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STATE OF WISCONSIN )  
DEPARTMENT OF INSURANCE ) ss.

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Charles Manson, Commissioner of Insurance, and custodian of the official records of said department, do hereby certify that the annexed rule relating to individual accident and sickness insurance policy provisions was duly approved and adopted by this department on March 2, 1964.

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.

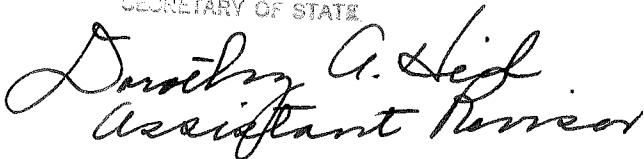
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department at the Hill Farms State Office Building, in the city of Madison, this 2nd day of March, A.D., 1964.



Charles Manson  
Commissioner of Insurance

STATE OF WISCONSIN SS  
DEPARTMENT OF STATE  
RECEIVED AND FILED  
MAR 3 1964

ROBERT C. ZIMMERMAN  
SECRETARY OF STATE



Dorothy A. Heid  
Assistant Director

ORDER OF THE DEPARTMENT OF INSURANCE

Adopting Rules

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

Section Ins 3.13 (2) (j) of the Wisconsin Administrative Code is adopted to read:

- (j) The provision or notice regarding the right to return the policy required by section 204.31 (2) (a) 8, Wis. Stats., shall:
1. be printed on or attached to the first page of the policy,
  2. have a caption or title which refers at least to the right to examine or to return the policy such as: "Right to Return Policy Within 10 Days of Delivery", "Notice: Right to Return Policy", "Right of Policy Examination", "Right to Examine Policy", "Right to Examine Policy for 10 Days", "10 Day Right to Examine Policy", "10 Day Right to Return Policy", or "Notice of 10 Day Right to Return Policy", or other wording, subject to approval by the commissioner, which is believed to be equally clear or more definite as to subject matter, and
  3. provide an unrestricted right to return the policy, within 10 days from the date it is received by the policyholder, to the insurer at its home or branch office, if any, or to the agent through whom it was purchased. Provision shall not be made to require the policyholder to set out in writing the reasons for returning the policy, to require

the policyholder to first consult with an agent of the insurer regarding the policy, or to limit the reasons for return.

Note: Paragraph (j) was adopted to assist in the application of section 204.31 (2) (a) 8 to the review of accident and sickness policy and other contract forms. The statute requires that the provision or notice regarding the right to return the policy must be appropriately captioned or titled. Since the important rights given the insured are to examine the policy and to return the policy, the rule requires that the caption or title must refer to at least one of these rights - examine or return. Without such reference, the caption or title is not considered appropriate.

The statute permits the insured to return his policy for refund to the home office or branch office of the insurer or to the agent through whom it was purchased. In order to assure that refund is made promptly, some insurers prefer to instruct the insured to return his policy to a particular office or agent for refund. Notices or provisions with such requirements will be approved on the basis that the insurer must recognize an insured's right to receive a full refund if he returns his policy to any other office or agent mentioned in the statute.

The rule contained herein shall take effect on April 1, 1964, as provided in section 227.026 (1), Wis. Stats.

Department of Insurance



Charles Manson  
Commissioner of Insurance

Dated March 2, 1964.

STATE OF WISCONSIN SS  
DEPARTMENT OF STATE

RECORDED AND FILED

MAR 3 1964

BERT C. ZIMMERMAN  
SECRETARY OF STATE