

of Columbia, occupied by the Young Men's Christian Association of Washington, be, and the same is hereby, exempt from all taxation so long as the same is so occupied and used; and the taxes which have accrued and become due on and after July first, eighteen hundred and eighty-four, be, and the same are hereby, released, subject to the provisions of section eight of the act approved March third, eighteen hundred and seventy-seven, providing for exemptions of church and school property from taxation.

Property of, exempt from taxation.

Vol. 19, p. 399.

Approved, January 26, 1887.

CHAP. 45.—An act for the further protection of property from fire, and safety of lives, in the District of Columbia.

Jan. 26, 1887.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That it shall be the duty of the owner or owners, in fee or for life, of every building constructed and used, or intended to be used, as a hotel, factory, manufactory, theater, tenement-house, seminary, college, academy, hospital, asylum, hall, or place of amusement, and of the trustee or trustees of every estate, association, society, college, academy, school, hospital, or asylum owning or using any building fifty feet high or upwards, used for any of the purposes herein above mentioned, to provide and caused to be erected and affixed to said building iron fire-escapes and combined stand-pipes and ladders, or either of said appliances as may be approved and adopted by the Commissioners of the District of Columbia.

Protection of property from fire, and safety of lives, District of Columbia.

Hotels, etc., over 50 feet high to provide fire-escapes and stand-pipes.

SEC. 2. That in all hotels, factories, manufactories, workshops, schools, seminaries, colleges, hospitals, asylums, halls, or places of amusement, or other places mentioned in this act, the hallways and stairways shall be properly lighted when occupied at night; and at the head and foot of each flight of stairs, and at the intersection of all hallways with main corridors, shall be kept during the night a red light; and one or more proper alarms or gongs, capable of being heard throughout the building, shall always remain easy of access and ready for use in each of said buildings, to give notice to the inmates in case of fire; and there shall be kept posted in a conspicuous place in every sleeping-room a notice descriptive of such means of escape; and the building inspector and chief engineer of the fire department shall have the right to designate the location of the said fire-escapes and stand-pipes in conformity with this act, and shall grant certificates of approval to every person, firm, corporation, trustee, and board of school trustees complying with the requirements of this act, which certificates shall relieve the party or parties from the liabilities of fines or damages imposed by this act.

Hallways and stairways to be lighted.

Alarms.

Notices.

SEC. 3. That every person, corporation, trustee, or board of school directors neglecting or refusing to comply with the requirements of the first section of this act, upon receiving thirty days' notice of the same, shall be liable to a fine not exceeding one hundred dollars, to be collected as fines are now by law collected; and the building inspector and chief engineer shall cause to be erected upon said building said appliances as in their judgment may be necessary, and the same shall be charged and held as a lien against said property and collected the same as other improvements made by the District authorities; and in case of fire occurring in any such building not provided with said appliances as may be required by the building inspector and chief engineer of the fire department, and in accordance with the requirements of the first section of this act, the person, persons, trustee, trustees, corporation, or school directors who or which neglected to provide such building with said appliances as aforesaid shall be liable in an action for damages in case of death or personal injury being caused in consequence of such fire breaking out

Penalty for not complying.

Liability for neglect.

in said building; and such action may be maintained by any person or persons now authorized by law to sue, as in other cases for injuries caused by neglect of duty.

SEC. 4. That all acts or parts of acts inconsistent with this act are hereby repealed.

Approved. January 26, 1887.

Jan. 26, 1887.

CHAP. 46.—An act to regulate insurance in the District of Columbia.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That no company hereafter organized or incorporated within the District of Columbia shall transact the business of insurance in any of its branches unless the whole capital of such company be not less than one hundred thousand dollars, actually and in good faith paid up in full, in cash, excepting life-insurance companies which issue to their members policies or certificates agreeing to pay benefits or sums of money which are to be realized by assessments levied upon the members; no other capital than such assessments shall be required of them. The Commissioners of said District, or any two of them, shall ascertain and determine such facts, upon evidence satisfactory to them to be filed in their office, and thereupon shall issue to such companies authority to transact business.

Insurance companies, District of Columbia.
Capital required.

Assessment companies

Annual statements to be made.

Special statements.

Companies not filing statements prohibited from doing business.
Money penalty.

Assets.
Fire insurance companies.

Inland and marine insurance companies.

Life insurance companies.

SEC. 2. That every insurance company doing business in said District must transmit to the Commissioners of the District a statement of its condition and business for the year ending on the preceding thirty-first day of December, which statement shall be rendered on the first day of January following or within sixty days thereafter, except that foreign companies shall transmit their statements of business, other than that done in the United States, prior to the following first day of July, which statements must be in form and state the particulars required by the blanks prescribed by the Commissioners; and the Commissioners, or any two of them, may require at any time statements from any company doing business within the District, or from any of its officers or agents, on such points as they may deem necessary and proper to elicit a full exhibit of its business and standing, all of which statements herein required must be verified by the signatures and oaths of the president or vice-president, or the secretary or actuary. No company having neglected to file a statement required of it within the time and manner prescribed shall do any business, after notification by the Commissioners, or any two of them, while such neglect continues; and any company or association neglecting to make and transmit any statement required shall forfeit one hundred dollars for each day's neglect.

SEC. 3. That every fire-insurance company, to entitle itself to the written authority by this act required to transact business in the District, shall have assets equal to its liabilities, including a reinsurance reserve liability equal to fifty per centum of premiums received upon one year-risk, and an amount proportioned to the unexpired time upon all other fire risks. Every company doing an inland or marine business shall have assets equal to its liabilities, including a reinsurance reserve liability equal to the total premiums charged upon all unexpired inland or marine risks. Every life-insurance company, excepting those organized upon the plan of assessments on their members, shall have assets equal to its liabilities, including a reserve liability computed upon the basis of the American experience table of mortality, at four and one-half per centum interest. Before issuing any written authority to any company to transact business in the District, the Commissioners, or a majority of them, shall satisfy themselves that such company has complied with the law; and at any time thereafter they shall revoke such authority when satisfied that such company has fallen below such requirements.