

DEAR SIR:—I have examined the certificate of incorporation of The Bell Mutual Fire Insurance Company.

Section 9594, General Code, in stating what the certificate of incorporation shall contain, provides that the kinds of property proposed to be insured, specified in Section 9593, also must be specified in such certificate. I do not believe there has been a sufficient specification of the kinds of property which it is proposed to insure. Opinions of the Attorney General for 1919, Volume I, page 18; 1910-11, page 245.

While the certificate in setting forth the purposes of the association provides, as required by law, for the enforcement of a contract entered into in which the parties thereto agree to be assessed specifically for incidental purposes and for the payment of losses which occur to members, it does not contain the power to assess upon and collect from each other sums of money from time to time as are necessary to pay losses which occur by fire and lightning, cyclones, tornadoes, windstorms and explosions from gas to any member of such association.

I notice also that the association in question is called a mutual fire insurance company. Of course, this is not to be a mutual fire insurance company but a mutual protective fire insurance association, and the name as set forth in this certificate would be misleading to the public. It is my opinion that this association should not, for that reason, be called a mutual fire insurance company.

For the reasons above stated, I am herewith returning said certificate of incorporation to you without my approval thereon.

Respectfully,  
JOHN W. BRICKER,  
*Attorney General.*

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3203.

APPROVAL, BONDS OF CITY OF CLEVELAND, CUYAHOGA COUNTY,  
OHIO—\$56,000.00.

COLUMBUS, OHIO, September 13, 1934.

*Retirement Board, State Teachers Retirement System, Columbus, Ohio.*

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3204.

APPROVAL, BONDS OF CITY OF HAMILTON, BUTLER COUNTY,  
OHIO—\$126,000.00.

COLUMBUS, OHIO, September 13, 1934.

*Retirement Board, State Teachers Retirement System, Columbus, Ohio.*