

CHAPTER 469.

AN ACT to repeal and re-enact, with amendments, Section 45 of Article 48A of the Code of Public General Laws of Maryland, title "Insurance," sub-title "General Provisions," as enacted by Chapter 234 of the Acts of 1924, relating to rebating and discriminations by fire and miscellaneous insurance companies and their agents and their representatives.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Section 45 of Article 48A of the Code of Public General Laws of Maryland, title "Insurance," sub-title "General Provisions," as enacted by Chapter 234 of the Acts of 1924, be and the same is hereby repealed and re-enacted, with amendments, so as to read as follows:

45. REBATING AND DISCRIMINATIONS PROHIBITED (Fire and Miscellaneous). No corporation, association, partnership, Lloyd's, individual underwriters or reciprocal associations, authorized or permitted to do any insurance business within this State, or any officer, agent, solicitor, or representative thereof, and no insurance broker, individual, co-partnership or corporation authorized or permitted to do business as such in this State, or any officer, agent, solicitor or representative thereof, shall with intent to discriminate make or permit any distinction in rates applied or premiums charged or dividends or other benefits returned, or the terms or conditions of insurance, whereby any person whose property is insured in a particular company is favored as compared with another whose property is insured in such company and is of the same character and condition and similarly situated as to exposure, ownership, control, possession or occupancy and risk as his; or make or negotiate any contract for insurance on property or risk located within this State, or against liability, casualty, accident or hazard that may arise or occur therein, or any agreement as to such contract, other than as plainly expressed in the policy or contract of insurance issued or to be issued thereon, nor directly or indirectly, in any manner whatsoever, as inducement to such insurance, pay, allow, or offer to pay or allow to the insured named in such policy, or to any employee of such insured, nor shall any such insured or the employee of such insured, directly or indirectly accept or knowingly receive, or agree to accept or receive in any manner whatsoever, as inducement to such insurance, at any time or under any conditions, before or after the in-