



January 2, 2024
Report From Agency

Report on Section Ins 3.15, Wis. Adm. Code, relating to the inclusion of “veterans” as a category of “eligible risks” under INS 3.15 (4) (a).

Clearinghouse Rule No. 23-059
Submitted Under s. 227.19 (3), Stats.

(The proposed rule-making order is attached.)

(a) A detailed statement of basis for the proposed rule and how the rule advances relevant statutory goals or purposes:

The proposed rule would align Ins 3.15 with current OCI practice. Currently, OCI finds it appropriate that “veterans” should be a recognized risk category eligible for blanket accident and sickness insurance. Therefore, OCI approves this risk category on case-by-case basis, pursuant to Ins 3.15 (4) (b) (providing that “[a] company may submit any other risk or class of risks, subject to approval by the commissioner, which it believes is properly eligible for blanket accident and health insurance”). The proposed amendment to Ins 3.15 (4) (a) would explicitly set forth “veterans” as an eligible risk category, thereby streamlining the approval process and reducing the administrative burden on insurers seeking to offer this product.

(b) Summary of the public comments and the agency’s responses to those comments:

OCI did not receive any comments

(c) An explanation of any modifications made in proposed rule as a result of public comments or testimony received at a public hearing:

N/A

(d) Persons who appeared or registered regarding the proposed rule:

Appearances for:

None

Appearances against:

None

Appearances for information:

None

Registrations for:

None

Registrations against:

None

Registrations neither for nor against:

None

Letters received:

None

- (e) An explanation of any changes made to the plain language analysis of the rule under s. 227.14 (2), Stats., or to any fiscal estimate prepared under s. 227.14 (4), Stats.**

N/A

- (f) The response to the Legislative Council staff recommendations indicating acceptance of the recommendations and a specific reason for rejecting any recommendation:**

All comments were complied with and corrected except the suggestion to “[c]onsider [a] more extensive amendment of s. Ins 3.15 (4) (a) to adopt the preferred style” of the Manual. At this time OCI seeks only to add “veterans” as an eligible risk category.

- (g) The response to the report prepared by the small business regulatory review board:**

The small business regulatory review board did not prepare a report.

- (h) Final Regulatory Flexibility Analysis**

A Final Regulatory Flexibility Analysis is Not Required because the rule will not have a significant economic impact on a substantial number of small businesses.

- (i) Fiscal Effect**

See fiscal estimate attached to proposed rule.

Attachment: Legislative Council Staff Recommendations