

STATE OF WISCONSIN SS
DEPARTMENT OF STATE
RECEIVED AND FILED

OCT 30 1959 10 a.m.

ROBERT C. ZIMMERMAN
SECRETARY OF STATE

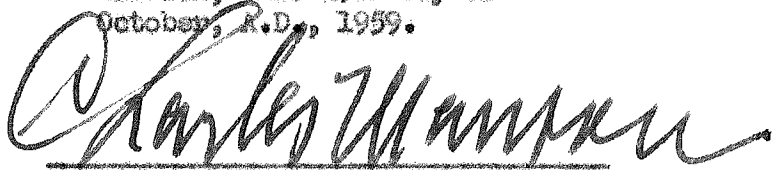
STATE OF WISCONSIN)
DEPARTMENT OF INSURANCE) ss.

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 amendments and rules relating to sections Ins 3.13 (2) (e), 3.13 (6) (b) 3 and 4, 3.14 (5) (a) and (b), 3.15 (4) (a), 3.15 (5), and 3.19 of the Wis. Adm. Code were duly approved and adopted by this department on October 29, 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 29th day of October, A.D., 1959.



Charles Manson
Commissioner of Insurance

ORDER OF THE DEPARTMENT OF INSURANCE

Amending or 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) (e) of the Wisconsin Administrative Code is amended to read:

(e) Surgical benefit provisions or schedules shall provide that the benefit for any covered surgical procedure not specifically listed in the schedule and not excluded by the provisions of the policy shall be determined by the company on a basis consistent with the benefit provided for a comparable listed procedure.

Section Ins 3.13 (6) (b) 3 and 4 of the Wisconsin Administrative Code is amended to read:

3. An indication of the anticipated loss ratio on an earned-incurred basis.

4. Any revision of a rate filing shall be accompanied by a statement of the experience on the form and the anticipated loss ratio on an earned-incurred basis under the revised rate filing.

Section Ins 3.14, subsection (5), of the Wisconsin Administrative Code is renumbered to be paragraph (a) of subsection (5).

Section Ins 3.14 (5) (b) of the Wisconsin Administrative Code is adopted to read:

(b) Surgical benefit provisions or schedules shall provide that the benefit for any covered surgical procedure not specifically listed in the schedule and not excluded by the provisions of the policy shall be determined by the company on a basis consistent with the benefit provided for a comparable listed procedure.

Section Ins 3.15 (4) (a) of the Wisconsin Administrative Code is amended to read:

(4) ELIGIBLE RISKS. (a) In accordance with the provisions of section 204.32 (3) (a) 6, Wis. Stats., the following are eligible for blanket accident and health insurance: 1. Volunteer fire departments, 2. National Guard units, 3. Newspaper delivery boys, 4. Dependents of students, 5. Volunteer civil defense organizations, 6. Volunteer auxiliary police organizations, 7. Law enforcement agencies.

Section Ins 3.15 (5) of the Wisconsin Administrative Code is adopted to read:

(5) COVERAGE REQUIREMENTS. Surgical benefit provisions or schedules shall provide that the benefit for any covered surgical procedure not specifically listed in the schedule and not excluded by the provisions of the policy shall be determined by the company on a basis consistent with the benefit provided for a comparable listed procedure.

Section Ins 3.19 of the Wisconsin Administrative Code is adopted to read:

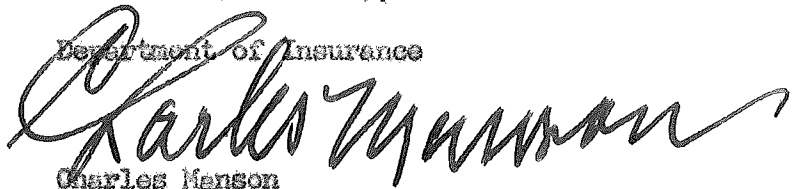
Ins 3.19 Group accident and health insurance insuring debtors of a creditor. (1) This rule implements and interprets sections 204.32 (2) (a) 4 and 206.60 (2), Wis. Stats., with regard to issuance of a group policy of accident and health insurance issued to a creditor to insure debtors of a creditor.

(2) A group accident and health insurance policy may be issued to a creditor to insure debtors of the creditor if the class or classes of insured debtors meet the requirements of subsections (a) and (c) of section 206.60 (2), Wis. Stats., and such a policy shall be subject to the requirements of such subsections in addition to other requirements applicable to group accident and health insurance policies.

(3) A group accident and health policy which insures only debtors whose indebtedness to a creditor is for a term in excess of 48 months is not subject to the requirements of Wis. Adm. Code section Ins 3.16 or of sections 201.04 (4a) and 204.32 (5), Wis. Stats.

The amendments and rules contained herein shall take effect on December 1, 1959, as provided in section 227.026 (1), Wis. Stats.

Department of Insurance



Charles Hanson
Commissioner of Insurance

Dated October 29, 1959.