

**11 NCAC 18 .0115            MINIMUM RESERVE STANDARDS**

(a) The following two categories of reserves shall be established by every MEWA:

- (1) Claim reserves; and
- (2) Premium reserves.

(b) The adequacy of a MEWA's health insurance reserves shall be determined on the basis of the two categories combined; however, the standards in this Rule and in 11 NCAC 18 .0116 and .0117 emphasize the importance of determining appropriate reserves for each category separately.

(c) When a MEWA determines that adequacy of its health insurance reserves requires reserves in excess of these minimum standards, such increased reserves shall be held and shall be considered the minimum reserves for that MEWA.

*History Note:*     *Authority G.S. 58-2-40; 58-49-40; 58-49-60;*  
                          *Eff. July 1, 1992;*  
                          *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 16,*  
                          *2014.*