therein contained, no misrepresentation or untrue statement in such application, made in good faith by the applicant, shall effect a forfeiture or be a ground of defense in any suit brought upon any policy of insurance issued upon the faith of such application, unless such misrepresentation or untrue statement relate to some matter material to the risk.

Md. Casualty Co. *v.* Gehrnand, 96 Md. 647, 651.

1894, ch. 266, sec. 142 B.

197. Whenever it shall be made to appear that a wrong age has been given in good faith in any application for a policy of life insurance the company shall not be required to pay the face value of the policy, but such sum as the premium paid would have purchased at the applicant's real age at the time of effecting the insurance. This and the preceding section shall not affect the rights of parties to actions or suits pending on April 6, 1894.

1892, ch. 537. 1894, ch. 473, sec. 143.*

198. Every insurance company doing business in any of the counties of this State shall, during the month of April of each and every year, publish in at least one newspaper published in each of said counties, for three consecutive weeks, an abstract of the annual statement as required by this article; provided that such publication shall not be required of mutual insurance companies formed under any general or special law of this State which annually send a full and detailed statement of the affairs and business of said companies to all of their respective policy holders and to the State insurance commissioner.

Insurance Broker.

1894, ch. 377. 1900, ch. 740, sec. 143 A.

199. All licenses for the purpose of conducting the occupation or business of an insurance broker shall be granted by the insurance commissioner of the State of Maryland, and all such licenses granted by said commissioner shall expire on the first day of May thereafter. Whoever, for compensation, acts or aids in any manner in negotiating contracts of insurance or re-insurance, or placing risks or effecting insurance or re-insurance for a person other than himself, and not being duly appointed solicitor, agent or officer of the company in which such insurance or reinsurance is effected, shall be deemed an insurance broker within the meaning of this article.

*Should have been called 142 C.