

(C) "BENEFIT MEMBER" MEANS AN ADULT MEMBER WHO IS DESIGNATED BY THE LAWS OR RULES OF A SOCIETY TO BE A BENEFIT MEMBER UNDER A BENEFIT CONTRACT.

(D) "CERTIFICATE" MEANS THE DOCUMENT ISSUED AS WRITTEN EVIDENCE OF A BENEFIT CONTRACT.

[(b)](E) "Certificate of qualification" means a certificate of qualification issued by the Commissioner to act as a fraternal benefit agent.

[(c)](F) "Fraternal benefit agent" means an authorized or acknowledged agent of a society that acts as an agent in soliciting, negotiating, procuring, or making life insurance, health insurance, or annuity contracts.

(G) "LAWS" MEANS A SOCIETY'S ARTICLES OF INCORPORATION, CONSTITUTION, AND BYLAWS, HOWEVER DESIGNATED.

(H) "LODGE" MEANS SUBORDINATE MEMBER UNITS OF A SOCIETY, KNOWN AS CAMPS, COURTS, COUNCILS, BRANCHES, OR BY ANY OTHER DESIGNATION.

(I) "PREMIUMS" MEANS PREMIUMS, RATES, DUES, OR OTHER REQUIRED CONTRIBUTIONS BY WHATEVER NAME KNOWN THAT ARE PAYABLE UNDER A CERTIFICATE.

(J) "RULES" MEANS ALL RULES, REGULATIONS, OR RESOLUTIONS ADOPTED BY THE SUPREME GOVERNING BODY OR BOARD OF DIRECTORS OF A SOCIETY WHICH ARE INTENDED TO HAVE GENERAL APPLICATION TO THE MEMBERS OF THE SOCIETY.

[(d)](K) Unless the context requires otherwise, "society" means fraternal benefit society.

8-402.

(a) (1) An incorporated society, order, or supreme lodge without capital stock is deemed to be a fraternal benefit society if it:

- (i) is conducted solely for the benefit of its members and their beneficiaries;
- (ii) is not conducted for profit;
- (iii) is operated on a lodge system with ritualistic form of work;
- (iv) has a representative form of government; and
- (v) provides for benefits to be paid in accordance with this subtitle.

(2) An incorporated or unincorporated society, order, or supreme lodge without capital stock that is exempted under § 8-404(a)(2) of this subtitle is deemed to be a fraternal benefit society.

(b) A society is deemed to be operating on a lodge system if it operates under a system by which the society: