

"Fraternal Beneficiary Associations", and Section 243 of said Article, sub-title "Non-Profit Hospital Service Plans", be and the same are hereby repealed.

SEC. 3. *And be it further enacted*, That Sections 33 to 38, inclusive, of Article 48A of the Annotated Code of Maryland (1939 Edition), title "Insurance", sub-title "General Provisions", be and the same are hereby repealed and five new sections be and they are hereby enacted in lieu thereof, said new sections to follow immediately after Section 32 of said Article, to be known as Sections 33, 34, 35, 36 and 37 and to read as follows:

33. *Definition of Insurance Company.* As used in Sections 34, 35, 36, 37, 40, 41, 82 and 83 of this Article the phrase "insurance company", in addition to stock companies, includes mutual insurance companies, fraternal beneficiary associations, non-profit hospital service plan corporations, and attorneys-in-fact for reciprocal exchanges or inter-insurers.

34. *Conditions Precedent to Beginning Business.* No person shall act as agent or solicitor in this State for any insurance company in any manner whatever relating to insurance risks, until all the provisions of this Article relating thereto have been complied with, and there has been granted by the Insurance Commissioner a certificate of authority or license to said company. Nor shall any person act as aforesaid for any insurance company whose certificate of authority or license shall have expired and not been renewed, or shall have been revoked.

35. *Expiration of Certificates of Authority.* All initial and renewal certificates of authority or licenses heretofore or hereafter issued to insurance companies, or to agents or solicitors for insurance companies, shall, unless previously revoked, expire at midnight on the 30th day of June succeeding the date of the issuance of such certificate of authority or license.

36. *Fee for Certificate of Authority.* Every insurance company doing business in this State shall pay to the Insurance Commissioner a fee of ten dollars for the initial certificate of authority or license issued to it, and the sum of ten dollars for every renewal certificate of authority or license thereafter issued to it.

37. *Prohibition Against Local Licenses.* No county or city of this State shall require any insurance company, or any of its agents or solicitors, or any insurance broker, or the solicitor of any insurance broker, to obtain a certificate of authority