

said Insurance Commissioner and a fee of one dollar on each policy so obtained; and said Commissioner shall make a record thereof in the book mentioned in the preceding section, showing name of company, number of policy, amount of insurance, rate, premium and date of expiration of policy; and in case of damage to or loss by fire, lightning or tornado of any property so insured, the said unauthorized company is hereby authorized through its agent or agents to enter this State for the purpose of adjusting any such loss or damage sustained under said policies, but not to solicit insurance in such unauthorized companies.

An. Code, 1924, sec. 78. 1922, ch. 492. sec. 75. 1933, ch. 429.

**78.** *Penalties for Violation of Sections 74, 75, 76 and 77.* Any person who shall, with intent to avoid the payment of the tax on insurance in unauthorized companies as provided by Section 75, make a false affidavit, shall be guilty of perjury and shall be proceeded against and punished as provided by the statutes of this State in relation to the crime of perjury, and any policy of insurance obtained by means of such false affidavit shall be void, and the license or authority for such unauthorized insurance shall be cancelled by the Commissioner. The obtaining or possession of any such policy insuring against loss on property situated in this State issued by companies not authorized to do business in this State, without complying with the provisions of Sections 74, 75, 76 and 77 shall be a misdemeanor, and any person convicted thereof shall be subject to a fine not less than one hundred dollars or more than one thousand dollars, or imprisoned in the jail of Baltimore City or of the county of this State where such offense may be committed, for a period not less than one month or more than six months, in discretion of the court having jurisdiction. Any person who shall act as intermediary in any manner in procuring or delivering any policy of insurance in violation of any of said Sections 74, 75, 76 or 77 shall be subject to all the penalties of this section above enumerated.

### **Life, Accident and Health Insurance.**

1933, ch. 519.

**82A.** No policy of life, health or accident insurance may hereafter be issued in this State until a form thereof has been submitted to and approved by the Insurance Commissioner. It shall be the duty of the Insurance Commissioner to act within thirty (30) days after the submission of such form and in the event that he shall fail to disapprove such form within thirty (30) days after the said form has been submitted, then such failure shall be construed as an approval of such form.

**87.**

Cited but not construed in *Mut. Life Ins. Co. v. Held*, 157 Md. 558.