

SEC. 89. *Inadequate Rates.* Whenever the actuary for the department shall ascertain that any insurance company doing business in this state is writing and issuing policies upon an insufficient, insecure or impracticable table of rates, then he shall report the same to the commissioner, who, upon such report, shall notify such company so writing or issuing policies at rates less than are deemed in the opinion of said actuary adequate for the protection of its contracts made with its policyholders, of the fact of such report and advice; and shall thereupon, if such company shall refuse or neglect to adjust its rates in accordance with the advice of said actuary, cause an examination to be made into the affairs of said company, and if the opinion of said actuary be sustained by the result of such examination, it shall be the duty of the commissioner to require said company to cease writing and issuing policies at rates so found to be insufficient. If said company continues the writing and issuing of such policies after notice from the commissioner, then it shall be the duty of the commissioner to institute proceedings against said company as provided in section 51 of this article.

SEC. 90. *Misrepresentation of Policy.* No life, health or accident insurance company, or officer, director, agent, solicitor or broker, or any person shall make any misrepresentation, oral, written or otherwise, to any person for the purpose of inducing or tending to induce such person to take out a policy of life, health or accident insurance, or for the purpose of inducing or tending to induce a policyholder in any company to lapse, forfeit or surrender his insurance therein, or to refuse to accept a policy issued upon an application thereof and to take out a policy of insurance in any other company.

SEC. 91. *Fraud Practiced Against Company.* Any agent, collector, physician, assured or other person who shall make, present or cause to be presented to any company, including fraternal beneficiary companies or associations any false, dishonest or fraudulent certificate or report of death, sickness or disability of any kind or nature, or any false, dishonest or fraudulent claim for any death, sickness or disability benefit, or claim for payment to or against any such company; or any agent or collector who shall falsely represent or pretend to represent any such company, or who shall collect or attempt to collect any premiums or moneys or do any business of insurance without authority of the company for which