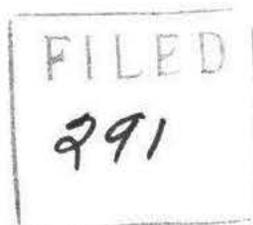


April 10, 1970

Answered by - Sikes
OPINION LETTER NO. 291

Honorable William Y. McCaskill
Superintendent
Division of Insurance
Department of Business &
Administration
100 East Capitol Avenue
Jefferson City, Missouri 65101



Dear Mr. McCaskill:

By a letter dated April 9, 1970, you requested an opinion as to whether documents submitted by the corporators of the ERC Life Insurance Company are in accord with the Constitution and laws of this State and of the United States.

The documents consist of the following: the Declaration of Intent of the original incorporators of the ERC Life Insurance Company, the proposed Articles of Incorporation of such corporation to be formed under the provisions of Chapter 376, RSMo 1959, as amended, and, the Publishers' Affidavit as to publication of said Articles as required by Section 376.050, RSMo 1959.

An examination of the documents above referred to, pursuant to the requirements of Section 376.070, RSMo 1959, has been made. This office finds the documents to be in accord with the provisions of Chapter 376, RSMo 1959, as amended, and not inconsistent with the Constitution and laws of this State and of the United States.

Yours very truly,

JOHN C. DANFORTH
Attorney General