

as an insurer, from the distribution of surplus and dividends to policy holders after the first year of insurance, nor prevent any member of an inter-insurance, or Lloyd's association, or reciprocal association, from receiving the profit of its underwriting. Nor shall anything herein contained prevent any licensed broker, individual, co-partnership or corporation, from sharing or dividing commissions earned or received by him, them or it, with any other insurance broker or brokers, licensed by this State, who shall have aided in respect to the insurance for the negotiation of which such commissions shall have been earned or paid, nor shall it prevent the agent or solicitor of any company from sharing or dividing commissions earned or received by him with any other licensed agent, or solicitor, of the same company in which such business was written or placed, who shall have aided in respect to the insurance on which such commissions shall have been earned or paid. Nothing contained herein shall be held to prevent the coverage of risks by temporary binders, or temporary contracts of insurance, or such other memoranda as do not conflict with the laws of this State or the foregoing provisions of this section provided that when the insurance effective thereunder remains in force for fifteen days or more the premium applicable to the risk insured under such temporary binders, contracts or memoranda is paid for the full time during which such insurance shall have been in force by virtue of such binders, temporary contracts or insurance or other memoranda, and any violation of this provision shall constitute a rebate. Nothing herein contained shall prohibit any such corporation, association, partnership, Lloyd's, individual underwriters, or reciprocal association, or any officer, agent, solicitor or representative thereof or any insurance broker, from distributing or presenting to any person, or corporation articles intended for and used for advertising media. No one shall be excused from attending and, when ordered to do so, from testifying or producing any books, papers or other documents before the Insurance Commissioner, or the Deputy Insurance Commissioner, or any court or magistrate, upon any investigation, proceeding or trial, for a violation of any of the provisions hereof, upon the ground, and for the reason that the testimony or evidence, documentary or otherwise, required of him may tend to convict him of a crime or subject him to a penalty or forfeiture. No person shall be prosecuted or subjected to any penalty or forfeiture for, or on account of, any transaction, matter or thing, concerning which he may have been required so to testify or to produce