CR 84-112

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JAN 3 1 1985 Revisor of Statutes Bureau

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

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Thomas P. Fox, Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order amending a rule relating to advertisements of and deceptive practices in accident and sickness insurance was issued by this office on January 31, 1985.

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 31st day of January, 1985.

Thomas P. Fox Commissioner of Insurance

STATE OF WISCONSIN RECEIVED AND FILED

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JAN 31 1985

DOUGLAS LA FOLLETTE SECRETARY OF STATE

JAN 31 1985

ORDER OF THE COMMISSIONER OF INSURANCE

AMENDING RULES

DOUGLAS LA FOLLETTE Amending Ins 3.27 relating to advertisments of andSECTOPIANT OF STATE practices in accident and sickness insurance.

ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE The general purpose of these amendments is to provide for additional reasonable exemptions for institutional and invitation to inquire advertisements under certain provisions of s. Ins 3.27. Institutional and invitation to inquire advertisments should not reasonably be subject to all of the disclosure requirements applicable to invitation to apply advertisements. Ins 3.27 interprets ss. 601.01 (3) and 628.34, Stats.

Pursuant to the authority vested in the Commissioner of Insurance by s. 601.41 (3), Stats., the Commissioner hereby amends Ins 3.27 interpreting ss. 601.01 (3) and 628.34, Stats., as follows: SECTION 1. Ins 3.27 (4) (a) is amended to read:

3.27 (4) (a) An advertisement which is an invitation-to-inquire or-an invitation to apply shall clearly and prominently designate and at least briefly describe the type or types of coverage provided by the policy advertised. The level and extent of benefits provided by or available under the coverage shall also be clearly indicated. SECTION 2. Ins 3.27 (9) (p) is amended to read:

3.27 (9) (p) An <u>invitation to apply</u> advertisement shall clearly indicate the provisions of any deductible under a policy. SECTION 3. Ins 3.27 (9) (v) (intro.) is amended to read:

3.27 (9) (v) (intro.) An <u>invitation to apply</u> advertisement which refers to a policy as being a Medicare supplement shall: SECTION 4. Ins 3.27 (10) (h) is amended to read:

3.27 (10) (h) If a medical examination is required for a policy, an <u>invitation to apply</u> advertisement of such policy shall disclose such requirement.

This section shall take effect on the first day of the month following its publication, as provided in s. 227.026 (1) (intro), Stats.

Dated at Madison, Wisconsin, this 31^{57} day of $\sqrt{\rho \rho \nu A T 4}$, 1984.

Thomas P. Fox Commissioner of Insurance

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The State of Misconsin Office of the Commissioner of Insurance

Thomas P. Fox Commissioner (608) 266-3585

DATE: January 31, 1985

TO: Gary Poulson

FROM: M. E. Van Cleave Assistant Deputy Commissioner of Insurance

SUBJECT: Rule Ins 3.27, Clearinghouse No. 84-112

Enclosed are two copies of an Order of the Commissioner of Insurance amending Rule Ins 3.27 and Clearinghouse No. 84-112 relating to advertisements of and deceptive practices in accident and sickness insurance.

MEV:LH:sf Enclosure 0813F