

"Person" includes individuals, corporations, associations and partnerships;

Personal pronouns embrace all genders;

The singular number includes the plural, and the plural includes the singular.

Insurance Department.

1922, ch. 492, sec. 3.

2. *Title and Jurisdiction.* There shall be a Department, to be known as the State Insurance Department of Maryland, which shall be assigned to the Division of Financial Review and Control, and which shall be charged, subject to the supervision and direction of the Comptroller, with the execution of the laws of this State in relation to insurance. The principal office of said Department shall be located in the City of Baltimore.

1922, ch. 492, sec. 4.

3. *Insurance Commissioner; Appointment and Term.* The chief officer of said Department shall be appointed by the Governor for a term of four years beginning on the first Monday of May succeeding his appointment, except that the Insurance Commissioner first appointed under this Article, shall be appointed on the first day of January, 1923, on which date his term shall begin, and shall hold office until the first Monday of May, 1924, or until his successor shall be appointed and shall qualify.

Cited but not construed in *State v. Applegarth*, 81 Md. 304.

185. See notes to sec. 219 (this footnote).

186A. This section is no defense to a suit by a broker on an indebtedness for commissions on the purchase of the stock of another company, although such indebtedness is in excess of 5% of the company's total capital stock. *Conservation Company v. Stimpson*, 136 Md. 330.

192. 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 art. 23, sec. 213, An. Code, 1912—see notes thereto (this footnote). *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 secs. 182, 184, 193 and 218 (this footnote).

193. A corporation in reality doing an insurance business cannot evade requirements of the insurance laws by incorporating under art. 23, sec. 229, *et seq.*, An. Code, 1912, and pretending to be doing business thereunder. Since such a corporation violated its charter and the law in issuing policies in excess of \$1,000, when it had only deposited \$10,000 with the insurance commissioner, its charter was forfeited. This section construed in connection with said sec. 229, *et seq.* *International Fraternal Alliance v. State*, 86 Md. 556 (decided in 1898).

This section referred to in declaring sec. 122B of the act of 1902, ch. 338, in conflict with art. 3, sec. 29, of the Md. Constitution, and hence void. *Kafka v. Wilkinson*, 99 Md. 238; *Baltimore v. Williams*, 124 Md. 514.

201. Where the annual statement is submitted to the commissioner in due time, and subsequently, a license (to be operative until revoked) is issued to the company on condition that it submit to a personal examination of its affairs, but no examination was made because when the commissioner was ready to make the same, the company notified him of its withdrawal from the state and its license was then revoked, there is no violation of the requirements of the act of 1878, ch. 106. A revocation of a license does not render void a contract validly made before such revocation. *Lycoming Fire Ins. Co. v. Langley*, 62 Md. 216.