

**Ins 6.06 History:** Cr. Register, March, 1960, No. 51, eff. 4-1-60; r. Register, April, 1964, No. 100, eff. 5-1-64.

**Ins 6.07 History:** Cr. Register, May, 1960, No. 53, eff. 6-1-60; r. Register, April, 1964, No. 100, eff. 5-1-64.

**Ins 6.08 Fictitious groups.** (1) This rule is intended to implement and interpret sections 203.32 (3) (a) 2 and 204.39 (1) (d), Wis. Stats.

(2) No insurer shall make, offer to make, or permit any preference or distinction in kinds of insurance specified in section 201.04 (1), (2), and (5) to (18) inclusive, Wis. Stats., as to form of policy, certificate, premium, rate, dividend, or condition of insurance based upon employment of, or membership or nonmembership of any person or persons by or in any particular employer, group, association, partnership, corporation, or organization. Any grouping of risks which have no preferred characteristics over similar risks written on an individual basis for the purpose of insuring at a preferred rate or premium or for the purpose of paying dividends or distributing profits is a fictitious group, and the grouping of such risks for said purposes is a violation of the statutes referred to in subsection (1) of this rule. This rule shall not apply to groups having common ownership, to groups specifically authorized by law, or to kinds of insurance specified in section 201.04 (3), (3a), (3b), (3c), (4), and (4a), Wis. Stats.

**History:** Cr. Register, June, 1960, No. 54, eff. 7-1-60.

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