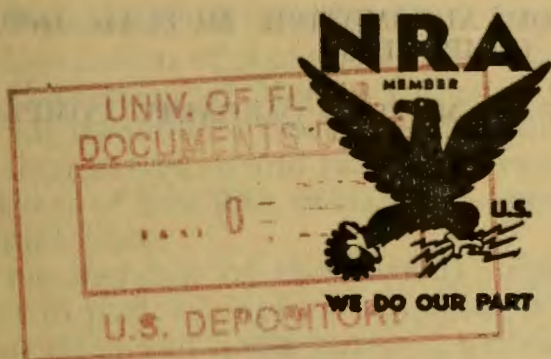


NATIONAL RECOVERY ADMINISTRATION

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PROPOSED CODE OF FAIR COMPETITION  
FOR THE  
MUTUAL FIRE INSURANCE  
AUTOMOTIVE MUTUAL INSURANCE  
AND MUTUAL CASUALTY INSURANCE  
INDUSTRY AND AFFILIATED  
ORGANIZATIONS

AS SUBMITTED ON AUGUST 31, 1933



The Code for the Mutual Fire Insurance  
Automotive Mutual Insurance, and Mutual Casualty Insurance Industry  
in its present form merely reflects the proposal of the above-mentioned  
industry, and *none of the provisions contained therein are  
to be regarded as having received the approval of  
the National Recovery Administration  
as applying to this industry*

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UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON : 1933

NATIONAL RECOVERY ADMINISTRATION

PROPOSED CODE OF FAIR COMPETITION

OF THE

FEDERAL TRADE COMMISSION  
AND MUTUAL CASUALTY INSURANCE  
INDUSTRY AND AFFILIATED  
ORGANIZATIONS

SUBMITTED BY

FEDERATION OF MUTUAL FIRE INSURANCE COMPANIES

NATIONAL ASSOCIATION OF AUTOMOTIVE MUTUAL INSURANCE  
COMPANIES

NATIONAL ASSOCIATION OF MUTUAL CASUALTY COMPANIES

(II)

U.S. GOVERNMENT PRINTING OFFICE



## **CODE OF THE FEDERATION OF MUTUAL FIRE INSURANCE COMPANIES, NATIONAL ASSOCIATION OF AUTOMOTIVE MUTUAL INSURANCE COMPANIES, NATIONAL ASSOCIATION OF MUTUAL CASUALTY COMPANIES, AND THEIR AFFILIATED ORGANIZATIONS**

The provisions of this Code shall apply to all the member companies of the Federation of Mutual Fire Insurance Companies, the National Association of Automotive Mutual Insurance Companies, the National Association of Mutual Casualty Companies, and their affiliated organizations. All these organizations and their constituent companies, being in sympathy with the spirit and purpose of the National Industrial Recovery Act, present this Code to the President to forward the program leading toward the economic and business recovery of the United States, the necessity for which is stated in Title I, Section 1, of the Act.

### **ARTICLE I**

The Federation of Mutual Fire Insurance Companies, the National Association of Automotive Insurance Companies and the National Association of Mutual Casualty Companies affirm that they impose no inequitable restrictions on their members and participation in their activities and that they are truly representative national associations of fire and casualty insurance companies operating on the mutual plan.

The membership of the various organizations above named, in whole or in part, maintains, supports, or subscribes to insurance rating, inspection and audit bureaus, associations, engineering services, testing and inspection stations and laboratories, arson investigators, loss-adjustment bureaus, and patrol or salvage corps cooperating with municipal fire departments, all of which come within the purview of the Code.

The operation of the business of fire and casualty insurance and its allied activities are rigidly controlled by the laws of the several States which are not rescinded or set aside by the National Industrial Recovery Act. Nothing herein shall obligate the companies members of the above-named organizations to any action, agreement, or understanding prohibited by the laws of any of the States.

### **ARTICLE II—LABOR PROVISIONS**

**SECTION 1.** (a) Employees shall have the right to organize and bargain collectively through representatives of their own choosing, and shall be free from the interference, restraint, or coercion of employers of labor, or their agents, in the designation of such representatives, or in self-organization, or in other concerted activities for

the purpose of collective bargaining, or other mutual aid or protection.

(b) No employees and no one seeking employment shall be required as a condition of employment to join any company union or to refrain from joining, organizing, or assisting a labor organization of his own choosing; and

(c) Employers shall comply with the maximum hours of labor, minimum rates of pay, and other conditions of employment, approved or prescribed by the President.

SEC. 2. *Child labor*.—After August 31, 1933, no person under sixteen years of age shall be employed, except that persons between fourteen and sixteen years of age may be employed for not to exceed three hours a day and those hours between 7 a.m. to 7 p.m. in such work as will not interfere with hours of day school, provided, however, that where a State law prescribes a higher minimum age no persons shall be employed in such State below the age specified in such law.

### ARTICLE III—HOURS OF EMPLOYMENT

SECTION 1. Not to work any employees engaged in the business of insurance, except outside representatives consisting of salesmen, solicitors, agents, field representatives, claims men, inspectors, service engineers, adjusters, appraisers, collectors, pay-roll auditors, raters, and employees handling mortgages and real estate for more than 40 hours in any one week.

SEC. 2. The maximum hours fixed in the foregoing paragraph (a) shall not apply to employees in a managerial or executive capacity and to their technical assistants who now receive more than \$35.00 per week; nor to guards and watchmen employed to safeguard securities; nor for an aggregate period not exceeding eight weeks in any one year to employees on emergency work incident to the preparation of annual statements or special data required by the respective states in their supervision of the insurance business; nor to extra work in offices on account of an unusual number of loss claims; nor to special work where restrictions in hours of highly technical workers would unavoidably hamper operations.

### ARTICLE IV—WAGES

Employees engaged in the business of insurance shall be paid not—

1. (a) Less than \$15 a week in any city of over 500,000 population or in the immediate trade area of such city;

(b) Less than \$14.50 a week in any city between 250,000 and 500,000 population or in the immediate trade area of such city;

(c) Less than \$14 a week in any city between 2,500 and 250,000 population or in the immediate trade area of such city;

(d) In towns of less than 2,500 population all wages shall be increased by not less than 20 percent, provided that this shall not require wages in excess of \$12 a week.

2. (a) Messengers may be paid not less than 75 percent of the minimum wages above specified.

(b) Junior file clerks for a period of six months after employment may be paid not less than 75 percent of the minimum wages above specified.

Employees referred to in Sections 2 (a) and 2 (b) shall not exceed 10 percent of the total number of employees.

ARTICLE V—GENERAL

Population for the purpose of this agreement shall be determined by reference to the 1930 Federal Census.

The provisions of this Code may, upon petition of this Association, with the approval of the President, be modified as changes in circumstances or experience may indicate.

This Code shall become effective when approved.

FEDERATION OF MUTUAL FIRE INSURANCE  
COMPANIES,

NATIONAL ASSOCIATION OF AUTOMOTIVE  
MUTUAL INSURANCE COMPANIES,

NATIONAL ASSOCIATION OF MUTUAL CAS-  
UALTY COMPANIES,

By A. V. GRUHN,

By E. L. POOR,

*General Manager, American Mutual Alliance.*

Employees referred to in sections 3 (a) and 2 (b) shall not exceed 10 percent of the total number of employees.

by agreement to the 1950 Federal Census.

The provisions of this Code may, upon petition of the Association, with the approval of the President, be modified as changes in circumstances or experience may indicate.

This Code shall become effective when approved, and in any event not later than the date of the meeting of the National Association of American Manufacturers, to be held in New York City, New York, on or about the 15th day of October, 1947.

WALTER G. WAGNER, President, National Association of American Manufacturers.

By A. V. GARRICK, Secretary, National Association of American Manufacturers.

By H. A. POOR, Secretary, National Association of American Manufacturers.

WALTER G. WAGNER, President, National Association of American Manufacturers.

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ARTICLE VI - GENERAL

1. This Code shall be subject to amendment or repeal by the Association.

2. This Code shall be subject to amendment or repeal by the Association.

3. This Code shall be subject to amendment or repeal by the Association.

4. This Code shall be subject to amendment or repeal by the Association.

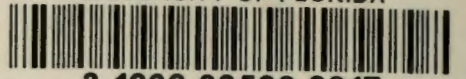
5. This Code shall be subject to amendment or repeal by the Association.

6. This Code shall be subject to amendment or repeal by the Association.

7. This Code shall be subject to amendment or repeal by the Association.



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