(2) The amount, estimated consistent with the provisions of this article, necessary to pay all of its unpaid losses and claims incurred on or prior to the date of statement, whether reported or unreported, together with the expenses of adjustment or settlement thereof;

(3) With reference to life and disability insurance and annuity contracts:

(i) The amount of reserves on life insurance policies and annuity contracts in force, valued according to the tables of mortality, rates of interest, and methods adopted pursuant to this article which are applicable thereto;

(ii) Reserves for disability benefits, for both active and disabled lives;

(iii) Reserves for accidental death benefits; [and]

(IV) RESERVES FOR ADDITIONAL BENEFITS THAT PROVIDE LONG-TERM HOME HEALTH CARE AND LONG-TERM CARE IN A NURSING HOME OR OTHER RELATED INSTITUTION; AND

[(iv)] (V) 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) Any additional reserves which may be reasonably required by the Commissioner on account of a specific type or line of insurance; and

(6) Taxes, expenses and other obligations due or accrued at the date of the statement.

83.

(3) This subsection shall apply to only those policies and contracts issued on or after the operative date of § 414 (the Standard Nonforfeiture Law), except as otherwise provided in paragraphs (a-2) and (a-3) of this subsection for group annuity and pure endowment contracts issued prior to the operative date.

(a-1) Except as otherwise provided in paragraphs (a-2) and (a-3) of this subsection, the minimum standard for the valuation of all such policies and contracts shall be the Commissioners reserve valuation methods defined in paragraphs (b-1), (b-2), and (e), 3 1/2 percent interest, or in the case of