

80. Reports of examinations of fires.
81. Companies shall report facts regarding losses.

Agents and Brokers.

82. Agent's and solicitor's licenses.
83. Application for agent's and solicitor's licenses.
84. Revocation of license of agent or broker.
85. Fines in lieu of revocation of license.
86. Payment of commission to unauthorized agent.
87. Resident agent.
88. Insurance broker.
89. Broker's bond.
90. Broker's license.
91. Broker's solicitor.
92. Non-resident brokers.
93. Non-licensed associations, persons or corporations prohibited; premium to be stamped on face of policy.
94. Penalties for violation of secs. 88, 90, 91 and 92.

Fire Insurance.

95. Insurance of property by guardians, etc.

- 96-97. Unauthorized insurance.
98. Stamping policies in unauthorized companies.
99. Stamping policies in authorized companies.
100. Penalties for violation of Secs. 96-99.
101. Reinsurance reserve.
102. Impairment of capital.
103. Lloyds insurance.

Life, Accident and Health Insurance.

104. Life insurance companies.
105. Health and Accident Insurance.
106. Forms to be approved by Commissioner.
107. Burial Insurance.
108-109. Burial Insurance Societies.
110. Burial Insurance Benefits.
111. Valuation of policies.
112. Valuation of policies on lives of infants.
113. Valuation of securities.
114. Insurance for wife's sole use.
115. Misrepresentation in application.
116. Misstatement of age in application.
117. Postponement of dividends on policies.
118. Underaverage risks.

to the internal management of a corporation. *Condon v. Mutual Reserve Assn.*, 89 Md. 116.

Where a foreign insurance company has executed the power of attorney prescribed by this section, service of process of the United States circuit court on the agent named in such power is valid although the suit is upon a cause of action of which the state courts could not take jurisdiction under sec. 411 of the Code of 1904—see art. 23, sec. 119. Object of this section. *Carstairs v. Mechanics' Ins. Co.*, 13 Fed. 824.

When a New York insurance commissioner in whom the law of that state vested a discretion to refuse a foreign insurance company a license, unjustifiably refuses such license to a Maryland company, the Maryland insurance commissioner is justified as a measure of retaliation under sec. 205 of art. 23, An. Code, 1912, in refusing a similar New York company a license, although it has complied with this section. *Talbot v. Fidelity, etc., Co.*, 74 Md. 541.

The whole matter of the service of process on foreign insurance companies is regulated by the act of 1878, ch. 106, sec. 30, and sec. 411 of the Code of 1904 (see art. 23, sec. 119), has no application thereto. *Oland v. Agricultural Ins. Co.*, 69 Md. 250 (decided in 1888).

Under the act of 1872, ch. 388, sec. 33, and previous acts, a non-resident has the right to sue on a policy of insurance issued in this state, although the insurance company's agency had been withdrawn from the state prior to the loss. Service of process upon the insurance commissioner, held sufficient. *Ben Franklin Ins. Co. v. Gillett*, 54 Md. 216.

This section referred to in deciding that a book found among the books and papers in the office of the insurance commissioner and containing a document purporting to be a copy of the defendant's charter, was admissible in evidence. *Metropolitan Ins. Co. v. Dempsey*, 72 Md. 293.

See notes to secs. 159 and 201 (this footnote).

As to process against insurance companies, see also art. 75, sec. 27.

As to process against fraternal orders, see sec. 198 (art. 48A).

184. That a traverser might be liable under this section and sec. 192 of art. 23, An. Code, 1912, relating to solicitors for insurance *companies* is immaterial where he had been indicted under secs. 218 and 219 of art. 23. An. Code, 1912, relating to solicitors for *brokers*. *State v. Geddes*, 127 Md. 169.

For a case construing the act of 1878, ch. 106, sec. 31, see *State v. Insurance Co. of North America*, 55 Md. 493.

Cited but not construed in *State v. Applegarth*, 81 Md. 304.

185. See notes to sec. 219 (this footnote).