

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 (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.