

such policy of insurance until such company or association shall first obtain from the Insurance Commissioner of Maryland a license of authority for the purpose which said Commissioner of Insurance shall have full power and authority from time to time to determine the adequacy of its or their premium rates for carrying compensation insurance as provided in this law, and until the form of such policy shall have been approved by the State Industrial Accident Commission; and said Insurance Commissioner shall have full power and authority to require said insurance companies to establish and maintain adequate rates to cover respective risks to which their policies are applicable under the provisions of this Article. Any insurance company or employer carrying his own insurance, desiring to do compensation insurance in this State, shall be required to keep and maintain a local office in charge of a competent person who shall handle all the compensation work for said insurance company or self-insurer. Any person, firm, corporation, insurance company, association and self-insurer violating the provisions of this Section shall be subject to a fine of not less than \$500 nor more than \$1,000, for each offense, and upon conviction thereof the Insurance Commissioner may revoke the license of authority for doing business in this State of such person, corporation, firm, insurance company and association and the State Industrial Accident Commission may prohibit such self-insurer from carrying its own insurance.

This section referred to. See notes to sec. 15. *U. S. F. & G. Co. v. Taylor*, 132 Md. 517.

See notes to secs. 18 and 36.

An. Code, sec. 30. 1914, ch. 800, sec. 30.

**30.** Every policy of insurance covering the liability of the employer for compensation issued by a stock company or by a mutual association authorized to transact workmen's compensation insurance in this State, shall contain a provision setting forth the right of the Commission to enforce in the name of the State of Maryland for the benefit of the person entitled to the compensation insured by the policy either by filing a separate application or by making the insurance carrier a party to the original application, the liability of the insurance carrier in whole or in part for the payment of such compensation; provided, however, that payment in whole or in part of such compensation by either the employer or the insurance carrier shall to the extent thereof be a bar to the recovery against the other of the amount so paid.

Every such policy shall contain a provision that, as between the employe and the insurance carrier, the notice to or knowledge of the occurrence of the injury on the part of the employer shall be deemed notice or knowledge, as the case may be, on the part of the insurance carrier; the jurisdiction of the employer shall, for the purpose of this article, be jurisdiction of the insurance carrier and that the insurance carrier shall in all things be bound by and subject to the orders, findings, decisions or awards rendered against the employer for the payment of compensation under the provisions of this article.