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STATE OF WISCONSIN)
DEPARTMENT OF INSURANCE)

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STATE OF WISCONSIN
DEPARTMENT OF STATE
RECEIVED AND FILED
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ROBERT C. ZIMMERMAN
SECRETARY OF STATE

Dorothy A. Seigl
Assistant Review

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

9:30 am

I, Charles Manson, Commissioner of Insurance and custodian of the official records of said department, do hereby certify that the annexed amendments, repeals and additions to the Wisconsin Administrative Code relating to multiple peril filings, auditing of daily reports, and the Inland Marine Definition were duly approved and adopted by this department on November 2, 1960.

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 2nd day of November, A. D., 1960.

Charles Manson

Charles Manson
Commissioner of Insurance

ORDER OF THE DEPARTMENT OF INSURANCE

Adopting, Amending or Repealing Rules

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

✓
to read: Section Ins 3.11 (3) (a) of the Wis. Adm. Code is amended

(a) When underwriting experience is not available to support a filing, the information set forth in sections 203.32 (4) (b) and 204.40 (1), Wis. Stats., may be furnished as supporting information.

✓
Section Ins 4.04 of the Wis. Adm. Code is repealed.

Section Ins 4.07 (6) (d) of the Wis. Adm. Code is amended
to read:

(d) Physicians' and surgeons' instrument floaters. Such policies may include coverage of such furniture, fixtures and tenant assured's interest in such improvements and betterments of buildings as are located in that portion of the premises occupied by the assured in the practice of his profession.

Section Ins 4.07 (7) (e), (f), (g), (h), (i), (j) and (k) of the Wis. Adm. Code is repealed.

Section Ins 4.07 (7) (a), (b), (c) and (d) of the Wis. Adm. Code is amended to read:

(7) PROPERTY WHICH MAY BE COVERED SPECIFICALLY. The following policies covering property which, when sold to the ultimate purchaser, may be covered specifically, by the owner, under inland marine policies: (a) Musical instrument dealers policies covering property consisting principally of musical instruments and their accessories, excluding coverage of monies and securities. Policies may include coverage of tenant assured's interest in improvements and betterments of building; also furniture, fixtures, tools, machinery, patterns, molds and dies.

(b) Camera dealers policies, covering property consisting principally of cameras and their accessories, excluding coverage of monies and securities. Policies may include coverage of tenant assured's interest in improvements and betterments of building; also furniture, fixtures, tools, machinery, patterns, molds and dies.

(c) Furrier's dealers policies, covering property consisting principally of furs and fur garments, excluding coverage of monies and securities.

(d) Equipment dealers policies covering mobile equipment consisting of binders, reapers, tractors, harvesters, harrows, tedders and other similar agricultural

equipment and accessories therefor; construction equipment consisting of bulldozers, road scrapers, tractors, compressors, pneumatic tools and similar equipment and accessories therefor; but excluding motor vehicles designed for highway use. Such policies shall exclude coverage of monies and securities. Policies may include coverage of tenant assured's interest in improvements and betterments of building; also furniture, fixtures, tools, machinery, patterns, molds and dies.

Section Ins 4.07 (9) (a) 18, 21, 29 and 49 of the Wis. Adm. Code is amended to read:

18. Physicians' and surgeons' instrument dealers.

Negative.

21. Subsections (7) (a), (b) and (c) inclusive--The words "consisting principally of" are construed to mean that the average values of dealer's stock unrelated to the principal stock should not exceed more than 25% of the annual average values of his entire stock.

29. Marine supply dealers. Negative.

49. Dealers' policies covering property consisting principally of the classes hereunder. Negative.

- a. Household appliances.
- b. Office machinery and supplies.
- c. Heating and air conditioning equipment.
- d. Industrial machinery and tools.
- e. Sporting goods.
- f. Professional or scientific instruments.
- g. Marine supplies.

Section Ins 4.07 (9) (a) 76-152, both inclusive, of the
Wis. Adm. Code is adopted to read:

76. Library books, magazines and periodicals at main
library and at branches under subsection (6) (r). Affirmative.

77. Equipment and installation floater covering tools,
materials and personal property of the assured or others for
installation or used in the conduct of the assured's
business. Negative.

78. Shoo-fly, a temporary construction used as a
by-pass on main line railroads. Affirmative.

79. Plumbing, heating and building supplies while
in transit and in storage without limit as to time. Negative.

80. Rented truck motors installed in trucks on a rental
basis and while on assured's premises incidental to such
use. Affirmative.

81. Flax processing machinery not mobile by
nature. Negative.

82. Felled, bucked and cold decked logs in
forests. Affirmative.

83. Air carriers covering equipment used in the
servicing, maintenance and repair of aircraft at field
stations, excluding parts, supplies, and shop and hangar
equipment at the main base of operations. Affirmative.

84. Smoking, curing hams on owner-assured's
premises. Negative.

85. Mobile electric generators for emergency use
at other than the storage location. Affirmative.

86. Linen supply floater covering property rented or leased to customers, including coverage at assured's premises incidental to use of such property elsewhere. Affirmative.

87. Small pleasure boat carrier designed for use in connection with a particular boat. Affirmative.

88. Golfers' on course conveyance not designed or licensed for highway use. Affirmative.

89. Dealers policies--Construction, industrial and material handling equipment distributors combination "all-risk" personal property insurance floater covering property owned by the assured incidental to the business of the assured which may include property not eligible under subsection (7). Negative.

90. Not applicable in Wisconsin.

91. Milking machines, covering equipment not mobile in nature. Negative.

92. Household appliance dealers covering wholesale stocks consisting entirely of radios and television. Negative.

93. Household furniture, leased, in transit, stored in connection with assured's business. Negative.

94. Supplementary policy excluding fire, extended coverage, burglary covering all kinds of property of the assured including legal or assumed liability for property of others. Negative.

95. Oil tanks, petroleum and by-products located on "oil leases" covering tank structures, fittings and fixtures including petroleum products contained in such tanks. Negative.

96. Personal property floater---Additional living expense caused by loss of or damage to personal property covered by the policy. Affirmative.

97. Portable television---set owned by an individual and used by him on or off his premises. Affirmative.

98. Sequential digital recording system covering equipment and parts during course of manufacture of the machine. Negative.

99. Telephone transmission equipment including dial systems and electronic equipment necessary for or incidental to the operation thereof. Negative.

100. Hay floaters---covering cut or baled hay, the property of the assured while in fields and while in transit against named perils. Negative.

101. Food---food freezer covering food freezers sold under an installment sales agreement and also insures foodstuffs while contained in the food freezer unit located on the resident premises of the assured purchaser. Negative.

102. Incubators in hatcheries owned by and on the premises of the hatchery. Negative.

103. Additional coverages under personal property floater including consequential loss (food spoilage), coverage on securities and related property, forgery of personal checks, and acceptance of counterfeit money. Affirmative.

104. Organs and pews in churches covering organs installed and used in churches and ordinary pews with or without carving. Affirmative as to organs. Negative as to pews except insurance of a rare antique pew possessing the qualities of a fine art.

105. School books covering text books issued to students. Affirmative.

106. Dealers' chicks and chicken growers---"impairment" insurance.

a. Extension of policies to cover "impairment" occurring from any cause including loss of market. Negative.

b. Extension of policies to cover "impairment" as a result of disease or death affecting the individual flock and to pay on a specified basis. Affirmative.

107. Mobile beehives in use as such. Affirmative.

108. Insurance of a "diner" which is no longer subject to installment, conditional sales contract or chattel mortgage. Negative.

109. Wind machines on stationary foundations in use to prevent freezing of trees. Negative.

110. Agricultural or construction equipment. Spare parts---installment, conditional sale. A policy written under subsection (6) (c) may cover property sold under conditional contract of sale, partial payment contract or installment sales contract. The policy must cover in transit and not extend beyond the termination of the seller's or lessor's

interest. The section does not include within the inland marine classification insurance on spare parts not subject to conditional sales contract, partial payment contract or installment sales contract even though such parts are to be used in connection with property which is subject to such contracts.

111. Intercom units installed and used as such in the yard of a drive-in restaurant by means of which customers place their orders. Affirmative.

112. Oil properties--physical equipment normally used for oil and gas production (not drilling). Negative.

113. Church chimes under a musical instrument policy. Affirmative.

114. Filling station gasoline pumps, aboveground tanks and lifts, all sold under conditional sales contracts provided property involved remains personal property, covers in transit and does not extend beyond seller's or lessor's interest. Affirmative.

115. Pipes, valves, and burner units which remain personal property and are installed subject to rental or lease agreement or to a bona fide installment sales agreement provided coverage applies in transit and does not extend beyond seller's or lessor's interest. Affirmative.

116. Physicians and surgeons instrument floater insuring furniture, fixtures and equipment commonly used in the practice of 12 doctors principally conducted from a single building functioning in the nature of a small hospital or clinic. Negative.

117. Radio and television towers--buildings--A policy which includes coverage of loss of earnings sustained by reason of damage to, or destruction of, the buildings housing radio or television equipment. Negative.

118. Contractors multiple peril form. Completed value basis covering materials, equipment and fixtures, etc., used in constructing a building at a specified location against all risks of loss until accepted by owner or until termination of policy. Negative.

119. Utility trailer rental covering rental trailers and their cargo while in possession of the renter. Negative.

120. Boat and outboard motor dealers insuring stock consisting principally of boats and marine motors for sale including such property at premises of others while being worked on. Affirmative.

121. Hop picking machines permanently affixed while purchased over long term installment payment plan. Negative.

122. Van and storage endorsement affording coverage on all kinds of stock including storage for an indefinite time. Negative.

123. Field crates of heavy construction used in the transportation of picked fruits thereby not conflicting with subsection (9) (a) 36. Affirmative.

124. Air carrier floater policy covering personal property of every kind and description against all risks of loss in connection with the airplane assembly or repair business. Negative.

125. Rental of banquet and hospital equipment including storage incidental to use of such property elsewhere. Affirmative.

126. Storage of foodstuffs without limit as to time including liability of the warehouseman not in the nature of a bailee. Negative.

127. Household goods and automobile protection policy covering interest of creditor in automobile against perils of fire, theft and collision and in household goods against named perils. Negative.

128. Insurance or guaranty of automobile parts in normal use against loss through mechanical breakdown for a period of one year from date of purchase. Negative.

129. Physicians' and surgeons' extra expense endorsement covering extra expense as a result of damage from a peril insured against to the building or contents at the address in the policy. Negative.

130. Installment sales covering the interest of distributor, finance institution, and purchaser in eligible heavy mobile equipment including loss of use thereof. Affirmative.

131. Autoburger---installment sales covering prefabricated building parts in transit and during erection as a structure under a contract to purchase. Negative.

132. Low-bed trailers sold as an item of equipment and used for transporting other heavy equipment having been sold on installment sales plan. Negative.

133. Christmas lights used during Christmas season and on other occasions covered while in use and while being stored. Affirmative.

134. Service phones at drive-in restaurants consisting of outside equipment for placing of orders and fixed inside equipment. Negative as to inside equipment. Affirmative as to outside equipment.

135. Groceries on rolling store for house to house sales. Affirmative.

136. Agricultural, construction and other equipment-- Does such property including attachments and repair parts therefor in possession of a dealer whether or not paid for qualify under subsection (6) (o)? Negative.

137. "Ham" radio equipment, mobile equipment used in automobiles and equipment permanently installed in the home. Affirmative as to mobile equipment in the automobile. Negative as to equipment permanently installed in the home.

138. Trailer homes covering in due course of transit being delivered by the manufacturer to the dealer. Affirmative.

139. Installation risk floater--transportation coverage. To conform to subsection (6) (1), an installation floater policy must provide coverage of property in due course of transit.

140. Garage keepers' legal liability policy issued to a garage keeper to insure automobiles of others accepted for storage or repair by the garage keeper. Negative.

141. Transit mix units.

a. Insurance of motor trucks equipped to transport ready-mixed concrete. Negative.

b. Insurance of a readily movable and detachable concrete mixer carried on an automobile and movable in nature so as to be used by itself not in connection with any truck. Affirmative.

c. Insurance of the truck chassis. Negative.

142. Coverage of money on physician's premises under usual or normal circumstances. Negative.

143. Oil lease property form including property without restriction as to location or use. Negative.

144. Installment, conditional sales policies covering sales transactions other than those between seller and ultimate consumer. Negative.

145. Property subject to installment sales contract--self-service laundry equipment in use as such being purchased through a bona fide installment sales contract. Affirmative.

146. Physicians' and surgeons' instrument floater--hospitals and clinics--Subsection (6) (o) describes the persons to be insured under the floaters. The subsection does not apply to hospitals, clinics, medical schools and the like as evidenced by permitting furniture and fixtures to be covered if situated in that portion of the premises occupied by a physician or surgeon in the practice of his profession. However, physicians' and surgeons' instruments in use as such, the property of and on the premises of hospitals, clinics and the like may qualify under subsection (6) (m) as property of a mobile or floating nature.

147. Instrumentalities of transportation and communication--Builders' risk, covering property about to become or which has become part of a specified road, overpass, underpass, bridge, tunnel or dam in course of construction and otherwise subject to the terms, conditions and limitations of subsection (4). Affirmative.

148. City-owned gas and water meters in use as such on the premises of customers. Affirmative.

149. Radar unit in a trailer consisting of a complete ground radar tracking unit contained in a van-type semi-trailer on a college campus and used for instruction laboratory. Affirmative except as to the trailer.

150. Intercom systems under lease. Affirmative as to systems on lease. Negative as to property of the insured on premises of assured.

151. Dump beds readily detachable in use on vehicle and in storage incidental to such use. Affirmative.

152. Bailees' customers policy endorsement covering furniture, fixtures, machinery, tools, improvements and betterments. Negative.

The rules, amendments, and repeals contained herein shall take effect on December 1, 1960, as provided in section 227.026 (1), Wis. Stats.

Department of Insurance



Charles Manson
Commissioner of Insurance

Dated November 2, 1960.