her own use, free from the claims of the representatives of the husband or of any of his creditors; and in case of the death of the wife before the decease of the husband, the amount of the insurance may be made payable, after death, to her children for their use, and to their guardian if under age.

Mutual Benefit Life Ins. Co. *v.* Wise, 34 Md. 582. Whitridge *v.* Barry, 42 Md. 140. Knickerbocker Life Ins. Co. *v.* Peters, 42 Md. 415. Mutual Life Ins Co. *v.* Stibbe, 46 Md. 312. Ellicott *v.* Bryan, 64 Md. 568.

1888, art. 23, sec. 118. 1868, ch. 471, sec. 102.

151. It shall not be lawful for any insurance company incorporated under the laws of any other State of the United States, or by any foreign government, directly or indirectly, to take risks or transact any business of insurance in this State, unless possessed of the amount of actual capital required of similar companies formed under the provisions of this article; and any such company desiring to transact any such business as aforesaid by an agent or agents in this State shall appoint such agent or agents, who shall reside in this State, and shall file in the office of the clerk of the superior court of Baltimore city a certified copy of the vote or resolution of the directors appointing such agent, to be recorded at the cost of such agent in a book to be specially procured for that purpose; which appointment shall continue until some other agent shall be in like manner appointed in his place, and the appointment certified and recorded as aforesaid.

Stevens *v* Rasin Fertilizer Co., 87 Md. 683. Condon *v.* Mutual Reserve Co., 89 Md. 112.

1900, ch 744, sec. 118A.

152. Every insurance company, foreign or domestic, shall conduct its business in this State in its own proper or corporate name, and the policies and contracts of insurance issued by it shall be headed or entitled only by its proper or corporate name.

1888, art 23, sec. 119. 1868, ch. 471, sec. 103

153. Said company shall also file in said clerk's office, to be recorded as aforesaid, a certified copy of its charter, together with a statement under the oath of the president or vice-president and secretary, and to be renewed annually, in the month of January of each year, setting forth the name of the company and the place where located, the amount of capital and the amount actually paid in, with a detailed statement of its assets and its indebtedness, the amount of losses adjusted and