

A BILL

FOR AN ACT FIXING THE LIABILITY OF INSURANCE COMPANIES IN CERTAIN CASES AND GOVERNING AND CONTROLLING THE TERMS OF THE POLICY AND PROVIDING PENALTIES FOR VIOLATION OF SAID TERMS.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. Any insurance company doing business within this State which shall enter into any combination with any other company doing a like business, for the purpose of fixing rates at any certain place in this State, or for the purpose of governing or establishing a certain schedule of rates for any place thereby preventing competition, or that enters into any combination of any character whereby the agent of any other company shall be prevented from taking insurance at said place at a less rate, shall forfeit their certificate for doing business within this State for one year from the time of establishing said fact satisfactory to the officer having control of said certificate within this State, and said officer shall cancel said certificate upon such showing.

SEC. 2. Any insurance company doing business within this State that in any action to which it is a party, shall attempt to remove the trial thereof to the United States circuit or district court, shall thereupon forfeit its certificate to do business within this State, and the officer controlling said certificate shall at once cancel the same upon satisfactory showing to him that this provision has been violated.

SEC. 3. In any suit brought in any of the courts of this State against any insurance company to recover for total loss sustained by fire or other casualty to property insured, the amount of damage shall be the amount expressed in the contract as the sum insured; and no other evidence shall be admitted on trial as to the value of the property insured; *provided*, in case of partial loss the actual damage to the property shall fix the amount of liability within the limit of the policy. And provided, further, that nothing herein shall prevent the admission of evidence as to fraud either in the procuring of insurance or cause of fire or loss.

SEC. 4. Any statement in any insurance policy as to description of property or as to value or title of property, or any change in ownership, or any change in property by reason of additional buildings or removal of portions thereof, or in use or occupation or breach of any terms of policy (except during the continuance of the change of use or ownership or the breach of the terms of the policy) shall not void the policy or prevent the right of recovery for loss under said policy; *providing*, said statement as to value or description or the vari-

7 ance in title or change in ownership, use or occupation or breach of terms of said policy
8 shall not increase the risk incurred under said policy at the time the same was taken.
9 Nothing in the terms of any policy taken in this State in controversy with the provisions
10 of this act shall be of any force or effect.

 SEC. 5. Any agent or officer of any insurance company doing business within this State,
2 who solicits insurance or enters into any combination in violation with the provisions of
3 this act shall be guilty of a misdemeanor, and upon conviction thereof shall be fined not to
4 exceed one hundred dollars or imprisonment in the county jail not to exceed thirty days.