

with the Comptroller and clerk of the Superior Court of Baltimore city.

Subject to
fines.

32. Any person, body politic or corporate, partnership or association, who shall make, negotiate or solicit within this State any contract of insurance, or shall effect an insurance or insurances, or pretend to effect an insurance or insurances, or receive and transmit any offer or offers of insurance or insurances, or receive or deliver a policy or policies of insurance, or connect any other person or persons with them in any policy they may at the time hold, or shall do any business of insurance of any kind, or make any guaranty, contract or pledge, for the payment of annuities or endowments, or money, whether the amount thereof be fixed or contingent to the families or representatives of any policy or certificate holder or the like, or shall advertise or circulate any card, circular, notice, or open or keep any office for the transaction of said business, except as an insurance broker duly licensed, without fully complying with all the provisions of this act, shall be subject to the fines imposed by section thirty-six of this article. And the term insurance company as used in this article shall be taken to embrace every corporation, association, partnership or individual engaging in any such business; and every such corporation, association, partnership or individual, making any engagement for the payment of any money or other benefits in the event of the death of any member, policy or certificate holder or the like, or entering into any contract or agreements in which the chances or probabilities of the duration of life, or the rate of mortality are in any way involved as an element or condition of such contracts or agreements, shall be deemed and taken to be a life insurance company within the meaning of this article, and shall be subject to all the requirements of law applicable to life insurance companies; provided that nothing herein contained shall be construed as applying to the granting of relief or benefits to members or their families, by any societies of a purely and exclusively religious, charitable or benevolent description, and orders or associations, having ritualistic work and ceremonies in their lodges, councils or societies.

How construed.