

SENATOR ROBINSON: Yeah.

SENATOR KRISTENSEN: But, Senator Landis, I'm not...in terms of which groups do that and which groups don't, I can't give you names of those that reinsure. But, generally, yes, that's available. Senator Landis I think probably has the answer to which groups do do that.

SENATOR LANDIS: Senator Robinson, in answer to your question, is there on top of the reinsurance another local obligation, the answer is, no. What you've got is you've got a package of coverage you give your employees, and they would get their own deductible, the self-funded deductible by the local, and then whatever the terms of the policy was...

SENATOR ROBINSON: ...policy, yeah.

SENATOR LANDIS: ...for reinsurance, and...

SENATOR ROBINSON: Yeah.

SENATOR LANDIS: ...after that, there's no more coverage, and there's no more obligation on the part of the city or the school.

SENATOR ROBINSON: Are there any standards in the bill as far as reinsurers are concerned? How would a subdivision know...

SENATOR LANDIS: Sure.

SENATOR ROBINSON: ...whether a reinsurer was any good?

SENATOR LANDIS: An insurance company who would be writing the excess coverage would have to meet all the rest of the insurance code. They'd meet our capitalization standards, they would meet our Claims Practices Act, all that body of work that we did earlier this session, that company would have to meet that standard. And were there complaints about their behaviors, the Department of Insurance would be able to step in for the public employer, or the public employee, and discipline the insurance company with respect to that.

SENATOR ROBINSON: I have another question, but I'll ask you some time.