

## Chapter Ins 1

### FRATERNAL INSURANCE

Ins 1.01 Assessments for sickness benefits

Ins 1.02 Automatic surrender value in fraternal certificates

**Ins 1.01 Assessments for sickness benefits.** The rates of assessment for sickness benefits must be at least as high as those deduced from the Manchester unity table of sickness experience and 4 per cent interest assumption in order that the rates of assessment charged will comply with section 208.15<sup>v</sup>(2), Wis. Stats., which provides that sickness benefits must be "amply provided for."

**Ins 1.02 Automatic surrender value in fraternal certificates.** Section 208.17, Wis. Stats., does not require that sickness insurance certificates shall contain an automatic surrender value.