

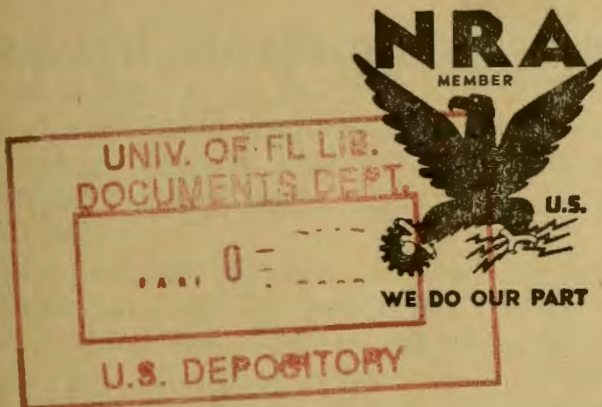
NATIONAL RECOVERY ADMINISTRATION

PROPOSED CODE OF FAIR COMPETITION

FOR THE

NATIONAL BOARD
OF FIRE UNDERWRITERS AND
FIRE INSURANCE INDUSTRY

AS SUBMITTED ON AUGUST 31, 1933



The Code for the
National Board of Fire Underwriters and Fire Insurance Industry
in its present form merely reflects the proposal of the above-mentioned
industry, and *none of the provisions contained therein are
to be regarded as having received the approval of
the National Recovery Administration
as applying to this industry*

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1933

SUBMITTED BY
NATIONAL BOARD OF FIRE UNDERWRITERS AND AFFILIATED
ORGANIZATIONS

(II)



PROPOSED CODE OF THE COMPANIES MEMBERS OF THE NATIONAL BOARD OF FIRE UNDERWRITERS AND ITS AFFILIATED ORGANIZATIONS

The National Board of Fire Underwriters and its affiliated organizations being in sympathy with the spirit and purpose of the National Industrial Recovery Act presents this Code to the President to forward the program leading toward the economic and business recovery of the United States, the necessity for which is stated in Title I, Section 1 of the Act.

ARTICLE I—APPLICATION OF CODE

The National Board of Fire Underwriters affirms that it imposes no inequitable restrictions on its members and participation in its activities, and it is truly representative as a national association of fire-insurance companies operating on the stock plan.

Its membership, consisting of fire-insurance companies, in whole or in part, maintains, supports, or subscribes to, insurance rating, inspection, and audit bureaus, associations, engineering services, testing and inspection stations and laboratories, arson investigators, loss-adjustment bureaus, and patrol or salvage corps cooperating with municipal fire departments, all of which come within the purview of this Code.

The operation of the business of fire insurance and its allied activities are rigidly controlled by the laws of the several States which are not rescinded or set aside by the National Industrial Recovery Act. Nothing herein shall obligate the companies, members of the National Board of Fire Underwriters, to any action, agreement, or understanding prohibited by the laws of any of the States.

ARTICLE II—LABOR PROVISIONS

SECTION I. (1) Employees shall have the right to organize and bargain collectively through representatives of their own choosing, and shall be free from the interference, restraint, or coercion of employers of labor, or their agents, in the designation of such representatives or in self-organization, or in other concerted activities for the purpose of collective bargaining or other mutual aid or protection.

(2) No employee and no one seeking employment shall be required as a condition of employment to join any company union or to refrain from joining, organizing, or assisting a labor organization of his own choosing; and

(3) Employers shall comply with the maximum hours of labor, minimum rates of pay, and other conditions of employment approved or prescribed by the President.

SEC. II. *Child Labor*.—After August 31, 1933, no person under sixteen years of age shall be employed, except that persons between fourteen and sixteen years of age may be employed for not to exceed three hours a day and those hours between 7 a.m. to 7 p.m., in such work as will not interfere with hours of day school; provided, however, that where a State law prescribes a lower minimum wage, no person shall be employed in such State below the age specified by such State law.

ARTICLE III—HOURS OF EMPLOYMENT

(a) Not to work any employees engaged in the business of insurance for more than 40 hours in any 1 week except outside representatives consisting of adjusters, appraisers, collectors, investigators, inspectors, service engineers, special agents, solicitors, raters, and patrol or salvage corps operators cooperating with municipal fire departments, whose time and duties for the most part are outside of the office.

(b) The maximum hours fixed in the foregoing paragraph (a) shall not apply to employees in a managerial or executive capacity and to their technical assistants who now receive more than \$35.00 per week; nor to guards and watchmen employed to safeguard securities; nor to arson investigators, adjusters, inspectors, or patrol or salvage corps operators; nor for an aggregate period not exceeding eight weeks in any one year to employees on emergency work incident to the preparation of annual statements or special data required by the respective states in their supervision of the insurance business or to extra work in offices on account of an unusual number of loss claims or to special work where restrictions in hours of highly technical workers would unavoidably hamper operations.

ARTICLE IV—WAGES

Employees engaged in the business of insurance shall be paid not

1. (a) Less than \$15 a week in any city of over 500,000 population or in the immediate trade area of such city;

(b) Less than \$14.50 a week in any city between 250,000 and 500,000 population or in the immediate trade area of such city;

(c) Less than \$14 a week in any city between 2,500 and 250,000 population or in the immediate trade area of such city;

(d) In towns of less than 2,500 population all wages shall be increased by not less than 20 percent, provided that this shall not require wages in excess of \$12 a week.

2. (a) Messengers may be paid not less than 75 percent of the minimum wages above specified.

(b) Junior file clerks for a period of six months after employment may be paid not less than 75 percent of the minimum wages above specified.

Employees referred to in Sections 2 (a) and 2 (b) shall not exceed 10 percent of the total number of employees.

ARTICLE V—GENERAL

Population for the purpose of this agreement shall be determined by reference to the 1930 Federal Census.

The provisions of this Code may, upon petition of the National Board of Fire Underwriters, be modified, with the approval of the President, as changes in circumstances or experience may indicate.

This Code shall become effective when approved.

NATIONAL BOARD OF FIRE UNDERWRITERS,
By W. E. MALLALIEW, *General Manager*.

The following resolution was adopted by the Executive Committee of the National Board of Fire Underwriters at its meeting August 29, 1933:

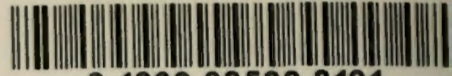
"It was moved that the Executive Committee approve the Code as submitted, with such additional exceptions as the General Manager finds it possible to secure and such other modifications as may be necessary, and that he be authorized to sign such a proposed Code in behalf of the National Board of Fire Underwriters."

Attest:

W. E. MALLALIEW,
Secy. of Committee.

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