

- (ii) Reserves for disability benefits, for both active and disabled lives,
 - (iii) Reserves for accidental death benefits, and
 - (iv) Any additional reserves which may be reasonably required by the Commissioner on account of such insurance.
- (4) With reference to insurance other than specified in paragraph (3) of this section, the amount of reserves equal to the unearned portions of the gross premiums charged on policies in force, computed in accordance with this article;
- (5) Taxes, expenses and other obligations due or accrued at the date of the statement.

78. Unearned Premium Reserve.

- (1) With reference to insurance against loss or damage to property (except as provided in paragraph (5) of this section) and with reference to all general casualty insurance, and surety insurance, every insurer shall maintain an unearned premium reserve on all policies in force.
- (2) The Commissioner may require that such reserves shall be equal to the unearned portions of the gross premiums in force after deducting reinsurance in solvent insurers effected in the manner provided in this article as computed on each respective risk from the policy's date of issue.
- (3) All of such reserves may be computed, at the option of the insurer, on a yearly or more frequent pro rata basis.
- (4) After adopting a method for computing such reserve, an insurer shall not change methods without approval of the Commissioner, or the supervisory official of the insurer's domicile.
- (5) With reference to marine insurance, premiums on trip risks not terminated shall be deemed unearned, and the Commissioner may require the insurer to carry a reserve thereon equal to one hundred percent on trip risks written during the month ended as of the date of statement.

79. Health Insurance Reserve.

For all health insurance policies the insurer shall maintain an active life reserve which shall place a sound value on its liabilities under such policies and be not less than the reserve according to appropriate standards set forth in regulations issued by the Commissioner and, in no event, less in the aggregate than the pro rata gross unearned premiums for such policies.

80. Loss Reserves, Liability Insurance and Workmen's Compensation.

Where required in the form of annual statement required of the insurer, the reserve for outstanding losses under insurance against loss or damage from accident to or injuries suffered by an employee or other person and for which the insured is liable, shall be computed as follows:

- (1) For all liability suits being defended under policies written more than: