

1904, art. 23, sec. 154. 1890, ch. 254, sec. 119 A.

**162.** No life insurance company incorporated under the laws of any other State or country and doing business in the State of Maryland shall make or permit any distinction or discrimination in favor of individuals of the same class and equal expectation of life, in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the contracts of insurance it makes, nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract, other than as plainly expressed in the policy issued thereon, nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to any person to insure any rebate of premium payable on the policy, or any special favor or advantage whatever, 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.

*Ibid.* sec. 155. 1890, ch. 254, sec. 119 B.

**163.** It shall not be lawful for any company organized under the laws of any other State or county, or its representative, to procure for any person seeking life insurance a State license for the purpose of allowing to such person a rebate.

*Ibid.* sec. 156. 1890, ch. 254. 1892, ch. 441, sec. 119 C.

**164.** Any life insurance company, its agent or agents, violating sections 162 and 163 shall be guilty of a misdemeanor and upon conviction thereof, the offender or offenders, shall be sentenced to pay a fine of five hundred dollars on each and every violation, when the amount of the insurance is twenty-five thousand dollars or less; and for every additional twenty-five thousand dollars of insurance or less, there shall be an additional penalty of five hundred dollars, and such offender or offenders shall be prohibited from doing insurance business in the State of Maryland until said fine is paid, or the said fine or penalty may be sued for and recovered in the name of the State of Maryland by the state's attorney of the county or city in which such agent or agents may reside or in which the offense is committed; one-half of said penalty, when recovered, shall be paid into the treasury of the State, the other half to the informer of such violation.

*Ibid.* sec. 157. 1888, art. 23, sec. 120. 1868, ch. 471, sec. 104.

**165.** Any corporation formed under this article may insure the property, real, personal or mixed, which any married woman may own jointly or in severalty, in the same manner as if she were a *feme sole*; and any guardian may, with the assent of the orphans' court by which he shall have been appointed, insure in any company formed under this article, any property which the ward or wards of such guardian may own, either jointly or in severalty, and such insurance shall have the same effect in all respects as if the minor whose property is thus insured were of full age, and had made such insurance himself.