STATE OF WISCONSIN DEPARTMENT OF ADMINISTRATION DOA-2050 (C04/2012) DIVISION OF EXECUTIVE BUDGET AND FINANCE 101 EAST WILSON STREET, 10TH FLOOR P.O. BOX 7864 MADISON, WI 53707-7864 FAX: (608) 267-0372

EXISTING ADMINISTRATIVE RULESFiscal Estimate & Economic Impact Analysis

 Type of Estimate and Ana Repeal ☒ Modification 	-		
2. Administrative Rule Chap			
INS 3.15	,		
	nd/or revised; Date of most recent Evalu	ation	
October 9, 2023			
4. Plain Language Analysis of the Rule, its Impact on the Policy Problem that Justified its Creation and Changes in Technology,			
Economic Conditions or Other Factors Since Promulgation that alter the need for or effectiveness of the Rule.			
OCI finds it appropriate that "veterans" should be a recognized risk category eligible for blanket accident and sickness			
insurance. The proposed amendment to Ins 3.15 (4) (a) would accomplish this purpose by explicitly setting forth			
"veterans" as an eligible risk category. This would codify current practice, whereby OCI considers it appropriate to			
approve "veterans" as a risk category under Ins 3.15 (4) (b) (providing that "[a] company may submit any other risk or class of risks, subject to approval by the commissioner, which it believes is properly eligible for blanket accident and			
health insurance").			
	cement Provisions and Mechanisms		
There is no specific enforcement provision or mechanism.			
	e Rule Will Impact the Following	Specific Businesses/Sectors	
(Check All That Apply)		☐ Public Utility Rate Payers	
☐ State's Economy☐ Local Government Units		☐ Small Businesses	
	including Compliance Costs, identifying	any Unnecessary Burdens the Rule places on the ability of Small	
Business to conduct their Affairs.			
By removing the requirement that "veterans" as an eligible risk category be approved on a case-by-case basis, the			
proposed rule may minimally reduce impacted insurers'/entities' administrative burden. To the extent these entities are			
small businesses, there may be a minimal positive economic effect. OCI does not anticipate a significant economic impact on small businesses.			
*		lic that commented on the Rule and its Enforcement and a	
Summary of their Comments.			
The Alliance of Health Insurers, U.A., commented that its members do not sell this product. OCI has received no other			
comments.			
9 Did the Agency considers	any of the following Rule Modifications t	to reduce the Impact of the Rule on Small Businesses in lieu of	
repeal?	arry of the following reals would add to the	o reduce the impactor the reductional Businesses inned of	
☐ Less Stringent Compliance or Reporting Requirements			
Less Stringent Schedules or Deadlines for Compliance or Reporting			
Consolidation or Simplification of Reporting Requirements			
☐ Establishment of performance standards in lieu of Design or Operational Standards			
□ Exemption of Small Businesses from some or all requirements□ Other, describe:			
Other, describe.			
10. Fund Sources Affected		11. Chapter 20, Stats. Appropriations Affected	
☐ GPR ☐ FED ☐ PR	RO PRS SEG SEG-S		
12. Fis cal Effect of Repealing or Modifying the Rule			
	☐ Increase Existing Revenues	Increase Costs	
☐ Indeterminate [☐ Decrease Existing Revenues	☐ Could Absorb Within Agency's Budget	

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☐ Decre	ease Cost
13. Summary of Costs and Benefits of Repealing or Modifying the Rule Modifying the rule will minimally reduce impacted insurers' regulatory expense OCI incurs to approve "veterans" as an eligible risk category costs associated with modifying the rule.	•
14. Did the Agency prepare a Cost Benefit Analysis (if Yes, attach to form) ☐ Yes ☑ No	
15. Long Range Implications of Repealing or Modifying the Rule None	
16. Compare With Approaches Being Used by Federal Government $N\!/\!A$	
17. Compare With Approaches Being Used by Neighboring States (Illinois, low Neighboring states do not have "veterans" as a specified risk category insurance.	-
18. Contact Name	19. Contact Phone Number
Sharone Assa	(608) 264-8129

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