No. 392, A.]

[Published April 24, 1891.

## CHAPTER 266.

AN ACT to amend chapter 36, laws of 1882, entitled, "An act to consolidate and amend chapter 322, laws of 1880, an act to consolidate and amend an act to incorporate the city of Madison, and the several acts amendatory thereof."

(See Vol. 2.)

No. 818, A.]

[Published April 22, 1891.

## CHAPTER 267.

#### AN ACT to prohibit discrimination in insurance contracts.

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

SECTION 1. No life insurance company doing Shall not dis-business in the state of Wisconsin shall make between indi-or permit any distinction or discrimination in making confavor of individuals, between insurants of the tracts. same class, and equal expectation of life, in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits, payable thereon, or in any other of the terms and conditions of the contract it makes; nor shall any such company, or any agent thereof, make any contract of insurance, or agreement as to such contract, other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducements to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable considera-

tion or inducement whatever, not specified in the policy contract of insurance.

SECTION 2. Whenever it shall appear to the Insurance com. SECTION 2. Whenever it shall appear to the missioner may satisfaction of the insurance commissioner, after a hearing held by him upon due notice, that any agent, sub agent, broker or solicitor has, directly or indirectly, violated the provisions of this act the said insurance commissioner shall thereupon revoke the certificate of authority of said agent, sub agent, broker or solicitor to transact business in this state; and no other certificate shall thereafter be issued to said person for a term of three years from the date of said revocation.

> SECTION 3. This act shall take effect and be in force from and after its passage and publication, and shall apply to all policies of life insurance companies written or issued by them in this state after this act takes effect.

Approved April 17, 1891.

No. 333, A.]

[Published April 27, 1891.

### **CHAPTER 268.**

AN ACT to enable religious and church corporations to form fire insurance companies for the purpose of insuring church property.

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

Organization of. insurance insure church property.

SECTION 1. Any number of persons, not less companies to than nine, who are residents of this state, who are regular members of any church congregation, conference, presbytery or synod of said church may form corporations for the insuring, upon the plan of mutual insurance, of church, school property, including varsonage and furniture, fixtures and household goods and personal property of ministers, against loss or damage by file and lightning. The first nine persons signing such articles of organization, shall be directors of such corporation, until the first annual meeting, or until others are elected,

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