1922, ch. 492, sec. 5.

4. Qualifications; Compensation; Bond. No person who is a director. officer or agent of, or directly or indirectly interested in any insurance company, except as an assured, shall be eligible for appointment as commissioner. He shall give bond to the State of Maryland in the penalty of fifty thousand dollars for the faithful performance of the duties of his office, and shall receive an annual compensation as fixed and provided by the budget.

1922, ch. 492, sec. 6.

Deputy Insurance Commissioner. There shall also be a deputy insurance commissioner, who shall be appointed by the commissioner, and who, in the event of the death, resignation, disability or disqualification of the commissioner, or in case the office of commissioner shall for any cause become vacant, shall have and exercise all the powers and duties vested by law in the commissioner. He shall give bond to the commissioner in such penalty as shall be determined by the commissioner, and shall receive an annual compensation as fixed and provided by the budget.

1922, ch. 492, sec. 7.

Examiner. There shall be an examiner of the insurance department, who shall be appointed by the commissioner and whose duty it shall be to examine, under the direction of the commissioner, the condition and affairs

203. This section referred to in construing art. 23, secs. 193 and 229, An. Code, 1912—see notes thereto (this footnote and footnote to sec. 146). International Fraternal Alliance v. State, 86 Md. 558.

205. When a New York superintendent of insurance in whom the law of that state

vested a discretion to refuse a foreign insurance company a license, unjustifiably refuses such license to a Maryland company, the Maryland insurance commissioner, as a measure of retaliation under this section, is justified in refusing a license to a similar New York company, although such company had complied with the requirements of art. 23, sec. 182, An. Code, 1912. Design and operation of this section. Talbott v. Fidelity, etc., Co., 74 Md. 541.

This section referred to in construing art. 23, sec. 182, An. Code, 1912—see notes thereto (this footnote). Oland v. Agricultural Ins. Co., 69 Md. 251.

For a case dealing with the act of 1878, ch. 106, sec. 36, see State v. Insurance Co. of

North America, 55 Md. 494.

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Cited but not construed in Metropolitan Ins. Co. v. Dempsey, 72 Md. 293.

213. Statements held material. Query whether a statement was a misrepresentation or untrue statement of the facts as they existed when the policy was applied for. Reference to the future. See notes to art. 101, sec. 15. U. S. Fidelity & Guaranty Co. v. Taylor, 132 Md. 519.

Innocent and immaterial misstatements of fact in application for health insurance do not avoid the policy; jury questions; burden of proof; estoppel. Prayers. Evidence. Casualty Co. v. Schwartz, 143 Md. 457.

Whether misstatements in the application for the insurance are false and material to the risk, and whether they are made in bad faith, are ordinarily questions of fact for the jury, but where the evidence is clear and uncontradicted, the court may rule as a matter of law. Evidence of good faith and fraud. Object of this section. Maryland Casualty Co. v. Gehrmann, 96 Md. 648; Aetna Life Ins. Co. v. Millar, 113 Md. 693; Monahan v. Mutual Ins. Co., 103 Md. 156; Mutual Ins. Co. v. Mullan, 107 Md. 463.

This section is remedial and to be liberally construed. It is applicable to a contract of insurance made in Maryland by a mutual insurance company of the state of New York, although the contract provides that it is subject to the charter of the company

York, although the contract provides that it is subject to the charter of the company and the laws of New York. The burden of proof that misrepresentations or untrue statements were made, and that they were material to the risk or were not made in good faith, is upon the insurance company. Proper prayer under this section. Mutual Life Ins. Co. v. Mullan, 107 Md. 460.