

66.42 MUTUAL HAIL, TORNADO, AND CYCLONE COMPANIES

HISTORY. Amended, 1947 c 468 s 1.

66.54 GOVERNMENT; LIABILITY OF OFFICERS

HISTORY. 1895 c 175 s 48, 49.

CHAPTER 67

TOWNSHIP MUTUAL COMPANIES

67.01 TOWN COMPANIES; PROPERTY INSURABLE

NOTE: Laws 1875, Chapter 83, authorized formation of town insurance companies in 12 designated counties. Later amendments made the law general. Farmers' Mutuals were authorized by Laws 1891, Chapter 13, and Livestock Mutuals by Laws 1891, Chapter 15. The entire law was revised and classified by Laws 1897, Chapter 164.

67.03 EFFECT OF APPLICATION; WHO MAY ACCEPT

HISTORY. 1903 c 110 s 1; 1951 c 101 s 1.

67.10 NON-RESIDENT MEMBERS; WITHDRAWAL; NOTICE

HISTORY. 1875 c 83 s 13, 14; 1881 c 29 s 1; 1907 c 209.

In an action for reformation of a fire policy issued by a township mutual insurance company and canceled pursuant to written instructions given by the insured under a mistaken concept as to coverage of the policy, of which the insurer had no knowledge, the evidence was insufficient to support a finding for reformation of the policy on the grounds that the insurer had taken undue advantage of a situation knowing or suspecting that a mistake had been made by the insurer. *Farmers Store v Delaware Mutual Insurance Co.*, M, 59 NW(2d) 889.

The purpose of statutory and policy provisions for termination of membership in a township mutual insurance company is to enable an insured to cancel a policy at will so that he may be enabled to obtain another coverage without delay. *Farmers Store v Delaware Mutual Insurance Co.*, M, 59 NW(2d) 889.

67.11 FARMERS' MUTUAL FIRE COMPANIES

HISTORY. 1891 c 13 s 1; 1893 c 127 s 1; 1895 c 112; 1901 c 171.

67.16 AGREEMENTS FOR FIRE PROTECTION

In consideration for an agreement by the fire department to respond to calls in case of fire in territory where the company does business or on the premises of the members of the company, a township mutual fire insurance company may make donations to the village fire department. OAG Aug. 27, 1946 (688-K).

67.23 PRINCIPAL PLACE OF BUSINESS, LOCATION CHANGED

In meeting of township mutual insurance companies personal representatives may vote the membership of the estate. Only women members may vote by proxy. The principal place of business may be changed by a majority vote irrespective of the provisions of the articles or bylaws. OAG April 3, 1950 (249-B-13).

67.24 BOARD OF DIRECTORS

In meeting of township mutual insurance companies personal representatives may vote the membership of the estate. Only women members may vote by proxy. The principal place of business may be changed by a majority vote irrespective of the provisions of the articles or bylaws. OAG April 3, 1950 (249-B-13).

67.27 WHAT MAY BE INSURED

HISTORY. 1909 c 411 s 13; 1913 c 80 s 3; 1915 c 107 s 1; 1923 c 338 s 1; 1931 c 269 s 1; 1933 c 52 s 1; 1933 c 421 s 1; 1935 c 104 s 1; 1941 c 155 s 1; 1949 c 458 s 1; 1951 c 168 s 1; 1953 c 284 s 1.

Township mutual insurance companies in cities, villages, or boroughs of 1,800 or less inhabitants may insure dwellings, churches, and their contents, and outbuildings. They have no authority to insure locker plants. OAG May 23, 1951 (487-B-12).

67.30 AUTHORIZED INSURANCE

HISTORY. 1909 c 411 s 15; 1951 c 101 s 2.

CHAPTER 68**TITLE INSURANCE COMPANIES**

NOTE: Regulation of title insurance companies began with Laws 1887, Chapter 135. The act legalized and confirmed the privileges and franchises of companies then existing. Insurance laws generally were revised and codified by Laws 1895, Chapter 175, and Sections 60 and 61, as amended and supplemented now constitute Chapter 68 of the statutes.

68.01 REAL ESTATE TITLE INSURANCE COMPANIES

NOTE: Under the provisions of section 386.18, the county board may authorize a person to occupy a portion of the county building for the purpose of making abstracts of titles and may require the abstractor to furnish bond.

CHAPTER 69**FIRE AND POLICE DEPARTMENT AID,
FIREMEN'S AND POLICEMEN'S RELIEF**

NOTE: Fire department aid through taxation of fire insurance premiums originated with Laws 1885, Chapter 187. The present law, (sections 69.01 through 69.06) originated with Laws 1903, Chapter 20, and has been liberally amended. These sections deal with state fire department aid derived from premium taxes collected from fire insurance companies, the creation of a special fund, and the manner of disbursement.

Sections 69.07 through 69.13 relate to fire department relief associations in certain cities raising money by taxation and salary deductions. Activities are controlled by the limitations prescribed in sections 69.01 through 69.06, and in section 424.31.

Sections 69.22 through 69.24 relate to membership in police and fire department relief associations in certain cities who receive state aid.

Sections 69.25 through 69.53 make it mandatory for cities of the first class to maintain a firemen's relief association. The sections deal with relief, retirement pay, and pensions.