

with the Insurance Commissioner and approved by him. No application form shall be used with, and no rider and no endorsement, except as stated in Sub-section (2), shall be attached to or printed or stamped upon such policy or contract unless the form of such application, rider or endorsement has been filed with the Insurance Commissioner and approved by him. No individual certificate shall be used in connection with any such group or blanket insurance policy or group annuity contract unless the form thereof has been filed with the Insurance Commissioner and approved by him. The Insurance Commissioner shall, within forty-five days after the filing of any such form, notify the insurer filing the same of his approval or his disapproval thereof, provided, that if the Insurance Commissioner shall not approve or disapprove any form so filed within the said forty-five day period, the company filing such form may, after the expiration of the said forty-five day period, use it in this State.

(2) The provisions of this section shall not apply to any special rider or endorsement on any such policy, except a policy of accident and health insurance, which relates only to the manner of distribution of benefits or to the reservation of rights and benefits under such policy, and which is used at the request of the individual policyholder, contract holder or certificate holder.

(3) The Insurance Commissioner may disapprove any such policy or contract, application, rider, endorsement or certificate, if he finds that the same contains any provision, or has any title, heading, backing or other indication of the contents of any or all of its provisions which is likely to mislead the policyholder, contract holder or certificate holder.

SEC. 2. *And be it further enacted*, That this Act shall take effect June 1, 1945.

Approved April 5, 1945.

CHAPTER 550.

(House Bill 14)

AN ACT to add a new section to Article 48A of the Annotated Code of Maryland (1939 Edition), title "Insurance", sub-title "Mutual Insurance Companies", said new section to follow immediately after Section 148 and to be known as Section 148A, requiring license and bond from promoters of mutual insurance companies in process of organization.