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STATE OF WISCONSIN  
DEPARTMENT OF STATE  
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STATE OF WISCONSIN )  
OFFICE OF THE COMMISSIONER OF INSURANCE ) ss.

MAR 1 1977

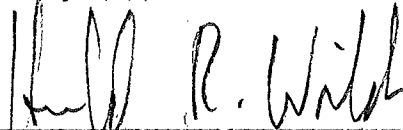
DOUGLAS LAFOULTE  
SECRETARY OF STATE

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Harold R. Wilde, Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order amending Wisconsin Administrative Code section Ins 3.25 was issued by this office on March 1, 1977.

I further certify that said copy has been compared by me with the original on file in this office and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name in the City of Madison, State of Wisconsin, this 1st day of March, 1977.



Harold R. Wilde  
Commissioner of Insurance

ORDER OF THE OFFICE OF THE COMMISSIONER OF INSURANCE

Amending Rules

MAR 1 1977

DOUGLAS LAPOLETTE  
SECRETARY OF STATE

Pursuant to authority vested in the Commissioner of Insurance

by section 601.41 (3), Wis. Stats., the Commissioner of Insurance hereby amends a rule as follows:

Wisconsin Administrative Code sections Ins 3.25 (4) and Ins 3.25 (11) (d) are amended, Ins 3.25 (12) is amended by the creation of paragraph (h) and Ins 3.25 (13) is amended by the creation of paragraph (d), all proposed to read:

Ins 3.25 (4) (a) The amount of credit life insurance on the life of any debtor shall at no time exceed the amount owed by him which is repayable in installments to the creditor. The amount of insurance on the life of any debtor shall at no time exceed the amount of the unpaid indebtedness.

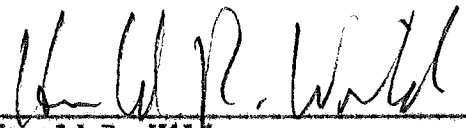
(b) The total amount of periodic indemnity payable by credit accident and sickness insurance in the event of disability, as defined in the policy, shall not exceed the aggregate of the periodic schedule of unpaid installments of indebtedness, and the amount of each periodic indemnity shall not exceed the original total amount of periodic indemnity divided by the number of periodic installments.

Ins 3.25 (11) (d) If an insurer proposes to provide coverage which is different from coverage described in subsections (12) and (13), the insurer must demonstrate to the commissioner's satisfaction that the premium rate schedule applicable for the coverage will produce loss ratios at least as great as those contemplated in the premium rate standards set forth or can reasonably be expected to produce such loss ratios.

Ins 3.25 (12) (h) The rate standards set forth in this subsection shall not be applicable for a plan of death benefits wherein the amount of credit life insurance on the life of any debtor at any time exceeds \$10,000, or for which the term of the indebtedness insured exceeds five years.

Ins 3.25 (13) (d) The rate standards set forth in this subsection shall not apply for a plan of benefits wherein the aggregate of the periodic schedule of unpaid installments of indebtedness payable by credit accident and sickness insurance exceeds \$10,000 or for which the term of the indebtedness insured exceeds five years.

Dated Madison, Wisconsin this 1st day of March, 1977.

  
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Harold R. Wilda  
Commissioner of Insurance