

(7) "CASE" MEANS AN ACCOUNT OR, AT THE OPTION OF THE INSURER, A COMBINATION OF SOME OR ALL OF THE INSURER'S ACCOUNTS WRITTEN UNDER AN IDENTICAL PLAN OF BENEFITS WHERE THE PREMIUMS FOR ANY CASE, WHETHER CONSISTING OF ONE OR MORE ACCOUNTS, EXCEED OR MAY REASONABLY BE EXPECTED TO EXCEED \$50,000 IN ANY POLICY YEAR.

(8) "CLASS OF BUSINESS" MEANS ANY ONE OF THE FOLLOWING:

(I) CASH LOANS NOT SECURED BY REAL ESTATE MADE BY BANKS;

(II) CASH LOANS MADE BY CREDIT UNIONS;

(III) CASH LOANS NOT SECURED BY REAL ESTATE MADE BY CREDITORS OTHER THAN BANKS AND CREDIT UNIONS;

(IV) CASH LOANS SECURED BY REAL ESTATE MADE BY BANKS;

(V) CASH LOANS SECURED BY REAL ESTATE MADE BY CREDITORS OTHER THAN BANKS;

(VI) PRODUCTION CREDIT ASSOCIATION AND OTHER AGRICULTURAL LOANS;

(VII) INSTALLMENT SALES FINANCE CONTRACTS;
OR

(VIII) REVOLVING CHARGE AGREEMENTS, CREDIT CARD ACCOUNTS, AND OTHER OPEN-END CREDIT.

(9) "EXPERIENCE PERIOD" MEANS 2 CALENDAR YEARS OR, AT THE OPTION OF THE INSURER, 2 POLICY YEARS UNDER A GROUP POLICY ISSUED TO ONE CREDITOR.

(10) "LOSS RATIO" MEANS THE RATIO OF INCURRED CLAIMS TO PREMIUMS EARNED.

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(G) FOR THE PURPOSE OF ASSURING THAT THE CREDIT LIFE AND CREDIT HEALTH INSURANCE OPERATIONS OF THE INSURER DO NOT RESULT IN RATES WHICH ARE EXCESSIVE IN RELATION TO BENEFITS, DO NOT ENDANGER THE SOLVENCY OF THE INSURER SO AS TO RENDER ITS TRANSACTION OF BUSINESS HAZARDOUS TO ITS POLICYHOLDERS OR THE PUBLIC, AND DO NOT ADVERSELY AFFECT OTHER CLASSES OF BUSINESS OF THE INSURER, THE COMMISSIONER MAY ESTABLISH:

(1) MAXIMUM RATES OF COMMISSION WHICH MAY BE PAID TO AGENTS OR BROKERS, ~~BUT THE MAXIMUM RATE MAY NOT BE LESS THAN 30 PERCENT OF THE PREMIUM FOR AN AGENT WHO IS NOT THE GENERAL AGENT, AND MAY NOT BE LESS THAN 4 PERCENT ADDITIONAL TO BE PAID TO AN AGENT WHO IS A GENERAL AGENT;~~ AND