

515A.15A Deductible policies in workers' compensation.

The commissioner may enter an order under [section 515A.18](#) to assure availability within this state of a policy under [this chapter](#) which provides as part of the policy, or as an endorsement to the policy, an option for a deductible related to benefits payable under a policy issued pursuant to [this chapter](#). The order may make provisions for changes in experience ratings, premium surcharges, or any other modification, as a result of issuance of a policy, or of an endorsement to the policy, pursuant to the order. Under an order entered pursuant to [this section](#), the commissioner shall provide that if the policyholder selects a deductible option, the insured employer is liable for all of the amount of the deductible for benefits paid for each compensable claim of an employee under the policy.

[92 Acts, ch 1053, §1](#)