

SERFF Tracking Number: AGDE-127937343 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number:
Company Tracking Number: NHA
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: @Work
Project Name/Number: National Hay Association/NHA

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: @Work SERFF Tr Num: AGDE-127937343 State: Arkansas
TOI: H02G Group Health - Accident Only SERFF Status: Closed-Approved- State Tr Num:
Closed
Sub-TOI: H02G.000 Health - Accident Only Co Tr Num: NHA State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor
Authors: Darren O'Toole, Veronica Bullock Disposition Date: 01/09/2012
Date Submitted: 01/05/2012 Disposition Status: Approved-Closed
Implementation Date Requested: Implementation Date:
State Filing Description:

General Information

Project Name: National Hay Association
Project Number: NHA
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Association
Filing Status Changed: 01/09/2012
State Status Changed: 01/09/2012

Created By: Darren O'Toole
Corresponding Filing Tracking Number:
Filing Description:

RE: National Union Fire Insurance Company of Pittsburgh, Pa.
NAIC # 012-19445, FEIN 25-0687550
Association Group Approval Request
Master Policyholder: National Hay Association
Policy Form Number: C11656(REV 3-99)DBG, et al

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 12/29/2011
Domicile Status Comments: Deregulated in Pennsylvania

Market Type: Group
Group Market Size: Large
Overall Rate Impact:

Deemer Date:
Submitted By: Veronica Bullock

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National Union Fire Insurance Company of Pittsburgh, Pa. requests approval of the referenced group under your Association Group statute. The Company wishes to cover residents of your state under a group policy validly issued to National Hay Association as the master policyholder and to insure members of that Association.

The website for the National Hay Association is: <http://www.nationalhay.org/>

Group policy form C11656(REV 3-99)DBG was approved by your Department on August 21, 2001 with enhancement/update filings subsequently approved on January 22, 2004 and April 12, 2008.

Insureds residing in your jurisdiction will be provided with the certificates approved by your Department in connection with the above filing.

Thank you for your consideration

Company and Contact

Filing Contact Information

Darren O'Toole, Regulatory affairs Analyst
503 Carr Road
3rd Floor
Wilmington, DE 19809
Darren.O'Toole2@chartisinsurance.com
888-396-5369 [Phone] 31749 [Ext]
302-830-4466 [FAX]

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa.
503 Carr Road
3rd Floor
Wilmington, DE 19809
(888) 396-5369 ext. 31722[Phone]
CoCode: 19445
Group Code: 12
Group Name: AIG
FEIN Number: 25-0687550
State of Domicile: Pennsylvania
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

SERFF Tracking Number: AGDE-127937343 State: Arkansas
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Pittsburgh, Pa.
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Fee Explanation: \$50.00 filing fee.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$50.00	01/05/2012	55059529

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	01/09/2012	01/09/2012

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Disposition

Disposition Date: 01/09/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Filing Information	Approved-Closed	Yes
Supporting Document	Articles of Incorporation and By-Laws	Approved-Closed	Yes
Supporting Document	Member Directory and Yearbook	Approved-Closed	Yes
Supporting Document	Financial Statement, Application and Certificate of Incorporation	Approved-Closed	No
Supporting Document	Out of state policy approval	Approved-Closed	Yes

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Supporting Document Schedules

	Item Status:	Status
		Date:
Bypassed - Item: Flesch Certification	Approved-Closed	01/09/2012
Bypass Reason: N/A - Not a product filing		

Comments:

	Item Status:	Status
		Date:
Bypassed - Item: Application	Approved-Closed	01/09/2012
Bypass Reason: N/A - Not a product filing		

Comments:

	Item Status:	Status
		Date:
Satisfied - Item: Filing Information	Approved-Closed	01/09/2012
Comments:		
Attachment:		
Arkansas Questionnaire.pdf		

	Item Status:	Status
		Date:
Satisfied - Item: Articles of Incorporation and By-Laws	Approved-Closed	01/09/2012

Comments:

Attachments:

Articles of Incorp - National Hay.pdf
 Bylaws.pdf

Item Status:	Status
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Satisfied - Item: Member Directory and Yearbook Approved-Closed **Date:** 01/09/2012
Comments:
Attachment:
 National Hay history - code - articles.pdf

Item Status: **Status**
Date:
Satisfied - Item: Financial Statement, Application and Certificate of Incorporation Approved-Closed 01/09/2012
Comments:
Attachments:
 Financial Statement.pdf
 Application.pdf
 Certificate of Incorporation.pdf

Item Status: **Status**
Date:
Satisfied - Item: Out of state policy approval Approved-Closed 01/09/2012
Comments:
Attachment:
 Out of State Approval.pdf

Before issuing a group accident and health insurance policy to an association, the association or its insurer on behalf of the association, must file with the Department proof that the association is a qualified group under Arkansas Code Annotated § 23-86-106(2)(A)(i)(ii)(iii). Approval of the association as a qualified group for insurance purposes will be determined upon receipt of the following information:

1. Name and address of the association.

National Hay Association

151 Treasure Island Cswy. #2

St. Petersburg, Fl. 33706

2. Is this association incorporated? If so, give state of incorporation.

Yes..in Washington, DC

3. Is there a current office in Arkansas?

No

4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.

No

5. Are annual dues charged? If so, specify amount.

Yes..Base Dues are \$260.00 annually

6. What are the specific activities of the association?

Forage Industry Trade Association

7. What benefits are provided to the members in addition to insurance? ATTACH BROCHURES ON THE ASSOCIATION WHICH OUTLINES THE ADDITIONAL BENEFITS.

Enclosed

8. What qualifies an individual for membership?

Forage Industry Merchant

9. How are members recruited? If by mailing list, advise the source of this list.

Being an Industry Member

10. Attach a copy of the association's Articles of Incorporation and By Laws.

Enclosed

11. Enclose a list of dues paying members residing in Arkansas with full addresses. If the association considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

Hill Hay Farm – 977 Green Hill Road – Paragold, AR 72450

Dan Utley – PO Box 321 – Dover, AR 72837

12. Please attach a copy of the associations most recent financial statement.

Enclosed

13. Does the association receive any compensation of any kind from the insurer issuing contracts to its members?

No

M. L. B.

CERTIFICATE OF INCORPORATION

OF

THE NATIONAL HAY ASSOCIATION

KNOW ALL MEN BY THESE PRESENTS:-

That we, Ralph L. Galt, of the City of Washington, District of Columbia, John B. Daish, of the same place and H. W. Robinson of Green Spring, in the State of Ohio, being persons of full age, pursuant to the provisions of Sub-Chapter III of Chapter XVIII, of an Act of Congress entitled "An act to establish a code of law for the District of Columbia", approved March 3, 1901, as amended, do hereby associate ourselves as a society for mutual improvement and do hereby declare:

1. That the name or title of said society shall be "The National Hay Association",

2. That the term for which said society or association is organized shall be perpetual.

3. The object for which said association is formed and the nature of its business are as follows: For the purpose of fostering trade and commerce in hay, straw and other like products; for advancing the interest for those having a common business relationship in such trade; for the purpose of reforming abuses relative thereto; for securing freedom from unjust or unlawful exactions in such trade; for diffusing accurate and reliable information as to the standing of merchants and other matters pertaining to such trade; for procuring uniformity and certainty in the customs and usages of such trade and commerce and of those having a common business relationship for such trade; for settling differences between its members and promoting a more

enlarged and friendly intercourse between business men interested in such trade.

4. The number of directors for the first year shall be three, to wit, Ralph L. Galt, John B. Daish and H. W. Robinson, being the parties aforesaid.

5. That said association or society shall have all the powers conferred by the said Sub-Chapter III of Chapter XVIII, aforesaid.

IN TESTIMONY WHEREOF, the parties aforesaid have hereunto set their hands and seals this 18th day of January in the year of our Lord one thousand nine hundred and ten.

Ralph L. Galt SEAL

John B. Daish SEAL

H. W. Robinson SEAL

District of Columbia, To Wit:

I, N. H. Robbins, a Notary Public in and for the District of Columbia, do hereby certify that Ralph L. Galt, John B. Daish and H. W. Robinson, parties to a certain Certificate of Incorporation bearing date on the 18th day of January, 1910, and hereto annexed, personally appeared before me as the said Ralph L. Galt, John B. Daish and H. W. Robinson, being personally well known to me as the persons who executed the said Certificate of Incorporation and each acknowledged the same to be his act and deed.

G I V E N under my hand and seal this 18th day of January, 1910,

N. H. Robbins

(NOTARIAL SEAL)

Notary Public, D. C.

Office of the Recorder of Deeds,
DISTRICT OF COLUMBIA.

This is to Certify that the foregoing is a true and verified copy of the Certificate of
Incorporation of the *National Hay Association*

and of the whole of said Certificate of Incorporation, as filed in this Office the *18th* day
of *Jan. A.D.*, 1910., and recorded in Liber *No 27*, folio *133*, et seq.,
one of the Incorporation Records of the District of Columbia.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this
Office this *9th* day of *August*, A. D. 1915.

[Handwritten Signature]
Deputy and Acting Recorder of Deeds, D. C.





U. S. TREASURY DEPARTMENT
INTERNAL REVENUE SERVICE

DISTRICT DIRECTOR
400 NORTH EIGHTH STREET
RICHMOND 40, VIRGINIA

October 30, 1964

IN REPLY REFER TO
430/MEM

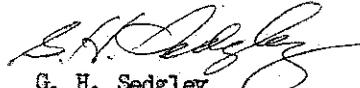
The National Hay Association, Inc.
P. O. Box 271
Woodstock, Virginia 22664

Attention: Mr. E. V. Mathews
Secretary

Gentlemen:

In a ruling letter dated November 18, 1944, addressed to you at Room 600 Board of Trade Building, 143 North Meridian Street, Indianapolis, Indiana, our National Office granted you exemption from Federal income tax under the provisions of section 101(7) of the Internal Revenue Code of 1939. The corresponding provision of the Internal Revenue Code of 1954 is section 501(c)(6).

Very truly yours,


G. H. Sedgley
Chief, Review Staff

Constitution and By-Laws.

PREAMBLE.

Having a desire to advance the commercial interests of the baled hay and straw business, and wishing to inculcate just and equitable principles in trade—acquire, preserve, and disseminate valuable business information—to use our best efforts to have established and maintained uniformity in commercial usages, and in the grades of hay and straw in the different markets of the country, and to facilitate business intercourse, we, the members of The National Hay Association, a corporation organized under the laws of the State of New York, appreciating the importance of concert in action, do hereby agree to be governed by the following by-laws:

CONSTITUTION AND BY-LAWS.

ARTICLE I.

Any individual, firm, or corporation of good repute, engaged in shipping or dealing in baled hay or straw, or other like products, or otherwise interested in the hay business, shall be admitted to membership in this corporation upon the approval of the Board of Directors and the payment of one year's dues in advance.

ARTICLE II.

The membership dues shall be fixed by the Board of Directors of said corporation each year, and shall be payable in advance, the year beginning with the annual meeting as hereinafter provided.

ARTICLE III.

The time for holding the annual meetings of such corporation shall be the second Tuesday of August of each year, as provided in the articles of incorporation, and there shall be annually chosen at such meetings fourteen persons, who shall be members of said corporation, to be Directors thereof for the ensuing year.

ARTICLE IV.

Special meetings of the members of said corporation, except as otherwise required by statute, may be called at any time by the President, such meeting to be held at such time and place as the President may determine. It shall also be the duty of the President to call special meetings of the members of said corporation whenever requested in writing so to do by two-thirds of the members thereof. Notice of such special meeting shall be given by mailing a notice thereof to each member, and addressed to him at his postoffice address appearing upon the books of the corporation at least fifteen days before such meeting. Such notice, in addition to stating the time and place at which said meeting shall be held, shall briefly state the object thereof, and no business not so stated shall be considered at such meeting, except on the unanimous consent of all members present, in person or by proxy, at such special meeting.

ARTICLE V.

If, for any reason, the annual meeting of said corporation shall not be held as hereinbefore provided, such annual meeting shall be called and conducted as prescribed by statute.

ARTICLE VI.

At all meetings of the members of the corporation, the following order of business shall be observed, so far as consistent with the purposes of the meeting, viz.: Reading minutes of preceding meeting and action thereon, appointment of Nominating Committee of seven; report of President; report of Secretary and Treasurer; report of Standing Committees; report of Special Committees; election of officers and directors; unfinished business; new business.

ARTICLE VII.

Members may give proxy to other members to vote at any special meeting, which proxy shall remain in full force for the period stated in such proxy, but not exceeding eleven months from its date.

ARTICLE VIII.

In the event of a tie vote, the presiding officer of the meeting shall cast the deciding vote, and all voting shall be *viva voce*, except that a vote by ballot shall be demanded.

ARTICLE IX.

All meetings, either of members or Directors, shall be presided over by the President, and at all meetings the President shall be accorded the privilege of voting. In the absence of the President the Vice-Presidents, in the order named, shall preside, and shall have all the powers herein conferred upon the President when acting as presiding officer of the meeting.

ARTICLE X.

Whenever election by ballot shall be demanded, two inspectors of election shall be first named by a majority of all the members present at the meeting, in person or by proxy. Such inspectors shall qualify, as required by law.

ARTICLE XI.

The affairs of the corporation shall be managed by a Board of fourteen Directors, who shall be chosen only at the annual meetings of the members, except as hereinafter provided. The election of such Directors shall be as directed by law. In case a vacancy or vacancies by death, resignation, or otherwise, occurs in the Board of Directors between the time of the annual meetings, the remaining Director or Directors shall fill the vacancy or vacancies by choosing from the members as many persons as may be necessary to fill the vacancy or vacancies, and the person or persons so chosen shall be Directors and hold office for the residue of the term of their predecessors, and until

their successors are elected. In case the entire Board of Directors shall die or resign, or cease to be members of said corporation, then any member thereof may call a special meeting in the same manner that the President may call a special meeting, and new Directors may be elected at such special meeting in the manner provided for the election of Directors at annual meetings. Any Director may resign his office at any time, such resignation to be made in meeting, and to take effect from the time of its acceptance by the President or a majority of the Board of Directors. Any Director who may be guilty of any fraud or crime, or conduct prejudicial to the interests of this corporation, may be removed from his office by an affirmative majority vote of the other Directors, and the remaining Directors shall, immediately after such vote, declare the office of such Director vacant, and the vacancy so created shall be filled in the same manner any other vacancy may be filled.

ARTICLE XII.

Immediately after calling the annual meeting to order on its first day's session, the President shall appoint a committee of seven to nominate to the meeting a President, two Vice-Presidents (who shall be Directors of the corporation), eleven other Directors, and a Secretary and Treasurer; and this committee shall report in the regular order of business. Nothing in this article, however, shall be construed as indicating that all nominations should come from the committee named therein, but nominations may be made by any member of the corporation after the committee above-mentioned has made its nominations. The Board of Directors shall consist of a President, two Vice-Presidents, and eleven other Directors. Such officers shall, respectively, have such powers and perform such duties in the management of the property and affairs of the corporation, subject always to the control of the said Board of Directors, as may be prescribed for them by the said Board of Directors, and the said Directors may require any said officer or any employe to give security for the faithful performance of his duty, and remove him at pleasure.

ARTICLE XIII.

Said Board of Directors may adopt such rules and regulations for the conduct of their meetings and management of the affairs of the corporation as they may deem proper, not inconsistent with the law of the State of New York or these by-laws.

ARTICLE XIV.

The compensation of all employes shall be fixed by a majority vote of the Board of Directors, and may be changed, from time to time, as said Board of Directors may determine, and all bills shall be presented to said Board of Directors to be audited. A majority of said Board shall always constitute a quorum.

ARTICLE XV.

The Secretary and Treasurer shall keep accurate minutes of all meetings of the corporation, keep a correct roll of members, receive applications for membership, send out all notices to members, attend to all necessary correspondence, and be responsible to the corporation for all funds and records. He shall make collection of all money due the corporation, and shall make disbursements of the same only as directed by the Board of Directors, and shall keep proper vouchers therefor. He shall keep a correct set of books of the corporation's business, and shall, at each annual meeting, make a full statement of the financial condition of the corporation, showing the receipts and disbursements, and shall then submit his accounts to be audited to the Board of Directors. The corporation shall pay the necessary expenses of the Secretary and Treasurer in attending the Conventions.

ARTICLE XVI.

No debt shall be contracted or liability incurred or contract made and entered into by and in behalf of this corporation by any officer thereof, unless the same be authorized and directed by the Board of Directors or a majority thereof.

ARTICLE XVII.

The President shall each year appoint a committee of five, to be known as the Committee on Transportation. They shall have charge of all matters pertaining to freight rates, transportation and terminal facilities. They shall consider all complaints made by members against the transportation companies when properly brought before them, and when they deem the complaint just and sufficient cause for action, they shall, with the advice and consent of the Board of Directors, employ counsel and bring to trial any case or cases, the decision of which they may consider of interest or value to the corporation. They shall in every way endeavor to obtain from transportation companies due consideration for the individual rights of members of the corporation.

ARTICLE XVIII.

A standing committee of five shall be appointed by the President, to be known as a Committee on Arbitration and Investigation, whose duties are to investigate all complaints made by any member of this corporation against any shipper or receiver, and if the accused be found guilty of any unmercantile conduct, their finding to be made known to each member of this organization.

ARTICLE XIX.

Members owing the corporation, on account of unpaid membership dues, shall not be entitled to vote, or be heard upon any question at any meeting of the corporation, nor allowed to resign until such dues shall be paid.

ARTICLE XX.

Any member in good standing, and who is not indebted to the corporation in any sum, may withdraw therefrom at any time on filing his written resignation or withdrawal with the President of the corporation.

ARTICLE XXI.

At all meetings of the corporation one-tenth of all the members thereof shall constitute a quorum for the transaction of business.

ARTICLE XXII.

All offenses or acts of misconduct on the part of any member of the corporation shall be referred to the Board of Directors, who shall have power to inquire into such charges and to expel members for cause, and the decision of the Board of Directors thereon shall be final.

ARTICLE XXIII.

These by-laws may be amended at any regular annual meeting by a two-thirds vote of the membership present, or on a like vote at any special meeting called for that purpose.



"THE VOICE OF THE NATIONAL HAY INDUSTRY"

**2011
Membership Directory
and
Yearbook**

The National Hay Association

History

Prior to 1893, packing, shipping and handling hay was an irregular business. There was no established custom to govern, and every transaction was typical of the parties engaged in it. Balers and shippers followed the bent of their own inclination in the detail of baling, weighing, buying and shipping, and distributing markets; also points of consumption were under local influences and often dominated by whimsical notions, and at the same point of shipment or in the same receiving market there was irregularity of method or inconsistency in business, each individual conducting his business in a manner which seemed to promise him the largest gain, regardless of responsibility of his patrons and forgetful of self-accountability.

The hay crop had become the leading agricultural product in value, and its importance commercially was appreciated. The amount of hay leaving the farm had steadily increased, but trade environment did not offer much encouragement for business men of regular methods, or the capitalist to embark in the business, and it was apparent to every thinking person that for the proper development of so important an industry it was necessary, in the interest of the producer as well as all others dependent upon it, that there should be a strict application of regular business methods in order to counteract many of the handicaps on the business and to control those who needed control.

There were some men then interested in the business who held this view, and among them Willis Bullock, of Canajoharie, New York, who for some time had published the "Hay Trade Journal," and through its columns repeatedly urged reforms, also made suggestions for the improvement of trade conditions. He therefore felt the responsibility resting upon him to make an effort to put into effect some of the reforms he had so continuously and earnestly advocated.

Early in 1893, Mr. Bullock invited a number of hay dealers residing in the State of New York to meet at Syracuse, and later included in his invitation a few dealers from other states. In response to this there came together about fifty hay dealers. The call for this meeting did not contemplate an organization, but was intended to cultivate a more friendly feeling and to discuss matters pertaining to the hay trade, also improvements in methods. Interest was added by the exhibition of bales of hay furnished by the shippers in attendance. These were opened, and all present were given an opportunity to express their opinion in regard to quality, with the immediate result of bringing nearer together the divergent ideas of those present and clearly demonstrated that there was a wide difference of opinion existing solely because there had been no opportunity for conference and the benefit of others. All this made it apparent that some form of organization was necessary, and as a result semi-annual meetings were subsequently held at Syracuse, it being a central point.

That Association soon became generally known because of its beneficial influence. It rapidly grew in numbers and in a comparatively short time its membership included dealers in New England, New York, Philadelphia and Baltimore, also shippers in Pennsylvania, Ohio and Michigan. Soon after this Willis Bullock, who had done so much to bring together at Syracuse representatives of the trade, was convinced of the necessity for a national association, therefore visited a number of cities in order to obtain the views of hay dealers generally in regard to the formation of a larger and stronger organization. Having received sufficient encouragement, Mr. Bullock issued a circular calling a meeting late in 1894, but the time appointed not being generally convenient, it was postponed until January 22, 1895, when there came together at Cleveland, Ohio, a very representative body of hay dealers, and there was then formed The National Hay Association, national in scope as in name. Considering that this was a meeting for the purpose of forming an organization, the objects of which were not previously known, it was remarkable that there were so many in attendance, and it unquestionably was to the benefit of the Association that the two hundred hay shippers and dealers who attended that meeting came together without any preconceived ideas, because every act of theirs was the result of honest opinion uninfluenced by selfish or sectional motives, and they adopted a set of grade rules which have remained practically unchanged, although there have been attempts from time to time to modify them for local or personal reasons.

At the second meeting of the Association, held at Cincinnati the following year, by-laws were adopted and arrangements were made to secure a charter for the Association, also a committee appointed to whom should be referred differences between members of the Association. This was the foundation of the Arbitration Committee, which has become one of the Association's most valuable working committees.

The National Hay Association has always been deeply interested in transportation matters, and has often taken action regarding them. The most important controversy it engaged in was the famous hay classification case, which became of national importance and prominence and had much influence in shaping some of the amendments to the Interstate Commerce Laws. This issue was forced by the railroads in Official Classification Territory, advancing the cost of transporting hay by changing it from sixth to fifth class. After a full hearing, the Interstate Commerce Commission upheld every contention of the counsel of the Association, and ordered the carriers to desist from charging fifth class rates on hay. The railroads refused to comply with this order, whereupon the Association demanded that the Commission enforce its decree, making it incumbent upon the Commission to bring an action in the United States District Court. This tribunal sustained the railroads in their contention upon points of law, whereupon the Interstate Commerce Commission appealed to the Supreme Court of the United States, which reaffirmed the opinion of the court below. Subsequently the Interstate Commerce Act was amended, and it is therefore now a mooted question whether under the present law the contention of the National Hay Association cannot now be sustained if conditions warrant the bringing of a new action.

In 1905 there was formed the Association of Ex-Presidents, to which are eligible for membership those who at any time have served as President or

Secretary of The National Hay Association. This is not an organization in the ordinary meaning of the term, but rather an arrangement whereby those who had managed the affairs of the Association may, by social intercourse, continue their interest in each other, and by their example and influence induce the attendance at the conventions of all those who have long been members of the Association, and, who, because of its policy of always electing new men to office, should not lose interest on account of the fact. The Ex-Presidents have met annually since the formation of this society, and the full attendance at these meetings has been remarkable. Notwithstanding there is always held what they called a business session, no action has been taken or resolutions passed that could be regarded as suggesting to The National Hay Association concerning matters under its consideration, but has accomplished its object of bringing to the meetings many who might otherwise be inclined to remain away, who individually and upon the same basis of all others, take part in the deliberations of the parent Association. It has therefore served a good purpose, and will continue to aid, without, in any sense, seeking recognition not contemplated in its formation.

The quiet, steady progress of The National Hay Association and its position of influence in the business world is unique. No other organization has taken any greater active interest in the important business problems of its day, or brought together more successfully a widely distributed membership and, regardless of natural local prejudices, harmonized them into a strong, aggressive body, capable of securing for all its members legitimate advantages, which individuals cannot successfully contend for. Its uniform membership, which prevents sectional advantages or class domination, is one of its elements of strength and give it a breath of purpose. Its feature of arbitration, the first to be adopted by a national trade body, has prevented litigation and losses, and the decisions of its Arbitration Committee have been woven into its trade rules, which were demanded by necessity, founded upon equity and justice, and have become precedents for others.

After years of activity and increase, the causes which inspired that small meeting at Syracuse, New York, in 1893, are today the reasons for the existence of The National Hay Association, and the principles which actuated those who led the way, although since widely applied, remained unchanged.

CODE OF ETHICS

RECOGNIZING the commercial basis of modern business relations between its members, The National Hay Association shall strive to elevate in every position in business life, recommend fair dealings, honest methods, and high ideals. Membership in The National Hay Association is a privilege, and an opportunity to assist in raising the standard of the Hay business.

In view of this your committee holds that in a Code of Trade Ethics for The National Hay Association are the following principles:

- 1st— To consider my Membership worthy, and as affording me a distinct opportunity to improve my acquaintance and enlarge my faith in the fundamental principle of the Association. "Not for Self, but for All."
- 2nd— To realize that I am a business man and ambitious to succeed; but that I am first an ethical man and wish no success that is not founded on the highest justice and morality. To hold that the exchange of my goods, my services, and my ideas for profit are legitimate and providing all parties in the exchange are benefited thereby.
- 3rd— To use my best endeavors to elevate the standard of the Hay trade by conducting my affairs in such a manner that I may give a perfect service equal to or better than my competitor, and when in doubt to give added service beyond the strict measure of debt and obligation.
- 4th— To understand that one of the greatest assets of a business man is his friends and that any advantage gained by reason of friendship is eminently ethical and proper.
- 5th— To strive to increase the efficiency of the craft by the exchange of my ideas and business methods. As members of this Association we will not make false or disparaging statements either written or oral, or circulate harmful rumors regarding a competitor's financial or personal standing.
- 6th— The ultimate object of this code is to standardize conduct so that we can compete with one another on an equality of opportunity; where men compete on different business standards there is no equality of opportunity, and until men meet on the common ground of correct business methods there is no fellowship of business men, but, with correct business methods made nation-wide, the business man will establish great friendship and good will.
- 7th— Finally, believing in the Golden Rule "All things whatsoever ye would that men should do unto you, do ye even so unto them."

CERTIFICATE OF INCORPORATION

Know All Men by These Presents:

That we, Ralph L. Galt, of the City of Washington, District of Columbia; John B. Daish, of the same place, and H. W. Robinson, of Greenspring, in the State of Ohio, being persons of full age, pursuant to the provisions of Sub-Chapter III of Chapter XVIII, of an Act of Congress entitled "An Act to establish a code of law for the District of Columbia" approved March 3, 1901, as amended, do hereby associate ourselves as a society for mutual improvement and do thereby declare:

1. That the name or title of said Society shall be "The National Hay Association."
2. That the term for which said Society or Association is organized shall be perpetual.
3. That the object for which said Association is formed and the nature of its business are as follows: For the purpose of fostering trade and commerce in hay, straw and other like products; for advancing the interest of those having a common business relationship in such trade, for the purpose of reforming abuses relative thereto; for securing freedom from unjust or unlawful exactions in such trade; for diffusing accurate and reliable information as to the standing of merchants and other matters pertaining to such trade; for procuring uniformity and certainty in the customs and usages of such trade and commerce and of those having a common business relationship for such trade; for settling differences between its members and promoting a more enlarged and friendly intercourse between business men interested in such trade.
4. The number of directors for the first year shall be three, to-wit: Ralph L. Galt, John B. Daish, and H. W. Robinson, being the parties aforesaid.
5. That said Association or Society shall have all the powers conferred by the said Sub-Chapter III or Chapter XVIII, aforesaid.

IN TESTIMONY WHEREOF, the parties aforesaid have hereunto set their hands and seals this 18th day of January, in the year of our Lord, One Thousand Nine Hundred and Ten.

Ralph L. Galt, John B. Daish, H. W. Robinson.



THE TREASURER OF THE STATE OF FLORIDA
DEPARTMENT OF INSURANCE

TOM GALLAGHER

October 17, 2002

Ms. Tara E. Strehle
Product Analyst
National Union Fire Insurance Co. Of Pittsburg, Pa
600 King Street
Wilmington, DE 19801

RE: **Form Number:** **C11656(REV 3-99)DBG-FL, et al**
 Our File Number: **FLH 02-11042**

Dear Ms. Strehle:

The Department has completed its review of the above-referenced filing dated 9/17/2002, and received by the Department on 9/17/2002. The forms submitted in this filing are **APPROVED**.

Please do not hesitate to contact me if you have any questions.

Sincerely,

Robert J. Stumpf, FLMI/M, ACS, AIRC, HIA
Insurance Analyst II
StumpfB@doi.state.fl.us
(850) 413-5146

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