to be used, but the Commissioner may approve any provision which in his opinion is not less favorable to the insured than the uniform provision or optional uniform provision otherwise required. No endorsement, rider, or other documents attached to such contract shall vary, extend, or in any respect conflict with any such uniform provision or with any modification thereof so approved by the Commissioner as being not less favorable to the insured.

(c) In lieu of the uniform provisions required by this Article for contracts for particular kinds of insurance and annuities, substantially similar uniform provisions required by the law of a foreign or alien insurer's domicile may be used when not in conflict with the law of this State.

SEC. 2. *And be it further enacted,* That this Act shall take effect June 1, 1956.

Approved March 2, 1956.

CHAPTER 46

(Senate Bill 11)

AN ACT to repeal Section 173 of Article 48A of the Annotated Code of Maryland (1951 Edition), title "Insurance", sub-title "Life, Accident and Health Insurance", and to enact in lieu thereof a new Section 173, said new section to stand in the place and stead of the section so repealed, relating to the effect of a misstatement of age in the application for life insurance.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Section 173 of Article 48A of the Annotated Code of Maryland (1951 Edition), title "Insurance", sub-title "Life, Accident and Health Insurance", be and the same is hereby repealed, and that a new Section 173 be and the same is hereby enacted in lieu thereof, to stand in the place and stead of the section so repealed, and to read as follows:

173. (Misstatement of age in application.)

(a) If the age of the insured (or the age of any other individual considered in determining the premium) has been misstated in the application for a life insurance policy, the amount payable or benefit accruing under the policy shall be such as the premium would have purchased at the correct age or ages, according to the rates of premium of the insurer in force at the date of issue of the policy.

(b) If the application or policy expressly limits the insurable age or ages and the correct age or ages at the date of issue is not within such age limits, the policy may, during the lifetime of the insured, but not later than three years from the date of issue of the policy,

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EXPLANATION: *Italics indicate new matter added to existing law.*
[Brackets] indicate matter stricken from existing law.
CAPITALS indicate amendments to bill.
~~Strike out~~ indicates matter stricken out of bill.