

JOINT RESOLUTION No. 12.

A joint resolution relating to a committee to be appointed for the purpose of investigating matters relating to fire prevention and rates charged for fire insurance in this state.

WHEREAS, the fire losses in the state of Minnesota for the past thirty-nine years, as reported by fire insurance companies to the department of insurance, aggregate approximately \$77,000,000.00, and

WHEREAS, during the past thirty-nine years all fire insurance companies doing business in Minnesota, except township mutual companies, have collected premiums aggregating \$139,000,000.00 and returned to policyholders within our state, in payment of losses, an amount aggregating \$77,000,000.00, or approximately 55½ per cent of the premiums collected, and

WHEREAS, there is a gross discrimination practiced between our citizens by fire insurance companies in the rates of premium charged, which results to the advantage of the rich and to the disadvantage of the poor, and

WHEREAS, the state of Minnesota has not given any state official the power to make fire insurance rates, and

WHEREAS, such rates are now being made for most companies by an independent rating bureau, to-wit: General inspection company, and

WHEREAS, it is believed that insurance companies or their agents on their behalf have agreements to maintain the rates made by said general inspection company, and

WHEREAS, there is no appeal from the rates fixed by such inspection company, and there is no state official properly empowered to act for and on behalf of the assured; now, therefore,

Be It Resolved, by the senate and the house of representatives that a commission consisting of two members of the senate to be appointed by the lieutenant governor and two members of the house to be appointed by the speaker, together with the commissioner of insurance, be created and designated as the Minnesota fire prevention and insurance rating committee. It shall be the duty of the commissioner of insurance and his employes, upon his direction, to make all examinations and investigations required by the committee; employe such stenographers and assistants as the commissioner may deem necessary. Any member of the committee may administer oaths to any person appearing before it. It shall be the duty of the attorney general, or one of his assistants appointed thereto by him, to advise the committee and its members and to assist the committee in making such examinations as may be deemed expedient.

Said committee shall furnish a report of its findings to the governor on or before December 31st, 1914. The purpose of the creation of this committee is primarily:

First. To devise ways and means for reducing our fire losses;

Second. To prevent discrimination in fire insurance rates, and

Third. In all possible ways to devise ways and means for giving the people of the state the greatest amount of fire insurance protection at the least possible cost to the assured.

It shall be the first duty of such committee to investigate the causes for our enormous fire losses, and to suggest remedies for the relief of our people as hereinafter provided.

It shall also be the duty of such committee to make a thorough investigation and examination into the methods of transacting business by all insurance companies, associations and insurers, of every kind, transacting the business of fire insurance, including all agencies whatever employed in the transaction of said business; to investigate into their expenses, the rates charged, and the manner of making the same; questions of discrimination between classes of property of insurers; all contracts for commissions or compensation of agents, and any discrimination thereunder; and, generally, to make any and all inquiry in regard to the transaction of the business of fire insurance, and the rates and cost of such insurance, and the expenses incident to such business; and the promotion of better protection against fire, and the reduction of fire losses. The mention of any particular lines of inquiry herein shall not limit in any measure the field of investigation which said committee is empowered to enter.

Provided, however, that if the appropriation provided for by a bill relating to the same subject is not made, this resolution shall be of no force or effect.

Approved April 24, 1913. .

JOINT RESOLUTION No. 13.

WHEREAS, there have been introduced in congress three bills (numbers H. R. 36, H. R. 4428, S. 2367), to afford federal protection to migratory game birds; and

WHEREAS, there is a very general sentiment in this state in favor of such protection, and an urgent request for the enactment of such law has been made, as appears by the numerous petitions received; now therefore,

Resolved, (the senate concurring), that congress be and hereby is requested to enact a law giving ample protection to migratory game birds.