

Fire Insurance.

An. Code, 1924, sec. 73. 1922, ch. 492, sec. 70.

95. (Insurance of Property by Guardians, etc.) Any domestic company 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 *feme sole*; and any guardian may, with the assent of the Orphan's Court by which he shall have been appointed, insure in any domestic company 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.

An. Code, 1924, sec. 74. 1922, ch. 492, sec. 71. 1924, ch. 160.

96. (Unauthorized Insurance.) All persons obtaining insurance on property situate in this State (owned by individuals or firms resident in this State, or corporations incorporated under the laws of this State), from companies, associations, firms or corporations not authorized to transact business in this State, shall file with the Insurance Commissioner a statement or declaration setting forth the name of the company, number of policy, amount of insurance, rate, premium and description of property; shall be required to pay a tax thereon of five per cent. of the premium paid on such policies to the said commissioner, and shall further pay a fee to said Insurance Commissioner of one dollar on each policy for making a record of the said statement or declaration. Any insurance broker placing insurance on property situate in this State in companies not authorized to transact business in this State, shall, between the first and tenth days of each month, submit in writing to the commissioner a true list of such policies of insurance so placed by him in the preceding month, together with a statement or declaration setting forth the information above required. Upon the failure of any broker to so file the true list, statement and declaration herein specified, within the limit of time herein mentioned, the Insurance Commissioner may suspend his or their license for a period not exceeding ninety days.

An. Code, 1924, sec. 75. 1922, ch. 492, sec. 72. 1933, ch. 481.

97. (Unauthorized Insurance—Affidavit.) Whenever any person or firm resident in this State, or corporation incorporated under the laws of this State, shall file with the Insurance Commissioner an affidavit that said person, firm or corporation is unable to obtain in companies legally authorized to do business in this State, insurance or a sufficient amount thereof, on property situate in this State owned by said person, firm or corporation, then the Commissioner shall issue a license to such person, firm or corporation authorizing the procurement of insurance in non-admitted companies or associations to the extent of the insurance desired; and such person, firm or corporation shall not be required to pay the tax imposed by the preceding section, but shall be required to pay a tax thereon of two and one-half per cent of the premiums paid on such policies to 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