

## Article - Insurance

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§19–102.

(a) A liability insurance policy issued in the State may not require the insured to pay for liability or loss under the policy.

(b) Each liability insurance policy issued in the State shall provide that:

(1) the bankruptcy or insolvency of the insured does not release the insurer from liability; and

(2) if an injured person or another person claiming by, through, or under the injured person is unable, after execution on a final judgment entered in an action against an insured, to recover the full amount of the final judgment, the person may bring an action against the insured's insurer in accordance with the terms of the policy for the lesser of the amount of the judgment recovered in the action against the insured or the amount of the policy.

(c) Notwithstanding anything to the contrary in the policy, each liability insurance policy issued in the State shall be construed to contain the provisions required by subsection (b) of this section.

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