

pals, or to receive or deliver policies of insurance, or any instruments in the nature or to the effect of policies of insurance, or to advertise or offer to make such insurances, or to receive and transmit such offers, or to receive or deliver such policies, by publication in any paper or by any card or circular, or to open any office for the transaction of such business, although such individual or individuals, or association of individuals, may be incorporated for such purposes by the laws of any State, District or Territory of the United States, or by the laws of any foreign kingdom, State or nation, without first obtaining a license therefor in the manner hereinafter described.

SEC. 2. *And be it enacted*, That a license for the purpose of effecting insurances, or receiving or transmitting offers for insurance, or receiving or delivering policies of insurance as expressed in the preceding section, shall be granted by the Comptroller of the State to any person or persons, body or bodies corporate or politic, who shall apply therefor and pay to the said Comptroller the sum of two hundred dollars for the use of this State; which license shall authorise the person or persons, body or bodies corporate or politic to whom the same shall be granted, to effect insurances, or to receive and transmit offers for insurances, or to receive and deliver policies of insurances as aforesaid, from the day of its date, for the period of twelve months thereafter and no longer.

License to effect insurance, &c., to be granted by Comptroller.

SEC. 3. *And be it enacted*, That if any person or persons, body or bodies corporate or politic, acting as agent or agents as aforesaid shall effect an insurance or insurances, or affect to effect an insurance or insurances, or receive and transmit an offer or offers for insurance, or receive or deliver a policy or policies of insurance as aforesaid, or advertise or circulate any card, circulars or notice, or open or keep any office for the transaction of said business without a license first had and obtained as hereinbefore provided, he, she or they shall forfeit and pay for each offence the sum of five hundred dollars, one-half to the use of the informer, who shall be a competent witness, the other half to be paid to the Clerk of the Criminal Court of the city of Baltimore, as the case may be, for the use of this State, to be re-

Penalty for effecting insurance, &c., without license

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