



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor
Theodore K. Nickel, Commissioner

Wisconsin.gov

125 South Webster Street • P.O. Box 7873
Madison, Wisconsin 53707-7873
Phone: (608) 266-3585 • Fax: (608) 266-9935
E-Mail: ociinformation@wisconsin.gov
Web Address: oci.wi.gov

DATE: October 14, 2013
TO: All Tribal Certified Application Counselor Entities in Wisconsin
FROM: Theodore K. Nickel 
Commissioner of Insurance
SUBJECT: Sections Ins 6.91 to 6.99, Wis. Adm. Code

The Office of the Commissioner of Insurance (OCI) recognizes tribal sovereignty over persons, activities and land within each tribal nation. As such, OCI clarifies by this memo that Certified Application Counselor (CAC) entities operating on a reservation or within sovereign jurisdictions are not subject to ch. 628, Wis. Stat., or ss. Ins 6.91 to 6.99, Wis. Adm. Code. OCI will handle complaints regarding the activities of a CAC acting on behalf of a tribal CAC entity on a case-by-case basis. OCI intends to only regulate CACs or CAC entity activity that occurs outside tribal sovereign jurisdictions.