**Section 1704.20 Establishment and Maintenance of Separate Accounts**

Every society which writes accident and health insurance shall establish and maintain entirely separate accounts for all transactions pertaining to its accident and health business, to which accounts shall be credited all moneys collected for accident and health insurance contracts and the accretions thereon and to which accounts shall be charged or allocated all losses and expenses incurred in connection with such contracts and all dividends paid, if any.