

**Insurance Policy—Life—Rider—Accidental Death.**

A foreign assessment life insurance company may make use of rider, providing for additional indemnity for accidental death.

February 26th, 1919.

Hon. Geo. P. Porter,  
Commissioner of Insurance,  
Helena, Montana.

Dear Sir:

I have your letter of the 24th inst., submitting to me a proposed policy rider of the Guarantee Fund Life Association of Omaha, Nebraska, providing for additional indemnity for accidental death. You asked whether or not the law under which this company is operating is such that the use of this rider should be denied in Montana.

I gather from your letter that this company is a foreign assessment life insurance company and has been licensed to do business in Montana. That being the case, the law under which it operates in this State is Section 4156 of the Revised Codes of 1907. This Section provides in part as follows: "Any corporation, association or society organized under the laws of any other state for the purpose of furnishing life, accident or permanent disability indemnity upon the assessment plan," upon complying with the provisions of this Chapter, may be licensed to do business in the State of Montana. The above statute clearly contemplates that a company may organize for the purpose of furnishing any life, accident or permanent disability insurance upon the assessment plan. And it is my judgment that the statute above quoted is sufficiently broad to authorize the company to make use of the rider which you have submitted to me.

Respectfully,

S. C. FORD,

Attorney General.