

No. 149, S.]

[Published July 11, 1907.

**CHAPTER 503.**

AN ACT to amend sections 496b and 490c of the statutes, and to create section 496c—1 of the statutes, relating to manual training in schools.

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

SECTION 1. Section 496b of the statutes is amended to read:

\* \* \* \* \*

SECTION 2. Section 496c of the statutes, as amended by chapter 273 of the laws of 1899, is amended to read:

\* \* \* \* \*

SECTION 3. There is added to the statutes a new section to read:

\* \* \* \* \*

SECTION 4. This act shall take effect and be in force from and after its publication.

Approved July 9, 1907.

No. 331. S.]

[Published July 11, 1907.

**CHAPTER 504.**

AN ACT to amend section 1955o of the statutes, relating to discrimination by life insurance companies.

*The people of the state of Wisconsin, represented in senate and assembly do enact as follows:*

SECTION 1. Section 1955o of the statutes is amended to read:

\* \* \* \* \*

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved July 9, 1907.

state, county or city bonds or of stocks of the state where such company or association is organized or of bonds and mortgages on improved real estate, worth double the sum loaned thereon, and it shall further appear from the laws of such other state that the securities so deposited are subject to be made available to satisfy judgments of policyholders in any manner corresponding to that provided for the care of securities deposited under this act, the commissioner of insurance shall thereupon be authorized to issue to such company an authority or license to transact the business of accident and health insurance within this state, without any such deposit of securities with the state treasurer of this state as is above provided.

(Ch. 511, 1907.)

**Relation of fraternal benefit associations to future laws.**

SECTION 1955j. The word "assessment" as used in the foregoing provisions, when applicable to any corporation, society, order or association, shall mean that the usual method employed by any organization within such provisions to meet its death losses is by assessments upon its surviving members, or that the amount estimated or required to meet such losses shall not be limited to a fixed sum. The word "organization," as so used, shall mean all such corporations, societies, orders or associations as are within the foregoing provisions; *but no law of this state hereafter passed shall be held to apply to fraternal benefit organizations unless they are specifically mentioned in said law.*

(Ch. 546, 1907.)

**Life insurance: no rate discriminations.** SECTION 1955o.

1. No life insurance company doing business in this state shall make or permit any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life in the amount or payment of premiums or rates charged or in any return of premium, dividends or other advantages.

**No rebates.** 2. No such company or any agent thereof shall make any contract or agreement as to such contract other than as plainly expressed in the policy issued pursuant thereto, nor pay or allow or offer to pay or allow any rebate of premium payable on the policy, or any special favor or advantage *whatever* in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy.

**Solicitors not to allow for services, nor contract for stock.** 3. *No such company or any agent thereof shall at the time of soliciting insurance or issuing a policy, or at any time in consideration of or in connection with a policy issued or proposed to be issued, make or offer to make any contract or agreement whatever for any deduction from any premium or any addition to any dividend or other benefit whatever, on account of services rendered or to be rendered by the applicant for the policy or any person interested therein, either as an advisor of the company or as a member of an advisory or similar board or body or in any other capacity or manner whatever; nor contract for, sell or offer for sale any stock of such life insurance company or any stocks, bonds or other certificates representing any interest or property in any organized company or corporation which shall at the time be under any contract or agreement whatever with such life insurance company, or own or control any of the stock thereof, or in any case where any part of the stocks, bonds or certificates of indebtedness of such company or corporation shall be owned or held by such life insurance company. No person shall so contract with any such company or agent thereof, or receive any such favor, privilege or advantage whatever, within the meaning of this act.*

**Penalty.** 4. *Any officer, director or agent aforesaid or person contracting with such company, officer, director or agent, in violation of any of the provisions of this section shall be punished by a fine of not less than fifty dollars nor more than three hundred dollars or by imprisonment in the county jail for a term not exceeding six months, or by both such fine and imprisonment.*

**License revocation.** 5. *Whenever it shall appear to the satisfaction of the commissioner of insurance after a hearing before him upon notice, that any company, officer, agent, sub-agent, helper's agent, broker or solicitor has violated any provision of this section, he shall revoke the license of any such company or person to transact business in this state, and no other license shall be issued to any such company or person within three years after such revocation.*

**Commissioner's demand for forms: service, response, forfeit.** 6. *Any such corporation, company, officer or agent of such corporation or company shall, upon demand in writing by the commissioner of insurance, furnish said commissioner*

*with the form or forms of all insurance policies, the form or forms of all contracts for insurance and the form or forms of any other paper or papers pertaining to any contract of insurance or the maintenance of the same, issued or used or authorized to be issued or used by said corporation or company or by its agents or representatives in or about the business of life insurance carried on by said corporation or company. Upon the failure on the part of such corporation or company or its agents or representatives to fully comply with such demand, within a period of fifteen days after the service of the same, the commissioner shall forthwith revoke the authority of such corporation or company, or the license of such agent to do business in this state. Service of such demand upon an agent of such corporation or company within this state, or a deposit of the same registered and addressed to the home office of such corporation or company shall be sufficient service.*

**Self-crimination plea: no excuse from testifying.** 7. *No person, officer or agent of any corporation within the purview of this act shall be excused from attendance, testifying or producing books, papers, contracts, agreements or documents or privileged from testifying in relation to anything herein prohibited before the commissioner of insurance or any court, or in obedience to the subpoena of any court having jurisdiction of the offense herein prohibited, on the ground or for the reason that the testimony or evidence, documentary or otherwise required of him, may tend to criminate him or subject him to a penalty or forfeiture.*

**But no liability save for perjury.** 8. *But no person shall be liable in any suit or prosecution, civil or criminal, for or on account of any transaction, matter or thing concerning which he may testify or produce evidence, documentary or otherwise before said commissioner or said court, or in obedience to the subpoena of said court or the demand of said commissioner or in any such case or procedure; provided that no person so testifying or producing such books, papers, contracts, agreements or documents shall be exempt from prosecution and punishment for perjury committed in so testifying.*

**Evidence.** 9. *No evidence of any violation of the provisions of this section shall be received in any action brought against the company upon any policy after the death of the insured.*

(Ch. 504, 1907.)