

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 distribution of surplus and dividends to policy holders after the first year of insurance, nor prevent any member of an inter-insurance of Lloyds association from receiving the profit on his or its underwriting; nor shall this section prevent any licensed insurance broker from sharing or dividing a commission earned or received by him with any other licensed insurance broker or brokers who shall have aided him in respect of the insurance for the negotiation of which such commission shall have been earned or paid.

1904, art. 23, sec. 156. 1890, ch. 254. 1892, ch. 441, sec. 119C.  
1912, ch. 102, sec. 156.

**164.\*** Any person or corporation violating any of the provisions of sections 162 and 163 of this article shall be guilty of a misdemeanor, and upon conviction thereof the offender or offenders shall be sentenced to pay a fine of not less than two hundred dollars nor more than five hundred dollars for each and every violation of either of said sections. Any agent or solicitor of any insurance company, or any insurance broker shall upon being convicted of a second offence under said sections be disqualified from acting as an insurance agent or broker for the period of one year thereafter, and it shall be the duty of the insurance commissioner, upon being satisfied that any insurance company, or any agent thereof, has violated any of the provisions of said sections 162 and

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\*While sections 162-164 are referred to in the title and enacting clause of the act of 1912, chapter 102, as being under the sub-title "Insurance Department," as a matter of fact they are under the sub-title "Insurance Companies."