

31A-22-1010 Workers' compensation deductible policies.

- (1) An insurer authorized to transact the business of workers' compensation in this state may issue a workers' compensation insurance policy that provides for the insured to participate in the payment of the insurance claims and losses covered by the policy in accordance with rules made by the department.
- (2) Notwithstanding Subsection (1), an insurer:
 - (a) shall assume responsibility to pay all claims and losses under a workers' compensation insurance policy in accordance with Title 34A, Chapter 2, Workers' Compensation Act, and Chapter 3, Utah Occupational Disease Act;
 - (b) may not permit the insured to participate in the payment of the insurance claims and losses by any means except reimbursement of the insurer; and
 - (c) may not permit an employee to participate in the payment of claims or losses.
- (3) For policies issued under this section, the department shall make rules consistent with this section governing:
 - (a) the terms of the policies; and
 - (b) reporting requirements for the policies.

Enacted by Chapter 277, 1998 General Session