

No. 267, A.]

[Published May 5, 1919.

CHAPTER 135.

AN ACT to repeal chapter 380, laws of 1911, as amended by chapter 23, laws of 1917, to abolish the third municipal court for Bayfield county.

The people of the State of Wisconsin, represented in Senate and Assembly, do enact as follows:

SECTION 1. Chapter 380, laws of 1911, as amended by chapter 23, laws of 1917, is repealed.

SECTION 2. All proceedings pending in the third municipal court for Bayfield county at the time of the taking effect of this act shall be continued and completed in the circuit court of Bayfield county, and all judgments, orders and decrees of the said municipal court shall be enforced by the process of the said circuit court in the same manner as if said judgment had been originally the judgment of said circuit court.

SECTION 3. Immediately upon the taking effect of this act the third municipal court for Bayfield county shall deliver to the clerk of the circuit court of Bayfield county, all the books, records, papers and files in his possession belonging to said municipal court.

SECTION 4. This act shall take effect May 1, 1920.

Approved May 1, 1919.

No. 246, S.]

[Published May 5, 1919.

CHAPTER 136.

AN ACT to create sections 1921—30 to 1921—36 of the statutes, relating to liability insurance.

The people of the State of Wisconsin, represented in Senate and Assembly, do enact as follows:

SECTION 1. There are added to the statutes seven new sections to read: Section 1921—30. No company or other insurer licensed in this state to write liability insurance shall unfairly discriminate in its writings between risks or classes of risks, nor shall it use any schedule or other system of rating or classifying the application of which results in discrimination. No such company or other insurer shall grant insurance against hazards other than those covered by this act at rates lower than its regular rates for such coverage for the purpose of evading the anti-discrimination provision of this section. No such company or other insurer shall charge or collect unjust or unreasonable rates for the kinds of insurance covered by this act.

Section 1921—31. Every company writing any kind of liability insurance in this state shall, before they are effective in this state, file with the commissioner of insurance its rates and manual of classification of risks for each kind of liability insurance written by it. All subsequent changes or additions to such rates and manual of classification shall, before they are effective in this state, be filed with the commissioner of insurance.

Section 1921—32. Any schedule or other system of rating and classifying risks used in this state shall be filed with the commissioner of insurance and no such schedule or plan shall be used until it is so filed. The commissioner of insurance may upon his own motion or upon the complaint of any interested person investigate the results produced by the application of such schedule or plan and, if upon such investigation he shall find that it produces unfair or discriminatory results, he shall by order require the company filing it to modify the schedule or plan as directed in such order.

Section 1921—33. No such company shall in the writing of any risk in this state use a rate or classification other than that filed with the commissioner of insurance and properly applicable to the risk.

Section 1921—34. The commissioner of insurance shall have power upon the written complaint of any person having a direct financial interest or upon his own motion to review any rate filed by any such company for the purpose of determining whether the same is unreasonable or discriminatory. If he shall find that the rate is discriminatory, he shall order the discrimination removed and a non-discriminatory rate substituted. If he shall find that the rate is unreasonable, he shall establish a reasonable rate and by order require the company to make a rate for such risk or class which shall not be higher than the rate so established by him. Any review of rates before the commissioner of insurance shall be upon notice to the parties interested and his findings or orders shall be made after a hearing before him and shall in all cases be subject to review by the circuit court of Dane county. If the investigation is upon the commissioner's own motion and results in a find which materially affects the interest of a company, a copy of such finding shall be served upon the company or companies affected and they shall be entitled to a hearing before the commissioner upon a request therefor made within ten days from the service of such findings upon such company. No order or finding of the commissioner made as a result of an investigation on his own motion shall be effective until the expiration of the time within which a request for a hearing may be made.

Section 1921—35. Every company subject to the provisions of this act shall file with the commissioner of insurance such information regarding its writings, practices and experience as he may from time to time require. Every company subject to this act shall, on or before the first day of May, 1920, and annually thereafter, report to the commissioner of insurance of this state, the amount of insurance written, the amount of premiums received and the amount of losses paid during the year ending on the preceding thirty-first of December and covering liability risks in the state of Wisconsin. Such report shall show such experience by classes as may be required by the commissioner of insurance. The commissioner shall prepare and supply each company subject to the provisions of this act with blanks upon which to make such report. The experience of individual companies shall not be made public.

Section 1921—36. Sections 1921—30 to 1921—35, both inclusive, shall not apply to risks covered under the workmen's compensation act nor to the rates, rating system or classification of such risks.

SECTION 2. This act shall take effect on September 1, 1919.
Approved May 2, 1919.

No. 155, S.]

[Published May 5, 1919.

CHAPTER 137.

AN ACT to amend section 4570 of the statutes, relating to the removal of rock and stone from the natural bed of navigable waters.

The people of the State of Wisconsin, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section 4570 of the statutes is amended to read: Section 4570. Any person who shall dig, remove or carry away any rock, * * * stone, sand, gravel, clay or other substance from the natural bed of Lake Michigan, Green Bay, Lake Superior, the Mississippi River, or other navigable waters within the jurisdiction of this state, not being a riparian owner upon the same at such place, without the consent of the supervisors of the town, the common council of the city or the trustees of the village within whose boundaries the place is situated, shall be punished by imprisonment in the county jail not more than six months, or by fine not exceeding one hundred dollars, or by both such fine and imprisonment in the discretion of the court.

SECTION 2. This act shall take effect upon passage and publication.

Approved May 2, 1919.