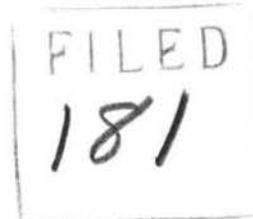


INSURANCE: Articles of Incorporation of American Patriot Life Insurance Company.

February 23, 1967

OPINION NO. 181

Honorable Robert D. Scharz  
Superintendent  
Division of Insurance  
Jefferson City, Missouri



Dear Mr. Scharz:

By letter dated February 20, 1967, you requested an opinion from this office as to whether documents submitted by American Patriot Life Insurance Company are in accordance with Chapter 376 of the statutes and are not inconsistent with the Constitution and laws of this State and of the United States. These documents consist of photographic copies as follows: the Declaration of Intention of the original incorporators of American Patriot Life Insurance Company; the proposed Articles of Incorporation of such corporation to be formed under the provisions of Chapter 376, RSMo 1959; and the Publishers Affidavit as to publication of said Articles as required by Section 376.050, RSMo 1959.

The objects and purposes of the corporation and the kinds of insurance business which it proposes to transact are set forth in **ARTICLE THREE** of the proposed Articles of Incorporation. The company proposes to make insurance upon the lives of individuals and to provide indemnity against disability or loss resulting from accident, disease or illness. Section 376.010, RSMo 1959, requires that accident and health insurance shall be made a separate department of the business of the life insurance company undertaking such insurance. Although the proposed Articles of Incorporation are silent in regard to the requirement for a separate department as provided by Section 376.010, such statutory requirement shall apply to the proposed corporation and should be specifically brought to the attention of the corporators.

Honorable Robert D. Scharz

Upon an examination of the documents referred to in the first paragraph hereof, as required by Section 376.070, RSMo 1959, the documents are found by this office to be in accordance with the provisions of Chapter 376, RSMo 1959, and not inconsistent with the Constitution and laws of this State and of the United States.

The foregoing opinion, which I hereby approve, was prepared by my Assistant Thomas J. Downey.

Very truly yours,

NORMAN H. ANDERSON  
Attorney General

TJD:db