any person applying for insurance, or for any person acting in collusion with him in seeking to avoid the penalty prescribed for violation of this section, a State license for the purpose of allowing to such person a rebate. Provided that nothing in this section shall be so construed as to forbid a company transacting industrial insurance on a weekly payment plan with weekly collections of premiums at the houses of the insured, from returning to policy holders who have made premium payments directly to the company at its home office or district offices, the savings which the company effects through such direct payments, and provided further that nothing in this section shall be so construed as to forbid a company issuing non-participating life insurance from paying bonuses to policy holders out of surplus accumulated from such non-participating insurance.

155. No fire, casualty, surety or other insurance company, association, partnerships, Lloyds or individual underwriters, authorized to do insurance business in this State, or any officer, agent, solicitor or representative thereof, shall make any contract for insurance on property or risk located within this State against liability, casualty, accident or hazard of any kind that may arise or occur therein or agreement as to such contract, other than as plainly expressed in the policy issued or to be issued thereon; nor shall any such company, association, partnership, Lloyds or individual underwriters, or any officer, agent, solicitor, representative thereof, directly or indirectly, in any manner whatsoever, pay or allow or offer to pay or allow as inducement of such insurance, or after the insurance shall have been effected, any rebate from the premium which is specified in the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy or contract of insurance, nor shall any insurance broker, his agent, or representative, or any other person directly or indirectly, either by sharing commissions or in any manner whatsoever pay or allow or offer to pay or allow as inducement to such insurance, or after the insurance shall have been effected, any rebate from the premium which is specified in the policy; nor shall the insured, his agent or representative, directly or indirectly, accept or knowingly receive from any company, association, partnership, Lloyds or individual underwriters, or from any insurance broker or other person, any such rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon; this section shall not prevent any corporation, person, partnership or association lawfully doing such insurance business in this State from the distribu-