



DATE: December 19, 2024

TO: Insurance Companies with Wisconsin Agent Appointments

FROM: Nathan Houdek, Commissioner of Insurance

SUBJECT: Agent Terminations for Cause

Reminder to Insurance Companies: Reporting Agent Appointments and Terminations

Under Wis. Stat. § 628.11, insurers must report all agent appointments and terminations to the commissioner at intervals established by rule. Per Wis. Admin. Code § Ins 6.57(2), insurers must submit notice of agent terminations within 30 calendar days of the termination date in a manner prescribed by the commissioner. To meet these requirements, insurers must submit notice of agent terminations electronically through nopr.com or an NIPR-authorized business partner. This applies even if the agent has also been reported for fraud through the OFRS portal.

Termination Reporting Requirements:

- **Timing:** Notices of agent terminations must be filed within 30 calendar days of the termination date.
- **For Cause Terminations:** If termination is "for cause," insurers must submit supporting documentation within 30 days. This documentation does not need to prove a violation but should outline situations where violations may exist. Refer to the [Termination for Cause Submission Checklist](#) for required documentation.

If new reportable information is discovered after the initial filing, insurers or their representatives must promptly notify the commissioner in writing.

Failure to Comply:

Failure to provide the required documentation may result in a forfeiture demand under Wis. Stat. § 601.42.

Definitions and Additional Resources:

- Terminations requiring "for cause" notification are defined in Wis. Admin. Code §§ Ins 6.59(5)(d) and Ins 6.57(2)(b).
- For more details, visit [OCI Initial Agent Appointments](#).