

not less than one hundred dollars or more than one thousand dollars for each subsequent offense.

SEC. 44. *Rebating Unlawful (Life and Accident.)* No insurance company doing business in this state shall make or permit any discrimination or distinction in favor of individuals of the same class and equal expectation of life in the amount of premiums or rates charged for policies of life or endowment insurance, or for policies insuring persons against accidental bodily injury, or in any of the terms and conditions of the contracts it makes, as an inducement of such insurance; nor shall any such company or any officer, agent, solicitor or representative thereof, or any insurance broker, pay, allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to such insurance, or after the insurance shall have been effected, any rebate from the premium which is specified in the policy, nor shall the insured, his agent or representative, directly or indirectly accept or knowingly receive any rebate from the premium specified in the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind, or any special advantage in date of policy or age of issue, or any valuable consideration whatever, not specified in the policy. Nor shall any company, or its representatives, procure for any person applying for insurance, or for any person acting in collusion with him in seeking to avoid the penalty prescribed for violation of this section, a state license for the purpose of allowing such person a rebate. Provided that nothing in this section shall be so construed as to forbid a company transacting industrial insurance on the weekly payment plan, with weekly collection of premiums at the houses of the insured, from returning to policyholders who have made premium payments directly to the company at its home office or district offices, the savings which the company effects through such direct payments; and provided further that nothing in this section shall be so construed as to forbid a company issuing non-participating life insurance from paying bonuses to policyholders out of surplus accumulated from such non-participating insurance.

SEC. 45. *Rebating Unlawful (Fire and Miscellaneous.)* No fire, casualty, surety or other insurance company, Lloyds, or individual underwriters authorized to do insurance business in this state, or any officer, agent, solicitor or representative thereof, shall make any contract for insurance on property or