

duly licensed, without fully complying with all the provisions of this sub-title of this article, shall be subject to the fines and penalties imposed by section 205 of this article; and the term "Insurance Company," as used in this article, shall be taken to embrace every corporation, association, partnership or individual engaging in such business; and every such corporation, association, partnership or individual making any engagement for the payment of any money or other benefits in the event of sickness, accident or death, or other contingency, either to the member, policy or certificate holder, or by whatsoever name the same may be known, or to their families or representatives, or entering into any contract or agreement in which the chances or probabilities of the duration of life, or the rate of mortality or hazard of occupation are in any way involved as an element or condition of such contract or agreement, shall be deemed and taken to be a life insurance company, within the meaning of this article, and shall be subject to all the requirements of law applicable to said life insurance company; provided that the said business may be conducted on the mutual or co-operative plan, and that all such organizations shall, prior to beginning business and thereafter, have in force *bona fide* applications for membership from at least one hundred persons; and in case said organization issues its certificates for a maximum sum of less than five hundred dollars, these said applications shall at least equal ten thousand dollars of insurance; and if any certificate of insurance on one life be issued in excess of five hundred dollars, then they shall at least equal the amount of insurance now required by law for a mutual company, and in addition thereto, comply with the seven following sections of this article for said mutual or co-operative organization; provided, that nothing herein contained shall be construed to apply to the granting of relief or benefits to members or their families by any societies of a purely and exclusively religious, charitable or benevolent description, which are not operated with a view to a profit by their officers or members.

Where an organization is incorporated "for social and fraternal beneficial purposes," charges entrance fees, dues and assessments, and pays its members a specific sum in case of sickness, accident or death, and also maturity benefits, it does an insurance business within the meaning of this section, although it has a lodge system and ritual *International Fraternal Alliance v. State*, 77 Md. 556.

This section referred to in construing section 213—see notes thereto. *Maryland Casualty Co. v. Gehrman*, 96 Md. 648.

Cited but not construed in *Barton v. International Fraternal Alliance*, 85 Md. 30; *Metropolitan Ins. Co. v. Dempsey*, 72 Md. 293.

See notes to sections 182 and 193.

1904, art. 23, sec. 176. 1888, art. 23, sec. 128. 1888, ch. 424. 1892, ch. 488.  
1894, ch. 256. 1902, ch. 338.

**193.** Organizations, as described in section 192, issuing certificates for the payment of money or other benefits in the event of sickness, accident or death, or other contingency, either to the member, policy certificate holder, or by whatsoever name the same may be known, or to their families or representatives, but issuing no certificate, certificates or any other form of contract of payment in the aggregate of a greater sum