**Section 908.30 "Gross Premiums" Defined**

For the purpose of computing or calculating the unearned premium reserve under section 393.1 of the Illinois Insurance Code, the term "Gross Premium" in any particular case is defined as the total amount charged the insured, excluding only the following:

a) policy and/or membership fees, when these charges appear as separate amounts on the policy and are authorized under the company's approved rate filing; and

b) taxes where the Company acts only as a collection agency and the amounts collected clearly appear as separate charges on the policy.