

and expenses incurred in carrying on such investigations and prosecutions.

Approved July 22, 1947.

No. 262, A.]

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CHAPTER 422.

AN ACT to repeal and recreate 204.31 (1) of the statutes, relating to filing and approval of accident and health rates and policy forms.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

204.31 (1) of the statutes is repealed and recreated to read:
204.31 (1) FORMS, RATES, APPROVAL, USE. (a) No policy of insurance against loss or expense from sickness or from bodily injury or death by accident of the insured shall be issued or delivered to any person in this state nor shall any application, rider or endorsement be used in connection therewith until a copy of the form thereof and of the classification of risks and the premium rates or, in the case of co-operatives or assessment companies, the estimated cost pertaining thereto, has been filed with the commissioner of insurance.

(b) No such policy shall be issued, nor shall any application, rider or endorsement be used in connection therewith until the expiration of 30 days after it has been so filed unless the commissioner shall sooner give his written approval thereto.

(c) The commissioner may within 30 days after the filing of any such form disapprove such form (1) if the benefits provided therein are unreasonable in relation to the premium charged, or (2) if it contains a provision which is unjust, unfair, inequitable, misleading, deceptive or encourages misrepresentation of such policy. If the commissioner shall notify the insurer that the form does not comply with this section, it shall be unlawful thereafter for such insurer to issue or use such form. In such notice the commissioner shall specify the reason for his disapproval and state that a hearing will be granted within 20 days after request in writing by the insurer.

(d) The commissioner may at any time, after a hearing on

not less than 20 days' written notice to the insurer, withdraw his approval of any such form on any of such grounds. It shall be unlawful for the insurer to issue such form or use it after the effective date of such withdrawal of approval.

(e) Notice of all hearings shall specify the matters to be considered, and each decision affirming disapproval or directing withdrawal of approval shall be in writing and shall specify the reasons.

(f) Any order or decision of the commissioner under this subsection shall be subject to judicial review in the manner provided in chapter 227.

(g) This subsection shall not apply to group accident and health insurance within the provisions of subsection (13) (a) and (b).

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CHAPTER 423.

AN ACT to amend 32.03 (1) and (3), and to create 32.02 (10) and 32.07 (4) of the statutes, relating to the exercise of eminent domain by rural electric co-operatives.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. 32.02 (10) of the statutes is created to read:

32.02 (10) Any rural electric co-operative association organized under chapter 185 which operates a rural electrification project to: (a) generate, distribute or furnish at cost electric energy at retail to 500 or more members of said association in accordance with standard rules for extension of its service and facilities as provided in the by-laws of said association, and whose by-laws also provide for the acceptance into membership of all applicants therefor who may reside within the territory in which such association undertakes to furnish its service, without discrimination as to such applicants; or (b) generate, transmit and furnish electric energy at wholesale to 3 or more rural electric co-operative associations furnishing electric energy under the conditions set forth in (a) above, for the construction and location of its lines, or substation or generating