

**520.1 Authorization.**

Individuals, partnerships, and corporations, and cities, counties, townships, school districts and any other units of local government of this state, designated as subscribers under [this chapter](#), are authorized to exchange reciprocal or interinsurance contracts with each other, and with individuals, partnerships, and corporations of other states, territories, districts, and countries, providing insurance among themselves for any loss which may be insured against under the law, except life insurance.

[C24, 27, 31, 35, 39, §~~9083~~; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §520.1]  
[2022 Acts, ch 1021, §154](#)