

**Chapter Ins 6  
GENERAL**

- Ins 6.01 Foreign company to operate 2 years before admission (p. 181)
- Ins 6.02 Company to transact a kind of insurance 2 years before admission (p. 182)
- Ins 6.05 Filing of property and casualty insurance forms (p. 182)
- Ins 6.07 Insurance policy language simplification (p. 184)
- Ins 6.09 Prohibited acts by captive agents of lending institutions and others (p. 184-3)
- Ins 6.10 Insurance agents advisory council (p. 187)
- Ins 6.11 Insurance claim settlement practices (p. 187)
- Ins 6.12 Qualification of actuaries (p. 189)
- Ins 6.13 Public inspection of records and reports (p. 190)
- Ins 6.17 Regulation of surplus lines insurance (p. 191)
- Ins 6.18 Reporting and payment of tax by unauthorized insurers transacting business in violation of law (p. 195)
- Ins 6.19 Reporting and taxation of directly placed unauthorized insurance (p. 195)
- Ins 6.20 Investments of insurance companies (p. 199)
- Ins 6.25 Joint underwriting and joint reinsurance associations (p. 204)
- Ins 6.30 Instructions for uniform classifications of expenses of fire and marine and casualty and surety insurers (p. 205)
- Ins 6.31 Interpretations of the instructions for uniform classifications of expenses of fire and marine and casualty and surety insurers (p. 246)
- Ins 6.40 Proxies, consents and authorizations of domestic stock insurers (p. 251)
- Ins 6.41 Insider trading of equity securities of domestic stock insurers (p. 262)
- Ins 6.42 Initial statement of beneficial ownership of securities (p. 273)
- Ins 6.43 Statement of changes in beneficial ownership of securities (p. 276)
- Ins 6.50 Kinds of individual intermediary-agent licenses (p. 278)
- Ins 6.51 Group coverage discontinuance and replacement (p. 279)
- Ins 6.52 Biographical data relating to company officers and directors (p. 282)
- Ins 6.54 Prohibited classification of risks for rating purposes (p. 285)
- Ins 6.55 Discrimination based on sex; unfair trade practice (p. 287)
- Ins 6.57 Listing of insurance agents by insurers (p. 289)
- Ins 6.58 Licensing of corporations and partnerships as insurance intermediaries (p. 289)
- Ins 6.59 Licensing procedures - individual intermediary - agent (p. 292-3)
- Ins 6.61 Intermediary records (p. 292-4)
- Ins 6.62 Competence and trustworthiness standards (p. 293)
- Ins 6.63 Annual regulation charge (p. 294)
- Ins 6.64 Insurance marketing intermediary-broker (p. 294)
- Ins 6.65 Licensing and examination of intermediary-broker (p. 300)
- Ins 6.66 Proper exchange of business (p. 301)
- Ins 6.67 Unfair discrimination in life and disability insurance based on physical or mental impairment (p. 304)
- Ins 6.68 Unfair discrimination based on geographic location or age of risk (p. 304-1)
- Ins 6.70 Combinations of lines and classes of insurance (p. 304-2)
- Ins 6.72 Risk limitations (p. 304-2)
- Ins 6.73 Reinsurance (p. 304-2)
- Ins 6.74 Suretyship and risk limitations of surety obligations (p. 305)
- Ins 6.75 Classifications of insurance (p. 306)
- Ins 6.76 Grounds for disapproval of and authorized clauses for fire, inland marine and other property insurance forms. (p. 307)
- Ins 6.77 Exemption from midterm cancellation requirements (p. 311)
- Ins 6.78 Exemption from filing of rates (p. 311)
- Ins 6.79 Advisory councils (p. 312)

**Ins 6.01 Foreign company to operate 2 years before admission.** Experience has demonstrated that until a company has engaged in the business of insurance for at least 2 years there is not a sufficient basis upon which to form a judgment as to whether its methods and practices in the conduct of its business are such as to safeguard the interests of its policyholders and the people of this state. Therefore, no application of a foreign insurance company or mutual benefit society for a license to transact business in Wisconsin will be considered until it has continu-

## Ins 6

ously transacted the business of insurance for at least 2 years immediately prior to the making of such application for license.

**Ins 6.02 Company to transact a kind of insurance 2 years before admission.** (1) Experience has demonstrated that until a company has engaged in a kind of insurance or in another kind of insurance of the same class for at least 2 years, there is not a sufficient basis upon which to form a judgment as to whether its methods and practices in the conduct of its business in such kind of insurance or another kind in the same class of insurance, are such as to safeguard the interests of its policyholders and the people of this state. Therefore, no application of a foreign insurance company or mutual benefit society for a license to transact a kind of insurance business in Wisconsin will be considered until it has continuously transacted that kind of insurance, or another kind of insurance in the same class of insurance as that for which it makes such application; for at least 2 years immediately prior to making such application. For the purposes hereof, insurance is divided into kinds of insurance according to the provisions of s. Ins 6.75 each subsection setting forth a separate kind, and into classes of insurance upon the basis of and including the said kinds as follows:

(a) Fire insurance includes the kinds in s. Ins 6.75 (2) (a).

(b) Life insurance includes the kinds in s. Ins 6.75 (1) (a) and (b) but excluding all insurance on the health of persons other than that authorized in s. 627.06, Stats., and s. Ins 6.70, Wis. Adm. Code.

(c) Casualty insurance includes the kinds in s. Ins 6.75 (2) (c) through (n).

(2) Provided, however, that nothing herein shall preclude consideration of an application to transact the kind of insurance in Ins 6.75 (1) (e) or (2) (c) if the applicant company has transacted any of the kinds of insurance in Ins 6.75 (1) (a) and (b) or (2) (d), (e), (k) and (n) continuously for 2 years immediately prior to the making of application for license to transact the kind of insurance in Ins 6.75 (1) (e) or (2) (c).

**History:** 1-2-56; emerg. am. eff. 6-22-76; am. Register, September, 1976, No. 249, eff. 10-1-76; am. Register, March, 1979, No. 279, eff. 4-1-79.

**Ins 6.05 Filing of property and casualty insurance forms.** (1) **PURPOSE.** This rule is intended to implement and interpret s. 631.20, Stats., for the purpose of establishing filing procedures for certain property and casualty insurance policy forms.

(2) **SCOPE.** The requirements of this rule shall apply to insurance forms as defined in s. 600.03 (21) to be used to provide any of 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) **DEFINITIONS.** In this rule, unless the context otherwise requires, the following words and terms shall have the following meanings:

(a) "Filing" shall mean:

1. Any matter submitted under this rule.
2. The act of filing such matter.

(b) "Basic policy forms" shall mean the basic insurance contracts used by any insurer including coverage parts or forms necessary to complete the contracts, amendatory endorsements needed to effect statu-

Register, November, 1980, No. 299

(b) "Fees", "operating fees" or "annual fees" means those fees charged for each fiscal year of participation, July 1 to June 30.

(c) "Class" of physicians or surgeons means those classes currently in use by the Wisconsin Health Care Liability Insurance Plan, as authorized by section Ins 17.25 (12) (b), Wis. Adm. Code.

(4) PRO RATA FEES. A health care provider may enter or exit the Fund at a date other than July 1 or June 30. (a) If a health care provider enters the Fund subsequent to July 1, the provider shall be charged a fee of one-twelfth the annual fee for that class of provider for each month or part of month between the date of entry and the next June 30.

(b) Notwithstanding the provisions of paragraph (a) no fee shall be charged for entry to the Fund after each June 1.

(c) If a health care provider exits the Fund prior to June 30, the provider shall be entitled to a refund of one-twelfth the annual fee for that class for each full month between the date of exit and the next June 30.

(d) The effective date of the proof of financial responsibility required under s. 655.23 (2), Stats., as it applies to each individual health care provider, shall determine the date of entry to the Fund. The cancellation or withdrawal of such proof shall establish the date of exit.

(5) EFFECTIVE DATE AND EXPIRATION DATE OF FEE SCHEDULES. The effective date of the fee schedule contained in this section shall be the current July 1 and shall expire the next subsequent June 30.

(6) FEE SCHEDULE. The following fee schedule shall be effective from July 1, 1980 to June 30, 1981.

(a) For physicians and surgeons

Class 1	\$ 194.00
Class 2	350.00
Class 3	600.00
Class 4	798.00
Class 5	1000.00
Class 6	1200.00
Class 7	1600.00
Class 8	98.00

(b) For resident physicians and surgeons (or fellowships)

Class 1	\$116.00
Class 2	210.00
Class 3	360.00
Class 4	478.00
Class 5	600.00
Class 6	726.00
Class 7	960.00

(c) For resident physicians and surgeons (practice outside residency or fellowship)

All classes	\$150.00
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## (d) For Medical College of Wisconsin full time faculty

Class 1	\$ 80.00
Class 2	144.00
Class 3	246.00
Class 4	326.00
Class 5	410.00
Class 6	492.00
Class 7	656.00

## (e) For Medical College of Wisconsin resident physicians and surgeons

The fee shall be \$25,136. The fee may be adjusted based on the final audit as of June 30, 1980, of the actual risk exposures by the primary carrier. The adjusted fee shall equal 20% of the final audited premium of the primary carrier for Medical College of Wisconsin residents.

## (f) For government employees (state, federal, municipal)

Class 1	\$ 145.00
Class 2	262.00
Class 3	450.00
Class 4	598.00
Class 5	750.00
Class 6	900.00
Class 7	1200.00
Class 8	73.00

## (g) For retired or part time physicians and surgeons (office practice only, less than 500 hours per annum)

Class 1	\$116.00
Class 8	58.00

(h) For nurse anesthetists \$ 50.00

(i) For podiatrists (non surgical) \$152.00  
For podiatrists (surgical) 305.00

(j) For hospitals—per occupied bed \$ 84.00

(k) For nursing homes—per occupied bed \$ 29.00

**History:** Cr. Register, June, 1980, No. 294, eff. 7-1-80.