

insurance corporation or association heretofore or hereafter licensed to transact within the State of Minnesota any of the kinds or classes of insurance specifically authorized under the laws of this State may, when so authorized in its charter or certificate of incorporation, transact within the State of Minnesota any lines of insurance not specifically provided for under the laws of this State when such lines or combination of lines of insurance are not in violation of the constitution or laws of the State of Minnesota, and, in the opinion of the Commissioner of Insurance contrary to public policy, provided such company or association shall first obtain authority of the Commissioner of Insurance and shall meet such requirements as to capital or surplus, or both, as the Commissioner of Insurance shall prescribe.

Sec. 2. **Application.**—This act shall apply to companies operating upon the stock or mutual plan, reciprocal or inter-insurance exchanges.

Sec. 3. **Inconsistent acts repealed.**—All acts or parts of acts inconsistent herewith are hereby repealed.

Sec. 4. This act to take effect and be in force from and after its passage.

Approved April 19, 1923.

CHAPTER 390—H. F. No. 846.

An act permitting any fire insurance company to incorporate in its policy a clause relating to cancellation thereof.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. **Cancellation clause in fire insurance policies.**—Any fire insurance company which has not collected the premium on its policy at the time of the delivery thereof may print or indorse or attach by rider on its policy the following clause:

“If the insured hereunder shall not have actually paid the premium hereon or any part thereof within sixty (60) days from the date of this policy, then this policy may be cancelled by the insurer by giving five days written notice to the insured and to the mortgagee or other person to whom the policy is made payable, if any, without tendering any part or portion of such premium, anything to the contrary in the policy contract notwithstanding.”

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

Approved April 19, 1923.

CHAPTER 391—H. F. No. 913.

An act to amend Section 9304, General Statutes 1913, as amended by Chapter 241, Laws 1915, relating to the introduction of opium,

morphine, cocaine or other narcotics, and intoxicating liquor, firearms, weapons and explosives of any kind, into certain state institutions or within or upon the grounds thereof and prescribing penalties therefor.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. **Opium, intoxicating liquors, firearms and explosives not to be taken to the state prison—Penalties.**—That section 9304, General Statutes 1913, as amended by chapter 241, Laws 1915, be and the same hereby is amended so as to read as follows:

9304 Any person who brings, sends or in any manner causes to be introduced into the state prison or the state reformatory or any other state institution, or within or upon the grounds belonging to any such institution, any opium, morphine, cocaine, or other narcotic, or any intoxicating liquor of any kind whatever, or any firearms, weapons, or explosives of any kind, without the consent of the *state board of control*, shall be guilty of a felony and upon conviction thereof shall be punished by imprisonment in the state prison for a term of not less than three years nor more than five years provided that the provisions of this act shall not apply to physicians carrying drugs into such institutions for use in the practice of their profession; nor to sheriffs or other peace officers carrying revolvers or fire arms as such officers in the discharge of their duties.

Approved April 19, 1923.

CHAPTER 392—H. F. No. 918.

An act to amend Section 4421, General Statutes 1913, by providing for lights in classification lamps and on tenders of locomotive engines used in the transportation of freight and passengers.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. **Railroad companies to equip engines with classification lamps.**—That Section 4421, General Statutes, 1913, be and the same is hereby amended so as to read as follows:

"4421. Every person, company, corporation or receiver thereof, operating any railroad in the state of Minnesota, is hereby required to equip, maintain and use upon every locomotive operated in road service in this state, an electric or other headlight of at least fifteen hundred (1500) candle power, measured without the aid of a reflector; provided, however, that this candle power shall not apply to locomotive engines regularly used on branch lines less than twenty-five miles long and logging roads not over sixty miles long in switching cars or trains, and provided further that every person, company, corporation or receiver thereof, subject to the provisions of this act, is hereby required to equip, maintain and use