

insurance except as regards accidents occurring before the termination of his employment.

*Arbitration.*

SEC. 13. Such contract may provide that any controversy regarding the extent of disability or the extent of dependency, or any controversy between dependents as to the amounts payable to them respectively, shall be settled by arbitration, the arbitrations to be named by mutual consent of the parties; and should the parties fail to agree upon an arbitrator, then the arbitrator to be named by a judge of the Circuit Court of the county or City of Baltimore in which the accident happened, and the award of such arbitrator shall be binding upon both employee or his dependents, as the case may be.

SEC. 14. Any insurance paid in accordance with the provisions of this act shall not be liable to attachment by trustee, garnishee or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process or by operation of law, to pay any debt or liability of the insured or any beneficiary, nor shall any claim to insurance money be assignable by payee before the same is paid.

SEC. 15. A contract of insurance in pursuance of the terms of this act shall not relieve the employer from liability for any accident directly due to his failure to supply any safeguard required to be provided for the protection of employees, by or pursuant to any statute or ordinance, or any regulation under any statute or ordinance, unless it shall have been impossible to comply with such requirement by the time the accident happened, or unless the enforcement thereof has been suspended or order of a court of competent jurisdiction.

SEC. 16. Every employer shall file with the Insurance Commissioner a copy of the form of contract and policy which he shall use under the provisions of this act, and in the event of such form being departed from in any particular case shall also file a copy of such particular contract.

If he shall fail to do so, he shall be liable to a penalty of fifty dollars in each case, to be recovered in an action of debt in the name of the State.

SEC. 17. A quarterly report of all settlement and payment of insurance benefits shall be filed by the employer with the Insurance Commissioner. If such employer shall fail to make such report in thirty days after demand by Insurance Commissioner, he shall be liable to a penalty of fifty dollars, to be recovered in an action of debt in the name of the State.