

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

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 amending a rule relating to coordination of benefit provisions in group and blanket disability insurance policies was issued by this office November 21, 1980.

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 21st day of November, 1980.

Susan Mitchell

Susan Mitchell
Commissioner of Insurance

STATE OF WISCONSIN
RECEIVED AND FILED

NOV 21 1980

VEL PHILLIPS
SECRETARY OF STATE

Eff. 2-1-81.

STATE OF WISCONSIN
RECEIVED AND FILED

NOV 21 1980

VEL PHILLIPS
SECRETARY OF STATE

ORDER OF THE COMMISSIONER OF INSURANCE

Amending a Rule

Relating to coordination of benefit provisions in group and
blanket disability insurance.

ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

Wisconsin Administrative Code section Ins 3.40 which authorizes clauses for coordination of benefit provisions in group and blanket disability insurance policies was filed with the Secretary of State June 20 and took effect September 1, 1980. Ins 3.40 interprets sections 601.01 (3) (b), 631.43 and 632.77 (3). The rule establishes authorized clauses pursuant to s. 631.23. After the order adopting the rule was filed with the Secretary of State, a drafting error was noted in the first sentence of subsection (2) of the new rule. The words "either injury and sickness" near the beginning of sub. (2) were intended to be "either injury or sickness". A note has been suggested for the rule to explain the error, and the purpose of this amendment is to make the change in the rule.

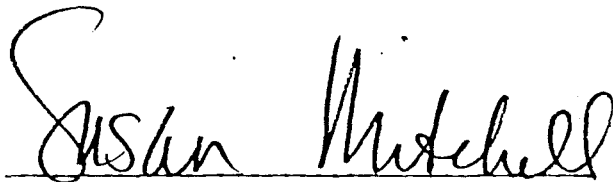
Pursuant to authority vested in the Commissioner of Insurance by sections 601.43 (3), 631.20, 631.21 (1) (b) and 631.23, Wisconsin Statutes,

the Commissioner of Insurance hereby amends a rule interpreting sections 601.01 (3) (b), 631.43 and 632.77 (3), Wis. Stats., as follows:

Section Ins 3.40 (2) (first sentence) of the Wisconsin Administrative Code is amended to read:

Ins 3.40 (2) (first sentence) This section applies to all group and blanket disability insurance policies subject to s. 631.01 (1), Stats., providing 24-hour coverage for medical or dental care, treatment or expenses due to either injury and or sickness which contain a coordination of benefits provision, an "excess," "anti-duplication," "non-profit" or "other insurance" clause or other provision, clause or exclusion by whatever name designated under which benefits would be reduced because of other insurance, other than an exclusion for expenses covered by worker's compensation, employer's liability insurance or Medicare.

Dated at Madison, Wisconsin, this 21st day of November, 1980.

A handwritten signature in cursive script that reads "Susan Mitchell". The signature is written in black ink and is positioned above the printed name and title.

Susan Mitchell
Commissioner of Insurance