

and Section 164D, and to follow immediately after Section 164, said new Sections relating to the twisting of policies of insurance by misrepresentation and to other fraudulent practices of insurance companies and their agents and providing penalties for violations of the provisions of this Act.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Article 23 of the Annotated Code of Public Civil Laws of Maryland (legalized by Chapter 21 of the Acts of the General Assembly of Maryland of 1912), title "Corporations," sub-title "Insurance Companies," be and the same is hereby amended by adding thereto four new and additional Sections to follow immediately after Section 164 and to be known as Section 164A, Section 164B, Section 164C and Section 164D, and to read as follows:

SEC. 164A. No insurance company, association, or society, or any officer, director, agent, broker or solicitor thereof shall issue, circulate or cause or permit to be issued, circulated or used, any statement, estimate, illustration, or circular misrepresenting the terms of any policy issued or the benefits or privileges promised under any such policy, or the future dividends payable under such policy. No life, health or accident insurance company, association, or society, officer, director, agent, solicitor, or broker, or any person, firm or association or corporation shall make any misrepresentation, oral, written or otherwise, to any person for the purpose of inducing or tending to induce such person to take out a policy of life, health or accident insurance, or for the purpose of inducing or tending to induce a policyholder in any such company to lapse, forfeit or surrender his insurance therein, or to refuse to accept a policy issued upon an application thereof and to take out a policy of insurance in any other company.

SEC. 164B. No agent, collector, solicitor or other employee or representative of any company or association issuing contracts providing for sick, accident or death benefits and operating on the weekly or monthly industrial plan, shall be deemed the owner of any part of the weekly or monthly debit collected by him or that may be under his charge, care, control or supervision, but each and every such debit shall be deemed wholly the property of the company or association in whose name such policies, contracts or obligations were written or assumed. No agent, collector, solicitor, superintendent or other employee or representative of any such company or association shall barter, sell,