, or control of a licensee that is not publicly available information and is any
6 of the following:

7 (a) Information concerning a consumer that can be used to identify the
8 consumer, in combination with at least one of the following data elements:

9 1. Social security number.

10 2. Driver’s license number or nondriver identification card number.

11 3. Financial account number or credit or debit card number.

12 4. Security code, access code, or password that permits access to a financial
13 account.

14 5. Biometric records.

15 (b) Information or data, other than information or data regarding age or
16 gender, in any form or medium created by or derived from a health care provider or
17 a consumer that can be used to identify the consumer and that relates to any of the
18 following:

19 1. The physical, mental, or behavioral health or condition of the consumer or
20 a member of the consumer’s family.

21 2. The provision of health care to the consumer.

22 3. Payment for the provision of health care to the consumer.

23 **(10)** “Publicly available information” means information that a licensee has a
24 reasonable basis to believe is lawfully made available to the general public from

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1 federal, state, or local government records, widely distributed media, or disclosures
2 required by federal, state, or local law.

3 (11) "Third-party service provider" means a person other than a licensee who
4 contracts with a licensee to maintain, process, or store nonpublic information or is
5 otherwise permitted access to nonpublic information through its provision of
6 services to the licensee.

7 **SECTION 4.** 601.951 of the statutes is created to read:

8 **601.951 General provisions. (1) EXCLUSIVE STATE STANDARDS.** This
9 subchapter establishes the exclusive state standards applicable to licensees for data
10 security, the investigation of a cybersecurity event, and notification of a
11 cybersecurity event to the commissioner.

12 (2) EXCEPTIONS TO APPLICABILITY. (a) This subchapter does not apply to a person
13 who is an employee, agent, representative, or designee of a licensee and who is also
14 a licensee to the extent that the person is covered by the information security
15 program of the other licensee and the other licensee has complied with this
16 subchapter on behalf of the person.

17 (b) This subchapter, except for s. 601.954 (1), does not apply to a licensee who
18 is subject to and governed by 45 CFR Parts 160 and 165 and who maintains nonpublic
19 information in the same manner as protected health information under 45 CFR
20 Parts 160 and 165.

21 (c) If a licensee ceases to qualify for an exception under par. (a) or (b), the
22 licensee shall have 180 days to comply with this subchapter.

23 (3) AGREEMENTS BETWEEN PARTIES. Nothing in this subchapter shall prevent or
24 abrogate an agreement between a licensee and another licensee, a 3rd-party service

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1 provider, or another party to fulfill any of the requirements under s. 601.953 or
2 601.954.

3 (4) PRIVATE CAUSE OF ACTION. This subchapter may not be construed to create
4 or imply a private cause of action for violation of its provisions or to curtail a private
5 cause of action that otherwise exists in the absence of this subchapter.

6 (5) RULES. The commissioner may promulgate rules that are necessary to carry
7 out the provisions of this subchapter.

8 **SECTION 5.** 601.952 of the statutes is created to read:

9 **601.952 Information security program. (1) IMPLEMENTATION OF PROGRAM.**
10 No later than one year after the effective date of this subsection ... [LRB inserts
11 date], a licensee shall develop, implement, and maintain a comprehensive written
12 information security program based on the licensee's risk assessment under sub. (2)
13 and consistent with the conditions of sub. (3) (a). The program shall contain
14 administrative, technical, and physical safeguards for the protection of the licensee's
15 information systems and nonpublic information. The licensee shall design the
16 program to do all of the following:

17 (a) Protect against threats and hazards to the security and integrity of the
18 information systems and nonpublic information.

19 (b) Protect against unauthorized access to and use of nonpublic information
20 and minimize the likelihood of harm to a consumer from the unauthorized access or
21 use.

22 (c) Establish and periodically reevaluate a schedule for retention and disposal
23 of nonpublic information and establish a mechanism for the destruction of nonpublic
24 information that is no longer needed.

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1 **(2) RISK ASSESSMENT.** The licensee shall conduct a risk assessment under which
2 the licensee shall do all of the following:

3 (a) Identify reasonably foreseeable internal and external threats that could
4 result in unauthorized access to or transmission, disclosure, misuse, alteration, or
5 destruction of nonpublic information, including nonpublic information that is
6 accessible to or held by 3rd-party service providers of the licensee.

7 (b) Assess the likelihood and potential damage of the threats identified under
8 par. (a), taking into consideration the sensitivity of the nonpublic information.

9 (c) Assess the sufficiency of policies, procedures, information systems, and
10 other safeguards to manage the threats identified under par. (a) in each relevant
11 area of the licensee's operations, including all of the following:

12 1. Employee training and management.

13 2. Information systems, including the classification, governance, processing,
14 storage, transmission, and disposal of information.

15 3. Processes for detecting, preventing, and responding to attacks, intrusions,
16 and other system failures.

17 **(3) RISK MANAGEMENT.** Based on the risk assessment under sub. (2), the licensee
18 shall do all of the following:

19 (a) Design an information security program to mitigate the identified threats,
20 commensurate with the size and complexity of the licensee, the nature and scope of
21 the licensee's activities, including its use of 3rd-party service providers, and the
22 sensitivity of the nonpublic information.

23 (b) Implement the following security measures, as appropriate:

24 1. Place access controls on information systems.

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1 2. Identify and manage the data, personnel, devices, systems, and facilities
2 that enable the licensee to achieve its business purposes, taking into consideration
3 the relative importance of the data, personnel, devices, systems, and facilities to the
4 business objectives and risk strategy of the licensee.

5 3. Restrict physical access to nonpublic information to authorized individuals
6 only.

7 4. Protect, by encryption or other means, nonpublic information being
8 transmitted over an external network and nonpublic information stored on a
9 portable computer or storage device or media.

10 5. Adopt secure development practices for applications that are developed
11 in-house and utilized by the licensee.

12 6. Modify information systems in accordance with the licensee's information
13 security program.

14 7. Utilize effective controls, which may include multifactor authentication
15 procedures for employees accessing nonpublic information.

16 8. Implement regular testing and monitoring of systems and procedures to
17 detect actual and attempted attacks on, or intrusions into, an information system.

18 9. Include audit trails within the information security program that are
19 designed to detect and respond to cybersecurity events and to reconstruct material
20 financial transactions sufficient to support the normal operations and obligations of
21 the licensee.

22 10. Implement measures to protect against the destruction, loss, or damage of
23 nonpublic information due to environmental hazards, natural and other disasters,
24 and technological failures.

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1 11. Develop, implement, and maintain practices for the secure disposal of
2 nonpublic information in all formats.

3 (c) Designate at least one employee, affiliate, or outside vendor as responsible
4 for the information security program.

5 (d) Stay informed regarding emerging threats and vulnerabilities and
6 implement safeguards to manage the threats and vulnerabilities.

7 (e) No less than annually, assess the effectiveness of security safeguards,
8 including key controls, systems, and procedures.

9 (f) Include cybersecurity risks in the licensee's enterprise risk management
10 process.

11 (g) Utilize reasonable security measures when sharing information, taking
12 into consideration the character of the sharing and the type of information shared.

13 (h) Provide personnel with cybersecurity awareness training that is updated
14 as necessary.

15 **(4) PROGRAM ADJUSTMENTS.** The licensee shall monitor, evaluate, and adjust the
16 information security program under sub. (1) consistent with changes in technology,
17 the sensitivity of the nonpublic information, internal and external threats to
18 nonpublic information, and changes to the licensee's business operations,
19 outsourcing arrangements, and information systems. If a licensee identifies areas,
20 systems, or processes that require material improvement, updating, or redesign, the
21 insurer shall document the identification and remedial efforts to address the areas,
22 systems, or processes. The licensee shall maintain the documentation for a period
23 of at least 5 years starting from the date the documentation was created and shall
24 produce the documentation upon demand of the commissioner.

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1 **(5) INCIDENT RESPONSE PLAN.** As part of its information security program, a
2 licensee shall develop an incident response plan to promptly respond to, and recover
3 from, a cybersecurity event that compromises the confidentiality, integrity, or
4 availability of nonpublic information, the licensee's information systems, or the
5 continuing functionality of any aspect of the licensee's business or operations. The
6 incident response plan shall be in writing and address all of the following:

7 (a) The goals of the incident response plan.

8 (b) The internal process for responding to a cybersecurity event.

9 (c) The identification of clear roles, responsibilities, and levels of
10 decision-making authority during and immediately following a cybersecurity event.

11 (d) The external and internal communications and information sharing during
12 and immediately following a cybersecurity event.

13 (e) Requirements for the remediation of identified weaknesses in the
14 information systems and associated controls.

15 (f) The reporting and documentation of a cybersecurity event and related
16 incident response activities.

17 (g) The evaluation and revision of the incident response plan following a
18 cybersecurity event.

19 **(6) OVERSIGHT OF 3RD-PARTY SERVICE PROVIDER ARRANGEMENTS.** No later than 2
20 years after the effective date of this subsection ... [LRB inserts date], a licensee shall
21 exercise due diligence in selecting a 3rd-party service provider. The licensee shall
22 make reasonable efforts to require a 3rd-party service provider to do all of the
23 following:

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1 (a) Implement appropriate administrative, technical, and physical measures
2 to protect and secure the information systems and nonpublic information that are
3 accessible to or held by the 3rd-party service provider.

4 (b) Report a cybersecurity event under s. 601.954.

5 **(7) OVERSIGHT BY BOARD OF DIRECTORS.** If a licensee has a board of directors, the
6 board or an appropriate committee of the board shall, at a minimum, do all of the
7 following:

8 (a) Require the licensee's executive management to develop, implement, and
9 maintain the information security program under sub. (1).

10 (b) Oversee the development, implementation, and maintenance of the
11 information security program.

12 (c) Require the licensee's executive management to report, at least annually,
13 all of the following information to the board:

14 1. The overall status of the information security program and the licensee's
15 compliance with this subchapter.

16 2. Material matters relating to the information security program, including
17 issues relating to risk assessment, risk management and control decisions,
18 3rd-party service provider arrangements, and security testing.

19 3. Recommendations for modifications to the information security program.

20 **(8) ANNUAL CERTIFICATION TO COMMISSIONER.** Beginning in the year that is 2
21 years after the effective date of this subsection [LRB inserts date], a licensee who
22 is domiciled in this state shall annually submit, no later than March 1, to the
23 commissioner a written certification that the licensee is in compliance with the
24 requirements of this section. The licensee shall maintain all records, schedules, and

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1 data supporting the certification for a period of at least 5 years and shall produce the
2 records, schedules, and data upon demand of the commissioner.

3 **(9) EXEMPTIONS.** (a) This section does not apply to a licensee who meets any
4 of the following criteria:

5 1. Has less than \$10,000,000 in year-end total assets.

6 2. Has less than \$5,000,000 in gross annual revenue.

7 3. Has fewer than 25 employees, including independent contractors, who work
8 at least 30 hours a week for the licensee.

9 (b) The commissioner may issue an order to a licensee who is otherwise exempt
10 under par. (a) to comply with this section if the commissioner determines that the
11 order is warranted by the licensee's unique circumstances.

12 (c) A licensee who ceases to qualify for the exemption under par. (a) or who
13 receives an order under par. (b) shall comply with this section no later than 180 days
14 after the date the licensee ceases to qualify or receives the order.

15 **SECTION 6.** 601.953 of the statutes is created to read:

16 **601.953 Investigation of cybersecurity event.** (1) If a licensee learns that
17 a cybersecurity event involving the licensee's information systems or nonpublic
18 information has or may have occurred, the licensee, or an outside vendor or service
19 provider designated to act on behalf of the licensee, shall conduct a prompt
20 investigation that, at a minimum, includes all of the following:

21 (a) An assessment of the nature and scope of the cybersecurity event.

22 (b) The identification of any nonpublic information that was or may have been
23 involved in the cybersecurity event.

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1 (c) The performance of reasonable measures to restore the security of the
2 licensee's information systems compromised in the cybersecurity event and prevent
3 additional unauthorized acquisition, release, or use of nonpublic information.

4 (2) If a licensee knows that a cybersecurity event has or may have occurred in
5 an information system maintained by a 3rd-party service provider, the licensee shall
6 comply with sub. (1) or make reasonable efforts to confirm and document that the
7 3rd-party service provider has either complied with sub. (1) or failed to cooperate
8 with the investigation under sub. (1).

9 (3) The licensee shall maintain records concerning a cybersecurity event for a
10 period of at least 5 years starting from the date of the cybersecurity event and shall
11 produce the records upon demand of the commissioner.

12 **SECTION 7.** 601.954 of the statutes is created to read:

13 **601.954 Notification of a cybersecurity event.** (1) NOTIFICATION TO THE
14 COMMISSIONER. (a) A licensee shall notify the commissioner that a cybersecurity
15 event involving nonpublic information has occurred if any of the following conditions
16 is met:

17 1. The licensee is domiciled in this state and the cybersecurity event has a
18 reasonable likelihood of materially harming a consumer or a material part of the
19 normal operations of the licensee.

20 2. The cybersecurity event is any of the following and the licensee reasonably
21 believes that the cybersecurity event involves the nonpublic information of at least
22 250 consumers:

23 a. A cybersecurity event for which notice is required to be provided to a
24 government body, self-regulatory agency, or other supervisory entity under state or
25 federal law.

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1 b. A cybersecurity event that has a reasonable likelihood of materially harming
2 a consumer or a material part of the normal operations of the licensee.

3 (b) A licensee shall provide the notification under par. (a) in electronic form and
4 as promptly as possible, but no later than 3 business days from the determination
5 that the cybersecurity event occurred. In the notification, the licensee shall provide
6 as much of the following information as possible:

7 1. The date and source of the cybersecurity event and the time period during
8 which information systems were compromised by the cybersecurity event.

9 2. A description of how the cybersecurity event was discovered.

10 3. A description of how the nonpublic information was exposed, lost, stolen, or
11 breached and an explanation of how the information has been, or is in the process
12 of being, recovered.

13 4. A description of the specific data elements, including types of medical,
14 financial, and personally identifiable information, that were acquired without
15 authorization.

16 5. The number of consumers affected by the cybersecurity event.

17 6. A description of efforts to address the circumstances that allowed the
18 cybersecurity event to occur.

19 7. The results of any internal review related to the cybersecurity event,
20 including the identification of a lapse in automated controls or internal procedures.

21 8. Whether the licensee notified a government body, self-regulatory agency, or
22 other supervisory entity of the cybersecurity event and, if applicable, the date the
23 notification was provided.

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1 9. A copy of the licensee's privacy policy and a statement outlining the steps the
2 licensee will take, or has taken, to investigate and notify consumers affected by the
3 cybersecurity event.

4 10. The name of a contact person who is familiar with the cybersecurity event
5 and authorized to act for the licensee.

6 (c) The licensee shall update and supplement the information provided under
7 par. (b) to address material changes to the information as additional information
8 becomes available to the licensee.

9 **(2) NOTICE TO CONSUMERS AND PRODUCERS OF RECORD.** A licensee required to
10 notify the commissioner under sub. (1) shall comply with s. 134.98, if applicable, and
11 provide to the commissioner a copy of any notice sent under s. 134.98 (2). If the
12 licensee is an insurer whose services are accessed by consumers through an
13 independent insurance producer, the licensee shall notify the producer of record of
14 any consumers affected by the cybersecurity event no later than the date at which
15 notice is provided under s. 134.98, except that notice is not required to a producer of
16 record who is not authorized by law or contract to sell, solicit, or negotiate on behalf
17 of the licensee or if the licensee does not have the current producer of record
18 information for a consumer.

19 **(3) THIRD-PARTY SERVICE PROVIDERS.** If the licensee has knowledge of a
20 cybersecurity event involving an information system maintained by a 3rd-party
21 service provider, the licensee shall provide notice to the commissioner no later than
22 3 days after the earlier of the date the 3rd-party service provider notifies the licensee
23 of the cybersecurity event or the licensee has actual knowledge of the cybersecurity
24 event. The licensee is not required to comply with this subsection if the 3rd-party
25 service provider provides notice under sub. (1).

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1 (4) REINSURERS. In the event of a cybersecurity event involving nonpublic
2 information, or involving an information system maintained by a 3rd-party service
3 provider, a licensee who is acting as an assuming insurer and who does not have a
4 direct contractual relationship with consumers affected by the cybersecurity event
5 shall notify the ceding insurer and the commissioner of the licensee's state of domicile
6 of the cybersecurity event no later than 3 business days after learning of the
7 cybersecurity event. The licensee shall have no other notice obligations relating to
8 a cybersecurity event or other data breach under this section or any other law of this
9 state. A ceding insurer who has a direct contractual relationship with the affected
10 consumers shall comply with the notification requirements under this section and,
11 if applicable, the requirements under s. 134.98.

12 **SECTION 8.** 601.955 of the statutes is created to read:

13 **601.955 Confidentiality.** (1) All of the following apply to documents,
14 materials, and other information in the possession or control of the commissioner
15 that are obtained by, created by, or disclosed to the commissioner or any other person
16 under this subchapter:

17 (a) The documents, materials, and other information are considered
18 proprietary and contain trade secrets.

19 (b) The documents, materials, and other information are confidential and
20 privileged, and the privilege may not be constructively waived.

21 (c) The documents, materials, and other information are not open to inspection
22 or copying under s. 19.35 (1).

23 (d) The documents, materials, and other information are not subject to
24 subpoena or discovery and are not admissible as evidence in a private civil action.

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1 (e) The commissioner may use the documents, materials, and other
2 information in the furtherance of any regulatory or legal action brought as a part of
3 the commissioner's official duties.

4 (f) The commissioner may not make the documents, materials, or other
5 information public without first obtaining written consent of the licensee.

6 (g) Neither the commissioner nor any person who received the documents,
7 materials, or other information may testify or be required to testify in any private
8 civil action regarding the documents, materials, or other information.

9 **(2)** Notwithstanding sub. (1), the commissioner may share, upon request, the
10 documents, materials, or other information with other state, federal, and
11 international financial regulatory agencies if the recipient agrees in writing to
12 maintain the confidentiality and privileged status of the documents, materials, or
13 other information and has verified that it has the legal authority to maintain
14 confidentiality. The commissioner may receive documents, materials, or other
15 information related to this subchapter from other state, federal, and international
16 financial regulatory agencies and shall maintain as confidential or privileged any
17 documents, materials, or other information that is treated as confidential or
18 privileged under the laws of the jurisdiction that is the source of the documents,
19 materials, or other information. The sharing of documents under this subsection
20 does not constitute a delegation of regulatory authority and does not act as a waiver
21 of privilege.

22 **(3)** Notwithstanding sub. (1), the commissioner may share the documents,
23 materials, or other information under this section with a 3rd-party consultant or
24 vendor if the consultant or vendor agrees in writing to maintain the confidentiality

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1 and privileged status of the documents, materials, and other information shared
2 under this section.

3 (4) Nothing in this subchapter prohibits the commissioner from releasing final,
4 adjudicated actions that are open to public inspection to a database or other
5 clearinghouse service maintained by the National Association of Insurance
6 Commissioners, its affiliates, or subsidiaries.

7 **SECTION 9.** 601.956 of the statutes is created to read:

8 **601.956 Enforcement.** The commissioner shall have the power to examine
9 and investigate the affairs of any licensee to determine whether the licensee has
10 engaged in conduct in violation of this subchapter and to take action that is necessary
11 or appropriate to enforce the provisions of this subchapter. This power is in addition
12 to the powers that the commissioner has under subch. IV of this chapter. An
13 investigation or examination under this section shall be conducted under subchs. IV
14 and V of this chapter.

15 **SECTION 10. Effective date.**

16 (1) This act takes effect on the first day of the 4th month beginning after
17 publication.

18

(END)