

(i) Ten (10) years prior to the date as of which the statement is made, \$1,500 for each suit.

(ii) Five (5) or more and less than ten (10) years prior to the date as of which the statement is made, \$1,000 for each suit.

(iii) Three (3) or more and less than five (5) years prior to the date as of which the statement is made, \$850 for each suit.

(2) For all liability policies written during the three (3) years immediately preceding the date as of which the statement is made, the reserve shall be sixty percent (60%) of the earned liability premiums of each of such three (3) years less all losses and expense payments made under liability policies written in the corresponding years; but in any event, such reserve shall for the first of such three (3) years be not less than \$750 for each outstanding liability suit on such year's policies.

(3) For all workmen's compensation claims under policies written more than three (3) years prior to the date as of which the statement is made, the reserve shall be the present value at four percent (4%) interest of the determined and the estimated future payments.

(4) For all workmen's compensation claims under policies written in the three (3) years immediately preceding the date as of which the statement is made, such reserve shall be sixty-five percent (65%) of the earned compensation premiums of each of such three years, less all loss and loss expense payments made in connection with such claims under policies written in the corresponding years. But in any event in the case of the first year of any such three-year period, such reserve shall be not less than the present value at four percent (4%) interest of the determined and the estimated unpaid compensation claims under policies written during such year.

(5) The Commissioner may, in his discretion, waive the provisions of this section with respect to combination or multiple peril policies where the predominating exposure to loss is on types of insurance other than liability, unless such policies include motor vehicle liability or workmen's compensation insurance.

81. Title Insurance Reserves.

In addition to an adequate reserve as to outstanding losses as required under section 77, a title insurer shall maintain a guaranty fund or unearned premium reserve of not less than an amount computed as follows:

(1) Ten percent (10%) of the total amount of the risk premiums written in the calendar year for title insurance contracts shall be assigned originally to the reserve.

(2) During each of the twenty (20) years next following the year in which the title insurance contract was issued, the reserve applicable to the contract may be reduced by five percent (5%) of the original amount of such reserve.

82. Increased Reserves.

(1) If the Commissioner determines that an insurer's unearned premium reserve, however computed, is inadequate, he may require the insurer to compute such reserve or any part thereof according to such other method or methods as are prescribed in this subtitle.