

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 Inconsistent acts repealed.—All acts or parts of acts inconsistent herewith are hereby repealed.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,