

proof of loss no later than fifteen (15) days after receiving from the insurer a request in writing to do so.

28. CASUALTY INSURANCE

479. Workmen's Compensation and Motor Vehicle Liability Policies.

Workmen's Compensation policies shall be subject to the provisions of Article 101, and motor vehicle liability policies shall be subject to the provisions of Article 66 $\frac{1}{2}$, in addition to any requirement of this article, and to the extent not inconsistent with this article.

480. Charitable Institutions; Tort Liability.

Each policy issued to cover the liability of any charitable institution for negligence or any other tort shall contain a provision to the effect that the insurer shall be estopped from asserting, as a defense to any claim covered by said policy, that such institution is immune from liability on the ground that it is a charitable institution.

481. Effect of Bankruptcy or Insolvency of Assured on Liability Policy; Executions Against Assured Returned Unsatisfied.

No liability insurance policy issued in this State shall contain any requirement for the payment of liability or loss under the policy, by the assured, but all such policies shall provide in substance that the bankruptcy or insolvency of the assured shall not release the insurer from liability; that if an execution upon any final judgment against the assured is returned unsatisfied, in whole or in part, in an action brought by the injured or by another person claiming, by, through, or under the injured, then an action may be maintained by the injured, or by such other person against the insurer under the terms of the policy for the amount of any judgment recovered in such action, not exceeding the amount of the policy, and every such policy shall be construed to so provide, anything in such policy to the contrary notwithstanding.

482. (Reserved).

29. SURETY INSURANCE

483. Sole Surety on Bonds.

Whenever any bond, undertaking, recognizance, or other obligation is by law, or the charter, ordinances, rules or regulations of any municipality, board, body, organization, court, judge or public officer, required or permitted to be made, given, tendered or filed, with surety or sureties, and whenever the performance of any act, duty or obligation, or the refraining from any act, is required or permitted to be guaranteed, such bond, undertaking, obligation, recognizance or guaranty may be executed by a surety insurer qualified to act as surety or guarantor as provided in this article. Such execution by such insurer of such bond, undertaking, obligation, recognizance or guaranty shall be in all respects a full and complete compliance with every requirement of every law, charter, ordinance, rule or regulation, that such bond, undertaking, obligation, recognizance or guaranty shall be executed by one surety or by one or more sureties, or that such surety shall be a resident, or householder, or freeholder, or either or both, or possessed of any other qualifications; and all