

**PROCEEDINGS OF THE NATIONAL
CONVENTION OF INSURANCE
COMMISSIONERS OF THE
UNITED STATES, HELD AT SPOKANE,
WASHINGTON, JULY 23, 24, 25 AND 26,
1912**

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VARIOUS

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WASHINGTON, JULY 23,
24, 25 AND 26, 1912**

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OF THE
NATIONAL CONVENTION
OF
INSURANCE COMMISSIONERS
OF THE
UNITED STATES
HELD AT
SPOKANE, WASHINGTON
JULY 23, 24, 25 and 26, 1912



THE R. L. BRYAN COMPANY
COLUMBIA, S. C.
1912

CONSTITUTION.

Adopted 1894.

Article 1. This Association shall be known as the National Convention of Insurance Commissioners.

Art. 2. Its membership shall consist of the Commissioner, Superintendent, or other official who by law is given charge of insurance matters in each State and Territory: **Provided, however,** That such official may delegate as his representative any person officially connected with his department, who is wholly or principally employed by said department, and who is a legal resident of the State wherein the department is located. [As amended by Thirty-second Convention in 1901.]

Art. 3. No person having any connection with an insurance company, except as a policyholder, shall be a member of this Association. [As amended by Thirty-second Convention in 1901.]

Art. 4. The officers of the Convention shall be a President, two Vice Presidents, and Secretary, and an Executive Committee, consisting of seven members and the above named officers, all of whom shall be elected by ballot at the annual meeting. But no person shall be eligible for the office of President whose term of office shall definitely expire before the assembling of the Annual Convention subsequent to his election. [As amended by Thirty-third Convention in 1902, Forty-first Convention in 1910, and Forty-third Convention in 1912.]

Art. 5. The duties of the several officers shall be such as usually devolve upon those holding like positions. The Executive Committee shall make arrangements for the annual meeting, and in case of a vacancy in any of the offices, fill the same until the next annual meeting.

Art. 6. The annual meeting shall be held at such time and place as may be designated by the Executive Committee. [As amended Chicago, April, 1912.]

Art. 7. As soon as convenient after the annual session, the President shall appoint the members of such committees, as may have been authorized by vote of the Convention, and the Secretary shall immediately notify each member of his appointment. The Standing Committee on Blanks so appointed shall hold its regular annual and other meetings at such times as to enable the committee to submit its annual report for the consideration of the Executive Committee at its meeting next preceding the Convention. Any action on the part of the Executive Committee relative to the report of the Com-

mittee on Blanks shall be binding upon the Convention. After such action it shall be the duty of the Committee on Blanks to prepare blanks in accord with the report as accepted by the Executive Committee and have them sent to all members of the Convention. [As amended by the Forty-second Convention, 1911.]

Art. 8. The Convention shall be governed by the ordinary rules of parliamentary practice. One or more of the sessions of each Convention shall be executive, and shall be so announced in the program. [As amended by the Forty-first Convention, 1910.]

Art. 9. Commissioners or Superintendents, or other officials in charge of insurance matters, who have been members of the Convention, may, upon retiring from office, be chosen honorary members, without the right to vote, by a two-thirds vote at any session. Any supervising insurance official may, at any session, be elected an honorary member, by a similar vote, and all retiring Presidents of the Convention shall be honorary members thereof. [As amended by the Convention of 1895.]

Art. 10. Communications to the Convention, verbal or written, shall be heard by or referred to the appropriate committee, which shall thereafter report to the Convention.

Art. 11. This Constitution may be amended, and any article therein may be suspended at any time by a unanimous vote at any regular meeting or by a two-thirds vote of the members present and voting, notice thereof having been given at a previous session.

Art. 12. All previous Constitutions are hereby repealed.

OFFICERS, 1911-12.

President,

FRED W. POTTER,
Insurance Superintendent, Illinois.

Vice President,

FRANK H. HARDISON,
Commissioner of Insurance, Massachusetts.

Secretary,

F. H. McMASTER,
Commissioner of Insurance, South Carolina.

Executive Committee.

C. A. PALMER, Chairman.....	Michigan
JAMES R. YOUNG.....	North Carolina
JOSEPH BUTTON.....	Virginia
WILLARD DONE.....	Utah
H. L. EKER.....	Wisconsin
SILAS R. BARTON.....	Nebraska
W. T. EMMET.....	New York

COMMITTEES, 1911-12.

Credentials.

CHARLES C. GRAY, Chairman.....	Rhode Island
CHARLES H. MAULL.....	Delaware
VIVIAN M. LEWIS.....	New Jersey
J. EGGERS.....	Nevada
W. H. O'BRIEN.....	Indiana
JOHN R. JOBE.....	Arkansas
J. W. FERGUSON.....	Oregon

Laws and Legislation.

J. A. O. PREUS, Chairman.....	Minnesota
H. L. EKERN.....	Wisconsin
FRANK H. HARDISON.....	Massachusetts
WILLIAM T. EMMET.....	New York
BARTON MANSFIELD.....	Connecticut
W. C. TAYLOR.....	North Dakota
CHARLES JOHNSON.....	Pennsylvania
C. A. PALMER.....	Michigan
E. H. MOORE.....	Ohio

Examinations.

JAMES R. YOUNG, Chairman.....	North Carolina
WILLARD DONE.....	Utah
JOSEPH BUTTON.....	Virginia
WILLIAM T. EMMET.....	New York
FITZ HUGH McMASTER.....	South Carolina
FRANK BLAKE.....	Missouri
J. A. O. PREUS.....	Minnesota

Reserves Other Than Life.

JOHN S. DARST, Chairman.....	West Virginia
FRANK H. HARDISON.....	Massachusetts
O. S. BASFORD.....	South Dakota
FRANK BLAKE.....	Missouri

COMMITTEES.

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JOHN L. BLEAKLY.....	Iowa
ROBERT J. MERRILL.....	New Hampshire
CHARLES JOHNSON.....	Pennsylvania
I. C. HATTABAUGH.....	Idaho
ANDREW P. HAVEY.....	Maine

Fraternal Insurance.

T. M. HENRY, Chairman.....	Mississippi
JOHN L. BLEAKLY.....	Iowa
FRANK H. HARDISON.....	Massachusetts
JAMES R. YOUNG.....	North Carolina
J. H. SCHIVELY.....	Washington
WILLIAM T. EMMET.....	New York
P. A. BALLARD.....	Oklahoma
G. A. TAYLOR.....	Tennessee
W. C. TAYLOR.....	North Dakota

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BARTON MANSFIELD.....	Connecticut
E. C. COOPER.....	California
R. L. FORSYTHE.....	Wyoming
JOHN L. BLEAKLY.....	Iowa
ALVIN E. HEBERT.....	Louisiana

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H. L. EKERN, Chairman.....	Wisconsin
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SILAS R. BARTON.....	Nebraska
JOHN R. JOBE.....	Arkansas
JOHN S. DARST.....	West Virginia
CYRUS B. BROWN.....	Alabama
WILLIAM M. SHEHAN.....	Maryland
W. H. O'BRIEN.....	Indiana
B. L. GILL.....	Texas

COMMITTEES.

Rates of Mortality and Interest.

O. S. BASFORD, Chairman.....	South Dakota
BARTON MANSFIELD.....	Connecticut
WILLIAM A. WRIGHT.....	Georgia
CYRUS B. BROWN.....	Alabama
WILLARD DONE.....	Utah
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H. L. EKERN.....	Wisconsin

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J. H. SCHIVELY.....	Washington
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M. C. CLAY.....	Kentucky
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W. C. TAYLOR.....	North Dakota

Unauthorized Insurance.

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JACOBO CHAVEZ.....	New Mexico
F. C. COOPER.....	California
T. M. HENRY.....	Mississippi
FRANK BLAKE.....	Missouri
CHARLES H. MAULL.....	Delaware
O. S. BASFORD.....	South Dakota
P. A. BALLARD.....	Oklahoma

Publicity and Conservation.

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WILLARD DONE.....	Utah
FITZ HUGH McMASTER.....	South Carolina
J. A. O. PREUS.....	Minnesota
WILLIAM T. EMMET.....	New York