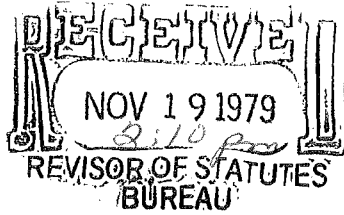


In 56, 78



STATE OF WISCONSIN  
RECEIVED AND FILED

NOV 19 1979

VEL PHILLIPS  
SECRETARY OF STATE

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

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Susan Mitchell, Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order adopting a rule relating to exemption from rate filing procedures was issued by this office November 19, 1979.

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 19th day of November, 1979.

Susan Mitchell  
Commissioner of Insurance

NOV 19 1979

VEL PHILLIPS  
SECRETARY OF STATE

ORDER OF THE COMMISSIONER OF INSURANCE

Adopting a Rule

Relating to a rule concerning exemption from rate filing procedures.

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ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

This proposal exempts from the filing requirements of s. 625.13 those rates for risks which have been customarily written on a consent-to-rate basis, and sets requirements for record keeping and notice.

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Pursuant to the authority vested in the Commissioner of Insurance by section 601.41 (3), Wisconsin Statutes, the Commissioner of Insurance hereby adopts a rule as follows:

Section Ins 6.78 of the Wisconsin Administrative Code is adopted to read:

Ins 6.78 Exemption from filing of rates. (1) PURPOSE. The purpose of this rule is to exempt from the filing requirements of s. 625.13, Stats., those rates for risks which have been customarily written on a consent-to-rate basis, it having been determined that such filing is not necessary to protect policyholders and the public. This rule implements and interprets ss. 625.04, 625.13 and 625.15, Wis. Stats.

(2) SCOPE. This rule shall apply to the lines or classes of insurance listed in Ins 6.75 (2) (a), (d), (e), (f), (g), (h), (i), (j), (l), (m) and (n).

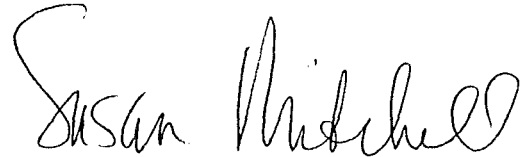
(3) EXEMPT FILINGS. If a specific risk in a line or class of insurance set forth in (2) above is of a type which is customarily written on a consent-to-rate basis wherein the insured agrees to accept a rate that is different from the insurer's filed rates, the consent-to-rate shall not be filed with the commissioner, provided:

(a) The insurer keeps for at least 1 year after the expiration date of the policy:

1. record of the rate development; and
2. the written application signed by the insured stating the insured's reason for requesting the rate.

(b) Prior to entering into such insurance agreements in Wisconsin the insurer has notified the Commissioner of Insurance of its intention so to do, identifying the contemplated lines and classes of insurance.

Dated at Madison, Wisconsin, this 19<sup>th</sup> day of November, 1979.



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Susan Mitchell  
Commissioner of Insurance