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STATE OF WISCONSIN)
DEPARTMENT OF INSURANCE)

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Paul J. Rogan, Commissioner of Insurance and custodian of the official records of said department, do hereby certify that the annexed amendments and additions to rules and regulations relating to individual accident and sickness insurance were duly approved and adopted by this department on March 4, 1959.

I further certify that said copy has been compared by me with the original on file in this department and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department at the Capitol, in the city of Madison, this 4th day of March, A.D., 1959.

Paul J. Rosan

Commissioner of Theurance

ORDER OF THE DEPARTMENT OF INSURANCE

Amending and Adopting Rules

Pursuant to authority vested in the Commissioner of Insurance by section 200.03 (2), Wis. Stats., the Commissioner of Insurance hereby amends and adopts rules as follows:

Section Ins 3.13 (2) (c) of the Wisconsin Administrative Code is amended to read:

- (c) 1. A policy, other than a guaranteed renewable policy, shall set forth the conditions under which the policy may be renewed, either by: A <u>brief description</u> of the policy's renewal conditions, or a <u>separate statement</u> referring to the policy's renewal conditions, or a <u>separate statement</u> appropriately captioned <u>renewal provision</u> appearing on or commencing on the first page.
- a. The brief description, if used to meet the foregoing requirement, shall be printed, in type more prominent than that used in the policy's text, at the top or bottom of the policy's first page and on its filing back, if any, and shall describe its renewal conditions in one of the following ways:

 "Renewal Subject to Consent of Company", "Renewal Subject to Company Consent", "Renewal at Option of Company", "Renewal at Option of Company as Stated in _______ " (refer to appropriate policy provision), or "Renewal May be Refused as Stated in ______ " (refer to appropriate policy provision). A company may submit other wording, subject to approval by the commissioner, which it believes is equally clear or more definite as to subject matter.
- b. The separate statement, if used to meet the foregoing requirement, shall be printed, in type more prominent than that used in the policy's text, at the top or bottom of the policy's first page and on its filing back, if any, and shall describe its renewal conditions in one of the following ways: "Renewal Subject to Company" ("Renewal Subject to Company" ("Renewal at Option of Company", "Renewal at Option of Company as Stated in _____ " (refer to appropriate policy provision), or "Renewal May be Refused as Stated in ____ " (refer to appropriate policy provision). A company may submit other wording, subject to approval by the commissioner, which it believes is equally clear or more definite as to subject matter.

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- c. The renewal provision appearing on or commencing on the policy's first page, if used to meet the foregoing requirement, shall be preceded by a caption which describes the policy's renewal conditions in one of the following ways: "Renewal Subject to Consent of Company", "Renewal Subject to Company Consent", "Renewal at Option of Company", "Renewal at Option of Company as Stated Below", or "Renewal May be Refused as Stated Herein". A company may submit other wording, subject to approval by the commissioner, which it believes is equally clear or more definite as to subject matter. The caption shall be in type more prominent than that used in the policy's text.
- 2. If the policy is not renewable, it shall be so described in the brief description or in a separate statement at the top or bottom of the first page and on the filing back, if any, or it shall be so described in a separate appropriately captioned provision on the first page. The brief description, or the separate statement, or the caption shall be printed in type more prominent than that used in the policy's text.
- 3. If the policy contains a cancellation provision, it must be separately set out and captioned "Cancellation", and the existence of the cancellation provision must be referred to in the renewal provision by a specific cross reference in the renewal provision on the first page of the policy to the cancellation provision within.

Section Ins 3.13 (4) (c) of the Wisconsin Administrative Code is adopted to read:

(c) The application form, or the copy of it, attached to a policy shall be plainly printed or reproduced in light-faced type of a style in general use, the size of which shall be uniform and not less than 10-point.

The amendment and adoption contained herein shall take effect on April 1, 1959, as provided in section 227.026 (1), Wis. Stats.

Department of Insurance

Paul J. Rogan

Commissioner of Insurance

Dated March 4, 1959.