



AMERICAN ACADEMY *of* ACTUARIES

Tax Codification - Factors and Instructions

Presented by the American Academy of Actuaries Life-Risk Based Capital Committee's Codification Subgroup to the National Association of Insurance Commissioners Life Risk-Based Capital Working Group

June 2001 – New Orleans, LA

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Codification Subgroup

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Summary:

The following spreadsheets update the RBC instructions and the disc to implement these recommendations. One adjusts Total Adjusted Capital (TAC) to reflect codification including Deferred Tax Assets and Deferred Tax Liabilities in the TAC. The other adjusts the RBC calculation. The latter includes the new separate tax factor calculation required to calculate RBC. The spreadsheets also provide instructions to implement the new Tax Sensitivity Test--showing results on a pre-tax basis that may in turn be adjusted by the NAIC's LRBC Working Group to vary the degree of tax recognition appropriate for the specific company that potentially is weakly capitalized.

CALCULATION OF TOTAL ADJUSTED CAPITAL

			-1		(2)
			<u>Statement Value</u>	<u>Factor</u>	<u>Adjusted Capital</u>
<u>Company Amounts</u>					
(1)	Capital and Surplus	Page 3 Column 1 Line 38		X 1.000	= <u> </u>
(2)	Asset Valuation Reserve	Page 3 Column 1 Line 24.1		X 1.000	= <u> </u>
(3)	Dividends Apportioned for Payment	Page 3 Column 1 Line 7.1		X 0.500	= <u> </u>
(4)	Dividends Not Yet Apportioned	Page 3 Column 1 Line 7.2		X 0.500	= <u> </u>
 <u>Life Subsidiary Company Amounts</u> [†]					
(5)	Asset Valuation Reserve	Subsidiaries' Annual Statement Page 3 Column 1 Line 24.1 [‡]		X 1.000	= <u> </u>
(6)	Dividend Liability	Subsidiaries' Annual Statement Page 3 Column 1 Line 7.1 + Line 7.2 [‡]		X 0.500	= <u> </u>
 <u>Property and Casualty Amounts</u>					
(7)	Non-Tabular discount	Included in Subsidiaries' Annual Statement Page 3 Column 1 Line 1 + 2 [‡]		X 1.000	= <u> </u>
(8)	Total Adjusted Capital Before Capital Notes	Sum of Lines (1) through (6) less Line (7)			= <u> </u>
 <u>Credit for Capital Notes</u>					
(9.1)	Surplus Notes	Page 3 Column 1 Line 32			
(9.2)	Limitation on Capital Notes	0.5 x [Line (8) - Line (9.1)] - Line (9.2), but not less than 0			
(9.3)	Capital Notes Before Limitation	LR026 Capital Notes Before Limitation Column (5) Line (18)			
(9.4)	Credit for Capital Notes	Lesser of Column (1) Line (9.2) or Line (9.3)			<u> </u>
(10)	Total Adjusted Capital (pre-tax)	Line (8) + Line (9.4)			<u> </u>
L(11.1)	DTA Value for Company	Page 2, Line 19 (insert)		x 0	= <u> </u>
L(11.2)	DTL Value for Company	Page 3, Line 8 (insert)		x 0	= <u> </u>
L(12.1)	DTA Value for Subsidiaries	From Company Records		x 0	= <u> </u>
L(12.2)	DTL Value for Subsidiaries	From Company Records		x 0	= <u> </u>
L(13)	Total Adjusted Capital (post-tax)	Line (10)+(11.1)+(11.2)+(12.1)+(12.2)			<u> </u>

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL

	<u>Source</u>	<u>(1) RBC Requirement</u>
<u>Asset Risk - Affiliated Amounts (C-0)</u>		
(1) Affiliated US Property-Casualty Insurers Directly Owned	LR033 Summary for Affiliated Investments Column (4) Line (1)	_____
(2) Affiliated US Life Insurers Directly Owned	LR033 Summary for Affiliated Investments Column (4) Line (2)	_____
(3) Affiliated US Property-Casualty Insurers Indirectly Owned	LR033 Summary for Affiliated Investments Column (4) Line (3)	_____
(4) Affiliated US Life Insurers Indirectly Owned	LR033 Summary for Affiliated Investments Column (4) Line (4)	_____
(5) Affiliated Alien Life Insurers - Canadian	LR033 Summary for Affiliated Investments Column (4) Line (7)	_____
(6) Affiliated Alien Life Insurers - All Others	LR033 Summary for Affiliated Investments Column (4) Line (8)	_____
(7) Off-Balance Sheet Items	LR014 Off-Balance Sheet Items Column (2) Line (23)	_____
(8) Total (C-0)	Sum of Lines (1) through (7)	=====
<u>Asset Risk - All Other (C-1)</u>		
(9) Bonds after Size Factor	LR002 Bonds Column (2) Line (26)	_____
(10) Mortgages (including past due and unpaid taxes)	LR004 Mortgages Column (6) Line (22)	_____
(11) Unaffiliated Preferred Stock and Common Stock	LR005 Unaffiliated Preferred and Common Stock Column (4) Line (17)	_____
(12) Affiliated Preferred Stock and Common Stock - Investment Subsidiaries	LR033 Summary for Affiliated Investments Column (4) Line (5)	_____
(13) Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subsidiaries	LR033 Summary for Affiliated Investments Column (4) Line (6)	_____
(14) Affiliated Preferred Stock and Common Stock - Parent	LR033 Summary for Affiliated Investments Column (4) Line (9)	_____
(15) Affiliated Preferred Stock and Common Stock - Property and Casualty Insurers not Subject to Risk-Based Capital	LR033 Summary for Affiliated Investments Column (4) Line (10)	_____
(16) Affiliated Preferred Stock and Common Stock - Life Insurers not Subject to Risk-Based Capital	LR033 Summary for Affiliated Investments Column (4) Line (11)	_____
(17) Affiliated Preferred Stock and Common Stock - All Other	LR033 Summary for Affiliated Investments Column (4) Line (12)	_____
(18) Affiliated Preferred Stock and Common Stock - Publicly Traded Insurers Held at	LR033 Summary for Affiliated Investments Column (4) Line (13)	_____

Market Value (excess of statement value over book value)

(19)	Separate Accounts with Guarantees	LR006 Separate Accounts Column (2) Line (7)	<hr/>
(20)	Synthetic GIC's (C-1)	LR006 Separate Accounts Column (2) Line (8)	<hr/>
(21)	Surplus in Non-Guaranteed Separate Accounts	LR006 Separate Accounts Column (2) Line (13)	<hr/>
(22)	Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (16)	<hr/>
(23)	Schedule BA Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (23)	<hr/>
(24)	Other Long-Term Assets	LR008 Other Long-Term Assets Column (4) Line (42)	<hr/>
(25)	Schedule BA Mortgages	LR009 Schedule BA Mortgages Column (6) Line (11)	<hr/>
(26)	Concentration Factor	LR010 Asset Concentration Factor Column (6) Line (40) Grand Total Page	<hr/>
(27)	Miscellaneous	LR011 Miscellaneous Assets Column (2) Line (15)	<hr/>
(28)	Replication Transactions and Manditorily Convertible Securities	LR012 Replication (Synthetic Asset) Transactions and Mandatorily Convertible Securities Column (6) Line (9999999)	<hr/>
(29)	Reinsurance	LR013 Reinsurance Column (4) Line (17)	<hr/>
L(30.1)	Total (C-1) - pre tax-UNAFFILIATED COMMON STOCK	LR005 COL(4) Line (17)+LR008Line(39)(e)+LR010aCol(6)Line(16)	<hr/> <hr/>
L(30.2)	C-1 Tax Effect	LR026A Column (3) Line (103)	
L(30.3)	Net (C-1) - post tax-unaffiliated common stock	Line (30.1) - Line (30.2)	
L(30.4)	Total (C-1) - pre tax-nonUNAFFILIATED COMMON STOCK Assets	Sum of Lines (9) thru (29) less Line(30.1)	
	Denotes items that must be manually entered on the filing software.		

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL (CONTINUED)

L(30.5)	C-1 Tax Effect	LR026A Column (3) Line (104)	(1)
L(30.6)	Net (C-1) - post tax-nonunaffiliated common stock assets	Line (30.4) - Line (30.5)	RBC
		<u>Source</u>	<u>Requirement</u>
	<u>Insurance Risk (C-2)</u>		
(31)	Individual and Industrial Life Insurance		<hr/>
(32)	Group and Credit Life Insurance and FEGLI/SGLI	LR020 Life Insurance Column (2) Lines (19) and (20)	<hr/>
(33)	Total Health Insurance	LR019 Health Claim Reserves Column (2) Line (16)	<hr/>
(34)	Premium Stabilization Reserve Credit	LR021 Premium Stabilization Reserves Column (2) Line (10)	<hr/>
L(35.1)	Total (C-2) - pre tax	Sum of Lines (31) through (34)	<hr/> <hr/>

L(35.2)	(C-2) Tax Effect	LR026A Column (3) Line (109)	_____
L(35.3)	Net (C-2) - post tax	Line (35.1) - Line (35.2)	=====

Interest Rate Risk (C-3a)

(36.1)	Total Interest Rate Risk Pre-Tax	LR022 Interest Rate Risk Column (3) Line (34)	=====
(36.2)	C-3 Tax Effect	LR026A Column (3) Line (110)	_____
(36.3)	Net (C-3) - Post-Tax	Line (36.1) - Line (36.2)	=====

Health Credit Risk (C-3b)

(37.1)	Total Health Credit Risk	LR023 Health Credit Risk Column (2) Line (7)	=====
(37.2)	Tax Effect	LR026A Column (3) Line (111)	_____
(37.3)	Net Health Credit Risk - Post-Tax	Line (37.1) - Line (37.2)	=====

Business Risk (C-4)

(38)	Premium Component	LR024 Business Risk Column (2) Lines (11) + (22) + (33)	_____
(39)	Liability Component	LR024 Business Risk Column (2) Line (36)	_____
(40.1)	Subtotal Business Risk (C-4a) Pre-Tax	Lines (38) + (39)	=====
(40.2)	C-4a Tax Effect	LR026A Column (3) Line (112)	_____
(40.3)	Net (C-4a) - Post-Tax	Line (40.1) - Line (40.2)	=====

(41.1)	Health Administrative Expense Component of Business Risk (C-4b)	LR024 Business Risk Column (2) Line (54)	=====
(41.2)	Tax Effect	LR026A Column (3) Line (109)	_____
(41.3)	Net Health Administrative Expense Component (C-4b) - Post-Tax	Line (41.1) - Line (41.2)	=====

Total Risk-Based Capital After Covariance - post tax

(42)	C-0 + C-4a + Square Root of $[(C-1)_o + C-3a]^2 + (C-1)^2 cs + (C-2)^2 + (C-3b)^2 + (C-4b)^2$	REPORT AMOUNT ON PARENT COMPANY'S RISK-BASED CAPITAL IF	=====
		APPLICABLE. NOTE: USE POST-TAX RESULTS FOR EACH C-COMPONENT	

Authorized Control Level Risk-Based Capital (After Covariance Adjustment)

(43) Total Risk-Based Capital After Covariance Times Fifty Percent

Line (42) x 0.50

=====

CALCULATION FOR TAX FOR LIFE RBC

ASSET RISKS

(1) (2) (3)
RBC Amount Tax Factor RBC Tax

BONDS

x =

	Long-term Bonds – Class 1	LR002 Col(2) Line (2)	0.2625	
(2)	Long-term Bonds – Class 2	LR002 Col(2) Line (3)	0.2625	
(3)	Long-term Bonds – Class 3	LR002 Col(2) Line (4)	0.2625	
(4)	Long-term Bonds – Class 4	LR002 Col(2) Line (5)	0.2625	
(5)	Long-term Bonds – Class 5	LR002 Col(2) Line (6)	0.35	
(6)	Long-term Bonds – Class 6	LR002 Col(2) Line (7)	0.2625	
(7)	Short-term Bonds – Class 1	LR002 Col(2) Line (10)	0.2625	
(8)	Short-term Bonds – Class 2	LR002 Col(2) Line (11)	0.2625	
(9)	Short-term Bonds – Class 3	LR002 Col(2) Line (12)	0.2625	
(10)	Short-term Bonds – Class 4	LR002 Col (2) Line (13)	0.2625	
(11)	Short-term Bonds – Class 5	LR002 Col (2) Line (14)	0.35	
(12)	Short-term Bonds – Class 6	LR002 Col (2) Line (15)	0.35	
(13)	Reinsurance Reductions	LR002 Col (2) Line (18)	0.35	< >
(14)	Reinsurance Increases	LR002 Col (2) Line (19)	0.2625	
(15)	Non-Exempt Class 1 Govt Agcy	LR002 Col (2) Line (21)	0.2625	
(16)	Bonds Size Factor	LR002 Col (2) Line (25)		

MORTGAGES

IN GOOD STANDING

(17)	Mortgages Farm	LR004 Col (6) Line (1)	0.2625	
(18)	Residential Mortgages-insured	LR004 Col (6) Line (2)	0.2625	
(19)	Residential Mortgages-other	LR004.Col (6).Line.(3)	0.2625	

(20)	Comm Mortgages-Insured	LR004.Col.(6).Line.(4)		0.2625
(21)	Comm Mortgages-other	LR004.Col (6) Line (5)		0.2625
(22)	Restructured Mortgages	LR004 Col (6) Line (6)		0.2625

90 DAYS OVERDUE

(23)	Mortgages-Farm	LR004 Col (6) Line (7)		0.2625
(24)	Residential Mortgage-insured	LR004 Col (6) Line (8)		0.2625
(25)	Residential other	LR004 Col (6) Line (9)		0.2625
(26)	Commercial-insured	LR004 Col (6) Line (10)		0.2625
(27)	Commercial-other	LR004 Col (6) Line (11)		0.2625

IN PROCESS FORECLOSURE

(28)	Farm	LR004 Col (6) Line (12)		0.2625
(29)	Residential-insured	LR004 Col (6) Line (13)		0.2625
(30)	Residential-other	LR004 Col (6) Line (14)		0.2625
(31)	Commercial Mort.-insured	LR004 Col (6) Line (15)		0.2625
(32)	Commercial Mort-other	LR004 Col (6) Line (16)		0.2625

(33)	Due&Unpaid taxes Mortgages	LR004 Col (6) Line (17)		
(34)	Due&Unpaid taxes-Foreclosures	LR004 Col (6) Line (18)		0.2625
(35)	Reduction-reinsurance	LR004 Col (6) Line (20)	LESS	0.35 < >
(36)	Increase-reinsurance	LR004 Col (6) Line (21)		0.35

PREFERRED STOCK

(37)	Unaff. Preferred Stock-Class 1	LR005 Col (4) Line (1)		0.2625
(38)	Unaff, Preferred Stock-Class 2	LR005 Col (4) Line (2)		0.2625
(39)	Unaff, Preferred Stock-Class 3	LR005 Col (4) Line (3)		0.2625
(40)	Unaff. Preferred Stock-Class 4	LR005 Col (4) Line (4)		0.2625
(41)	Unaff. Preferred Stock-Class 5	LR005 Col (4) Line (5)		0.2625
(42)	Unaff. Preferred Stock-Class 6	LR005 Col (4) Line (6)		0.35

COMMON STOCK

(43)	Unaff. Common Stock	LR005 Col (4) Line (13)	0.35	
(44)	Stock-Reduction reinsurance	LR005 Col (4) Line (15)	0.35	< >
(45)	Stock Increase reinsurance	LR005 Col (4) Line (16)	0.35	

SEPARATE ACCOUNTS

(46)	Sep Acct- Guaranteed Index	LR006 Col (2) Line (1)	0.2625	
(47)	Sep Acct Nonindex-Book reserv	LR006 Col (2) Line (2)	0.2625	
(48)	Sep Acct Nonindex-Market resv	LR006 Col (2) Line (3)	0.2625	
(49)	Sep Acct-Reduce reinsurance	LR006 Col (2) Line (5)	0.35	< >
(50)	Sep Acct-Increase reinsurance	LR006 Col (2) Line (6)	0.35	
(51)	Synthetic GICs	LR006 Col (2) Line (8)	0.2625	
(52)	Sep Acct Surplus	LR006 Col (2) Line (13)	0.2625	

REAL ESTATE

(53)	Company Occup Real Estate	LR007 Col (3) Line (4)	0.35	
(54)	Foreclosed Real Estate	LR007 Col (3) Line (8)	0.35	
(55)	Investment Real Estate	LR007 Col (3) Line (12)	0.35	
(56)	R.E. Reduction reinsurance	LR007 Col (3) Line (14)	0.35	< >
(57)	R.E. Increase reinsurance	LR007 Col (3) Line (15)	0.35	

SCHEDULE BA

(58)	Sch BA Real Estate	LR007 Col.(3) Line (23)	0.35	
(59)	Sch BA Bond Class 1	LR008 Col (4) Line (2)	0.2625	
(60)	Sch BA Bond Class 2	LR008 Col (4) Line (3)	0.2625	
(61)	Sch BA Bond Class 3	LR008 Col (4) Line (4)	0.2625	
(62)	Sch BA Bond Class 4	LR008 Col (4) Line (5)	0.2625	
(63)	Sch BA Bond Class 5	LR008 Col (4) Line (6)	0.2625	
(64)	Sch BA Bond Class 6	LR008 Col (4) Line (7)	0.35	

(65)	Reduce reinsurance	LR008 Col (4) Line (9)	LESS	0.35	< >
(66)	Increase reinsurance	LR008 Col (4) Line 10)		0.35	
(67)	BA Preferred Stock class 1	LR008 Col (4) Line (12.3)		0.2625	
(68)	BA Pref. Stock Class 2	LR008 Col (4) Line (13)		0.2625	
(69)	BA Pref. Stock Class 3	LR008 Col (4) Line (14)		0.2625	
(70)	BA Pref. Stock Class 4	LR008 Col (4) Line (15)		0.2625	
(71)	BA Pref. Stock Class 5	LR008 Col (4) Line (16)		0.2625	
(72)	BA Pref. Stock Class	LR008 Col (4) Line (17)		0.35	
(73)	Reduce reinsurance	LR008 Col (4) Line (19)	LESS	0.35	< >
(74)	Increase reinsurance	LR008 Col (4) Line (20)		0.35	
(75)	Rated Surplus Notes	LR008 Col (4) Line (31)		0.2625	
(76)	Rated Capital Notes	LR008 Col (4) Line (38)		0.2625	
(77)	BA Common Stock Unaffiliated	LR008 Col (4) Line (39) (e)		0.35	
(78)	BA Common Stock Affiliated	LR008 Col(4) Line (39) (f)		0.35	
(79)	BA Loans	LR008 Col (4) Line (40)		0.2625	
(80)	Other BA Assets	LR008 Col (4) Line (41.3)		0.35	
(81)	BA Mortgages-insured/guar	LR009 Col (6) Line (1)		0.2625	
(82)	BA Mortgages-all other	LR009 Col (6) Line (2)		0.2625	
(83)	BA restructured mortgages	LR009 Col (6) Line (3)		0.2625	
(84)	BA mortgages 90 days overdue	LR009 Col (6) Line (4)+Line (5)		0.2625	
(85)	BA Mort. Foreclosed-insured	LR009 Col (6) Line (6)		0.2625	
(86)	BA Mort. Foreclosed-all other	LR009 Col (6) Line (7)		0.2625	
(87)	Reduce reinsurance	LR009 Col (6) Line (9)	LESS	0.35	< >
(88)	Increase reinsurance	LR009 Col (6) Line (10)		0.35	
MISCELLANEOUS					
(89)	Asset Concentration Factor	LR010 Col (6) Line (40)		0.2625	
(90)	Common Stock Concentration F.	LR010a Col (6) Line (16)		0.2625	
(91)	Miscellaneous Assets	LR011 Col (2) Line (6)		0.2625	
(92)	Derivatives	LR011 Col (2) Line (7)		0.2625	

(93)	Derivatives class 1	LR011 Col (2) Line (8)	0.2625	
(94)	Derivatives Class 2	LR011 Col (2) Line (9)	0.2625	
(95)	Derivatives class 3	LR011 Col (2) Line (10)	0.2625	
(96)	Derivatives class 4	LR011 Col (2) Line (13)	0.2625	
(97)	Derivatives class 5	LR011 Col (2) Line (14)	0.2625	
(98)	Derivatives class 6	LR011 Col (2) Line (15)	0.35	
(99)	Replications	LR012 Col (7) Line (44) or Lines (1) through (35)	0.2625	
(100)	Off Balance Sheet Items	LR014 Col (2) Line (23)	0.2625	
(101)	Reinsurance credits	LR025 Col (1) Line (29)	0.35	< >
(102)	SUBTOTAL FOR ASSETS TAX	Total Lines (1) to (101)		
(103)	SUBTOTAL FOR COMMON STOCK TAX	LINES (43)+(44)+(45)+(77)+(90)		
(104)	SUBTOTAL FOR ASSETS TAX OTHER THAN COMMON STOCK	Line (102)--(103)		
LIFE INSURANCE RISKS				
(105)	Life insurance C2 Risk	LR025 Col (1) Line (31)	0.35	
(106)	Group Insurance C2 Risks	LR025 Col (1) Line (32)	0.35	
(107)	Health Insurance C2 Risks	LR025 Col (1) Line (33)	0	
(108)	Prem Stabilization Credit	LR025 Col (1) Line (34)	0.35	
(109)	TOTAL C2 RISK	Lines (101)+(102)+(103)+(104)		
(110)	Interest Rate Risk	LR025 Col (1) Line (36)	0.35	
(111)	Health Credit Risk	LR025 Col (1) Line (37)	0	
(112)	Business Risk	LR025 Col (1) Line (40)	0.35	
(113)	Health Admin Expense Comp.	LR025 Col (1) Line (41)	0	
TOTAL TAX Lines (102)+(109)+(110)+(111)+(112)+(113)				

< > subtract

LR026A

COMPANY INFORMATION PAGE (JURAT)
Life Risk-Based Capital
For the Year Ending December 31, 2000

(A) Company Name _____

(B) NAIC Group Code _____ (C) NAIC Company Code _____ (D) Employer's ID Number _____

(E) Organized under the Laws of the State of _____

Contact Person for Life Risk-Based Capital:

(F) First Name _____ (G) Middle _____ (H) Last Name _____

(I) Mail Address of Contact Person _____
(Street and Number of P.O. Box)

(J) City _____ (K) State _____ (L) Zip _____

(M) Phone Number of RBC Contact Person _____ Extension _____

(N) Date Prepared _____

(O) Preparer (if different than Contact) _____

(P) Is this filing an Original, Amended or Refiling? _____
(P1) If Amended, Amendment Number: _____

(Q) Was a vendor link file used to prepare this filing? (Yes or No) _____

Officers Name: _____

Officers Title: _____

Each says that they are the above described officers of the said insurer, and that this risk-based capital report is a true and fair representation of the company's affairs and has been completed in accordance with the NAIC instructions according to the best of their information, knowledge and belief, respectively.

(Signature)

(Signature)

(Signature)

_____ Denotes items that must be manually entered on the filing software.

BONDS

SVO Bond		(1)	(2)
Rating Category	Annual Statement Source	Statement Value	RBC Requirement
<u>Long Term Bonds</u>			
(1) Exempt Obligations	AVR Default Component Column 1 Line 1	X 0.000	=
(2) Asset Class 1	AVR Default Component Column 1 Line 2	X 0.004	=
(3) Asset Class 2	AVR Default Component Column 1 Line 3	X 0.013	=
(4) Asset Class 3	AVR Default Component Column 1 Line 4	X 0.046	=
(5) Asset Class 4	AVR Default Component Column 1 Line 5	X 0.100	=
(6) Asset Class 5	AVR Default Component Column 1 Line 6	X 0.230	=
(7) Asset Class 6	AVR Default Component Column 1 Line 7	X 0.300	=
(8) Total Long-Term Bonds	Sum of Lines (1) through (7)		
(Column (1) should equal Page 2 Column 4 Line 1)			
<u>Short Term Bonds</u>			
(9) Exempt Obligations	AVR Default Component Column 1 Line 18	X 0.000	=
(10) Asset Class 1	AVR Default Component Column 1 Line 19	X 0.004	=
(11) Asset Class 2	AVR Default Component Column 1 Line 20	X 0.013	=
(12) Asset Class 3	AVR Default Component Column 1 Line 21	X 0.046	=
(13) Asset Class 4	AVR Default Component Column 1 Line 22	X 0.100	=
(14) Asset Class 5	AVR Default Component Column 1 Line 23	X 0.230	=
(15) Asset Class 6	AVR Default Component Column 1 Line 24	X 0.300	=
(16) Total Short-Term Bonds	Sum of Lines (9) through (15)		
(Column (1) should equal Schedule DA Part 1 Column 13 Lines 6099999+7799999+7899999)			
(17) Total Long-Term and Short-Term Bonds	Line (8) + (16)		
(pre-MODCO/Funds Withheld)			
(18) Reduction in RBC for MODCO/Funds	Withheld Reinsurance Ceded Agreements	Company Records	
(19) Increase in RBC for MODCO/Funds	Withheld Reinsurance Assumed Agreements	Company Records	
(20) Total Long-Term and Short-Term Bonds	Lines (17) - (18) + (19)		
(including MODCO/Funds Withheld adjustments.)			
(21) Non-exempt Asset Class 1 U.S.	Schedule D Part 1 Class 1 Bonds and Schedule DA Part 1	X 0.004	=
Government Agency Bonds	Class 1 Bonds, in part†		
(22) Bonds Subject to Size Factor	Line (20) - Line (1) - Line (9) - Line (21)		
(23) Number of Issuers	Company Records		
(24) Size Factor for Bonds			
(25) Bonds Subject to Size Factor after the Size Factor is Applied	Line (22) x Line (24)		
(26) Total Bonds	Line (21) + Line (25)		

† Only investments in asset Class 1 U.S. Government agency bonds previously reported in Lines (2) and (10), net of those included on Line (18), plus the portion of Line (19) attributable to ceding companies' Lines (2) and (10) should be included on Line (21). No other class 1 bonds should be included on this line. Exempt U.S. Government bonds shown on Lines (1) and (9) should not be included on Line (21). Refer to the bond section of the risk-based capital instructions for more clarification.

Denotes items that must be manually entered on the filing software.

MORTGAGE EXPERIENCE ADJUSTMENT

(1)

(1) Does the company have 5 plus years of mortgage experience? Enter "Yes or "No".

	(2)	(3)	(4)	(5)	(6)	(7)
Quarter and Year	Farm and Commercial Mortgages With Restructured Terms	Farm and Commercial Mortgages 90 Days Overdue	Farm and Commercial Mortgages In Process of Foreclosure	Year-to-Date Farm and Commercial Mortgages Transferred to Real Estate	Farm and Commercial Mortgages In Good Standing	Ratio†
(2) September 1998						xxxxxxx
(3) December 1998						
(4) March 1999						‡
(5) June 1999						
(6) September 1999						
(7) December 1999						
(8) March 2000						‡
(9) June 2000						
(10) September 2000						

(11) Company Normalized Loss Ratio (Average of Column (6) Lines (3) through (10))

(12) Industry Normalized Loss Ratio (Provided by the NAIC) §

(13) Mortgage Experience Adjustment Factor for Mortgages in Good Standing

Company Normalized Loss Ratio Line (11) divided by Industry Composite Ratio Line (12) (not more than 350 percent nor less than 50 percent)

† Column (7) calculation for quarterly amounts:

[0.010 multiplied by the average of [Column (2) current quarter plus Column (2) previous quarter]
 plus 0.020 multiplied by the average of [Column (3) current quarter plus Column (3) previous quarter]
 plus 0.025 multiplied by the average of [Column (4) current quarter plus Column (4) previous quarter]
 plus 0.120 multiplied by [Column (5) current quarter less Column (5) previous quarter]]

divided by

[the average of [Columns (2), (3), (4) and (6) current quarter plus Columns (2), (3), (4) and (6) previous quarter]
 plus one-half of [Column (5) current quarter less Column (5) previous quarter]]

‡ Column (7) calculation for first quarterly amounts:

[0.010 multiplied by the average of [Column (2) current quarter plus Column (2) previous quarter]
 plus 0.020 multiplied by the average of [Column (3) current quarter plus Column (3) previous quarter]
 plus 0.025 multiplied by the average of [Column (4) current quarter plus Column (4) previous quarter]
 plus 0.120 multiplied by Column (5) current quarter]

divided by

[the average of [Columns (2), (3), (4) and (6) current quarter plus Columns (2), (3), (4) and (6) previous quarter]
 plus one-half of Column (5) current quarter]

§ The 2000 Industry Average Delinquency Rate will be available December 2000.

Denotes items that must be manually entered on the filing software.

MORTGAGES

		(1) Statement Value	(2) Involuntary Reserve Adjustment†	(3) Adjusted Statement Value	(4) Cumulative Writedowns‡	(5) Average Factor	(6) RBC Requirement
	Annual Statement Source						
<u>In Good Standing</u>							
(1) Farm Mortgages	AVR Default Component Column 1 Line 35				XXX	X \$	=
(2) Residential Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 36				XXX	X 0.0014	=
(3) Residential Mortgages-All Other	AVR Default Component Column 1 Line 37				XXX	X 0.0068	=
(4) Commercial Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 38				XXX	X .0014	=
(5) Commercial Mortgages-All Other	AVR Default Component Column 1 Line 39				XXX	X \$	=
(6) Restructured Mortgages	AVR Default Component Column 1 Line 40				XXX	X *	=
<u>90 Days Overdue, Not in Process of Foreclosure</u>							
(7) Farm Mortgages	AVR Default Component Column 1 Line 41					X £	=
(8) Residential Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 42					X £	=
(9) Residential Mortgages-All Other	AVR Default Component Column 1 Line 43					X £	=
(10) Commercial Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 44					X £	=
(11) Commercial Mortgages-All Other	AVR Default Component Column 1 Line 45					X £	=
<u>In Process of Foreclosure</u>							
(12) Farm Mortgages	AVR Default Component Column 1 Line 46					X £	=
(13) Residential Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 47					X £	=
(14) Residential Mortgages-All Other	AVR Default Component Column 1 Line 48					X £	=
(15) Commercial Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 49					X £	=
(16) Commercial Mortgages-All Other	AVR Default Component Column 1 Line 50					X £	=
<u>Due and Unpaid Taxes</u>							
(17) Due and Unpaid Taxes on Mortgages Overdue, Not in Process of Foreclosure	Schedule B Part 1 Footnote #3 1st amount					X 1.000	=
(18) Due and Unpaid Taxes on Foreclosed Mortgages	Schedule B Part 1 Footnote #4 1st amount					X 1.000	=
(19) Total Mortgages (including due and unpaid taxes) (Column (1) should equal Page 2 Column 4 Lines 3.1 + 3.2 + Schedule B Part 1 Footnote #3 1st amount + Schedule B Part 1 Footnote #4 1st amount).	Sum of Lines (1) through (18)						
(20) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records						
(21) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records						
(22) Total Mortgages (including MODCO/Funds Withheld.)	Lines (19) - (20) + (21)						

† Involuntary reserves are reserves that are held as an offset to a particular asset that is clearly a troubled asset and are included on Page 3 Line 25 of the Annual Statement.
 ‡ Cumulative writedowns include the total amount of writedowns, non-admissions, and involuntary reserves that have been taken or established with respect to a particular mortgage.
 § For Lines (1) and (5), Column (5) is equal to 0.0260 multiplied times the experience adjustment factor on LR003 Mortgage Experience Adjustment Factor Line (13).
 * For Line (6), Column (5) is the greater of 0.0860 or 0.(0.0260 multiplied times experience adjustment factor
 £ For Lines (7) through (16), Column (5) is calculated as Column (6) divided by Column (3).

Denotes items that must be manually entered on the filing software.

UNAFFILIATED PREFERRED AND COMMON STOCK

		(1)	(2)	(3)	(4)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	<u>Less Affiliated Preferred Stock Without AVR</u>	<u>RBC Subtotal</u>	<u>RBC Requirement</u>
<u>Unaffiliated Preferred Stock</u>					
(1) Asset Class 1	AVR Default Component Column 1 Line 10			X 0.011 =	
(2) Asset Class 2	AVR Default Component Column 1 Line 11			X 0.030 =	
(3) Asset Class 3	AVR Default Component Column 1 Line 12			X 0.072 =	
(4) Asset Class 4	AVR Default Component Column 1 Line 13			X 0.150 =	
(5) Asset Class 5	AVR Default Component Column 1 Line 14			X 0.250 =	
(6) Asset Class 6	AVR Default Component Column 1 Line 15			X 0.300 =	
(7) Total Unaffiliated Preferred Stock	Sum of Lines (1) through (6)				
(Column (1) should equal Page 2 Column 4 Line 2.1 less Asset Valuation Reserve Default Component Column 1 Line 16.)					
(Column (2) should equal Schedule D Summary Column 5 Line 39 less Asset Valuation Reserve Default Component Column 1 Line 16.)					
<u>Unaffiliated Common Stock</u>					
(8) Total Common Stock	Schedule D Summary Column 2 Line 54				
(9) Less Affiliated Common Stock	Schedule D Summary Column 2 Line 53				
(10) Less Money Market Funds	Included in Schedule D Part 2 Section 2			X 0.004 =	
(11) Less Federal Home Loan Bank Common Stock	Included in Schedule D Part 2 Section 2			X 0.027 =	
(12) Net Other Unaffiliated Common Stock	Lines (8) - (9) - (10) - (11)			X 0.300 =	
(13) Total Unaffiliated Common Stock	Lines (10) + (11) + (12)				
(Column 1 should equal Page 2 Column 4 Line 2.2 less Schedule D Summary by Country Column 2 Line 53)					
(14) Total Unaffiliated Preferred and Common Stock (pre-MODCO/Funds Withheld)	Line (7) + Line (13)				
(15) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records				
(16) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records				
(17) Total Unaffiliated Preferred and Common Stock (including MODCO/Funds Withheld.)	Lines (14) - (15) + (16)				

Denotes items that must be manually entered on the filing software.

SEPARATE ACCOUNTS

	<u>Annual Statement Source</u>	(1) <u>Statement Value</u>	Factor or Calc	(2) <u>RBC Requirement</u>
<u>Separate Accounts with Guarantees</u>				
(1) Guaranteed Indexed	Page 2 Column 4 Line 24 in part	[]	X 0.004	= []
(2) Non-Indexed, Reserved at Book Value	Company records	[]	RBC x 1.000	[]
(3) Non-Indexed, Reserved at Market Value	Company records	[]	RBC x 1.000	[]
			(less "haircut")	
(4) Total Assets in Separate Accounts with Guarantees† (pre-MODCO/Funds Withheld)	Lines (1) + (2) + (3)	[]		[]
(5) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records			[]
(6) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records			[]
(7) Total Assets in Separate Accounts with Guarantees (including MODCO/Funds Withheld.)	Lines (4) - (5) + (6)			[]
<u>Synthetic GIC's</u>				
(8) Synthetic GIC's C-1 Requirement	Company records		RBC x 1.000 (less "haircut")	[]
<u>Surplus in Non-Guaranteed Separate Accounts</u>				
(9) Assets in Separate Accounts	Page 2 Column 4 Line 24 in part	[]	X 0.110	= []
(10) Less Liabilities in Separate Accounts	Page 3 Column 1 Line 27 in part	[]	X 0.110	= []
(11) Expense Allowance Transfers - All Other	Page 3 Column 1 Line 13A‡ in part	[]	X 0.110	= []
(12) Expense Allowance Transfers - Surrender Charge Based on Fund Contribution and the Fund Balance Exceeds the Sum of the Premiums Less Withdrawals	Page 3 Column 1 Line 13A‡ in part	[]	X 0.024	= []
(13) Total Surplus in Non-Guaranteed Separate Accounts†	Lines (9) - (10) + (11) + (12)	[]		[]
(14) Total Separate Accounts Assets (Column (1) should equal Page 2 Column 4 Line 24)	Lines (4) + (9)	[]		

† The amount reported in Column (2) should not be less than zero.

‡ The statement value of expense allowance transfers for Lines (11) and (12) should be entered as a positive value.

Denotes items that must be manually entered on the filing software.

REAL ESTATE

		(1) Statement Value	(2) Average Factor	(3) RBC Requirement †
<u>Real Estate</u>				
(1) Company Occupied Real Estate	Page 2 Column 4 Line 4.1			
(2) Company Occupied Involuntary Reserves	Page 3 Column 1 Line 25, in part			
(3) Company Occupied Encumbrances	Page 2 Inside Amount Line 4.1			
(4) Total Company Occupied Real Estate	Line (1) - (2) + (3)		X † =	
(5) Foreclosed Real Estate	Page 2 Column 4 Line 4.2			
(6) Foreclosed Involuntary Reserves	Page 3 Column 1 Line 25, in part			
(7) Foreclosed Encumbrances	Page 2 Inside Amount Line 4.2			
(8) Total Foreclosed Real Estate	Line (5) - (6) + (7)		X † =	
(9) Investment Real Estate	Page 2 Column 4 Line 4.3			
(10) Investment Involuntary Reserves	Page 3 Column 1 Line 25, in part			
(11) Investment Encumbrances	Page 2 Inside Amount Line 4.3			
(12) Total Investment Real Estate	Line (9) - (10) + (11)		X † =	
(13) Total Real Estate (pre-MODCO/Funds Withheld)	Lines (4) + (8) + (12)			
(14) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records			
(15) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records			
(16) Total Real Estate (including MODCO/Funds Withheld.)	Lines (13) - (14) + (15)			
<u>Schedule BA Real Estate</u>				
(17) Schedule BA Real Estate	Schedule BA Column 10 Line 0999999			
(18) Schedule BA Real Estate Involuntary Reserves	Page 3 Column 1 Line 25, in part			
(19) Schedule BA Real Estate Encumbrances	Schedule BA Column 7 Line 0999999			
(20) Total Schedule BA Real Estate (pre-MODCO/Funds Withheld)	Line (17) - (18) + (19)		X † =	
(21) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records			
(22) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records			
(23) Total Schedule BA Real Estate (including MODCO/Funds Withheld.)	Lines (20) - (21) + (22)			

† Column (2) is calculated as Column (3) divided by Column (1).

‡ The RBC requirement is calculated for each individual property and then summarized on this page. Refer to the worksheet included in the Real Estate portion of the instructions.

Denotes items that must be manually entered on the filing software.

OTHER LONG-TERM ASSETS

	<u>Annual Statement Source</u>	(1) Statement Value	(2) Unrated Items †	(3) RBC Subtotal ‡	Factor	(4) RBC Requirement
<u>Schedule BA - Fixed Income - Bonds</u>						
(1) Exempt Obligations	AVR Equity Component Column 1 Line 22				X 0.000 =	
(2) Asset Class 1	AVR Equity Component Column 1 Line 23				X 0.004 =	
(3) Asset Class 2	AVR Equity Component Column 1 Line 24				X 0.013 =	
(4) Asset Class 3	AVR Equity Component Column 1 Line 25				X 0.046 =	
(5) Asset Class 4	AVR Equity Component Column 1 Line 26				X 0.100 =	
(6) Asset Class 5	AVR Equity Component Column 1 Line 27				X 0.230 =	
(7) Asset Class 6	AVR Equity Component Column 1 Line 28				X 0.300 =	
(8) Total Schedule BA Bonds (pre-MODCO/Funds Withheld)	Sum of Lines (1) through (7)					
(9) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records					
(10) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records					
(11) Total Schedule BA Bonds (including MODCO/Funds Withheld.)	Lines (8) - (9) + (10)					
<u>Schedule BA - Fixed Income - Preferred Stock</u>						
(12.1) Asset Class 1	AVR Equity Component Column 1 Line 30					
(12.2) Less Rated Class 1 Surplus Notes and Capital Notes	Column (1) Line (22) + Column (1) Line (32)					
(12.3) Net Asset Class 1	Line (12.1) - (12.2)				X 0.011 =	
(13) Asset Class 2	AVR Equity Component Column 1 Line 31				X 0.030 =	
(14) Asset Class 3	AVR Equity Component Column 1 Line 32				X 0.072 =	
(15) Asset Class 4	AVR Equity Component Column 1 Line 33				X 0.150 =	
(16) Asset Class 5	AVR Equity Component Column 1 Line 34				X 0.250 =	
(17) Asset Class 6	AVR Equity Component Column 1 Line 35				X 0.300 =	
(18) Total Schedule BA Preferred Stock (pre-MODCO/Funds Withheld)	Sum of Lines (12.3) through (17)					
(19) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records					
(20) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records					
(21) Total Schedule BA Preferred Stock (including MODCO/Funds Withheld.)	Lines (18) - (19) + (20)					

† Fixed income instruments and surplus notes rated by the NAIC Securities Valuation Office (SVO) should be reported in Column (3).

‡ Column (2) is calculated as Column (1) less Column (3) for Lines (1) through (17). Column (2) equals Column (3) - Column (1) for Line (41.3).

Denotes items that must be manually entered on the filing software.

Company Name

Confidential when Completed

NAIC Company Code

OTHER LONG-TERM ASSETS (CONTINUED)

		(1) Statement Value	(2) Unrated Items †	(3) RBC Subtotal ‡	Factor	(4) RBC Requirement
	<u>Annual Statement Source</u>					
<u>Rated Surplus Notes</u>						
(22)	Rated Class 1 Surplus Notes	Schedule BA Part 1 Column 10 Line 1199999, in part			X 0.011 =	
(23)	Rated Class 2 Surplus Notes	Schedule BA Part 1 Column 10 Line 1199999, in part			X 0.030 =	
(24)	Rated Class 3 Surplus Notes	Schedule BA Part 1 Column 10 Line 1199999, in part			X 0.072 =	
(25)	Rated Class 4 Surplus Notes	Schedule BA Part 1 Column 10 Line 1199999, in part			X 0.150 =	
(26)	Rated Class 5 Surplus Notes	Schedule BA Part 1 Column 10 Line 1199999, in part			X 0.250 =	
(27)	Rated Class 6 Surplus Notes	Schedule BA Part 1 Column 10 Line 1199999, in part			X 0.300 =	
(28)	Total Rated Surplus Notes (pre-MODCO/Funds Withheld)	Sum of Lines (22) through (27)				
(29)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records				
(30)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records				
(31)	Total Rated Surplus Notes (including MODCO/Funds Withheld.)	Lines (28) - (29) + (30)				
<u>Rated Capital Notes</u>						
(32)	Rated Class 1 Capital Notes	Schedule BA Part 1 Column 10 Line 1399999, in part			X 0.011 =	
(33)	Rated Class 2 Capital Notes	Schedule BA Part 1 Column 10 Line 1399999, in part			X 0.030 =	
(34)	Rated Class 3 Capital Notes	Schedule BA Part 1 Column 10 Line 1399999, in part			X 0.072 =	
(35)	Rated Class 4 Capital Notes	Schedule BA Part 1 Column 10 Line 1399999, in part			X 0.150 =	
(36)	Rated Class 5 Capital Notes	Schedule BA Part 1 Column 10 Line 1399999, in part			X 0.250 =	
(37)	Rated Class 6 Capital Notes	Schedule BA Part 1 Column 10 Line 1399999, in part			X 0.300 =	
(38)	Total Rated Capital Notes	Sum of Lines (32) through (37)				
<u>Schedule BA - All Other</u>						
(39)	Schedule BA Common Stock	AVR Equity Component Column 1 Line 60			X 0.300 =	
(40)	Schedule BA Collateral Loans	Schedule BA Part 1 Column 10 Line 1299999			X 0.068 =	
(41.1)	Other Schedule BA Assets	AVR Equity Component Column 1 Line 65				
(41.2)	Less Class 2 thru 6 Rated Surplus Notes and Capital Notes	Column (1) Lines (23) through (27) + Column (1) Lines (33) through (37)				
(41.3)	Net Other Schedule BA Assets	Line (41.1) less (41.2)			X 0.300 =	
(42)	Total Schedule BA Assets	Lines (11) + (21) + (31) + (38) + (39) + (40) + (41.3)				

† Fixed income instruments and surplus notes rated by the NAIC Securities Valuation Office (SVO) should be reported in Column (3).

‡ Column (2) is calculated as Column (1) less Column (3) for Lines (1) through (17). Column (2) equals Column (3) - Column (1) for Line (41.3).

Denotes items that must be manually entered on the filing software.

Company Name

Confidential when Completed

NAIC Company Code

SCHEDULE BA MORTGAGES

		(1) Statement Value	(2) Involuntary Reserve Adjustment †	(3) Adjusted Statement Value	(4) Cumulative Writedowns ‡	(5) Average Factor	(6) RBC Requirement
(1) Insured or Guaranteed in Good Standing	Schedule BA Part 1 Column 10 Line 0599999, in part				XXX X	0.0010 =	
(2) All Other in Good Standing	Schedule BA Part 1 Column 10 Line 0599999, in part				XXX X	\$ =	
(3) Restructured	AVR Equity Component Column 1 Line 43				XXX X	* =	
(4) Insured or Guaranteed 90 Days Overdue	Schedule BA Part 1 Column 10 Line 0599999, in part				X	£ =	
(5) All Other 90 Days Overdue	Schedule BA Part 1 Column 10 Line 0599999, in part				X	£ =	
(6) Insured or Guaranteed in Process of Foreclosure	Schedule BA Part 1 Column 10 Line 0599999, in part				X	£ =	
(7) All Other in Process of Foreclosure	Schedule BA Part 1 Column 10 Line 0599999, in part				X	£ =	
(8) Total Schedule BA Mortgages (pre-MODCO/Funds Withheld)	Sum of Lines (1) through (7)						
(9) Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records						
(10) Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records						
(11) Total Schedule BA Mortgages (including MODCO/Funds Withheld.)	Lines (8) - (9) + (10)						

† Involuntary reserves are reserves that are held as an offset to a particular asset that is clearly a troubled asset and are included on Page 3 Line 25 of the Annual Statement.
 ‡ Cumulative writedowns include the total amount of writedowns, non-admissions, and involuntary reserves that have been taken or established with respect to a particular mortgage.
 § For Line (2), Column (5) is equal to 0.0260 multiplied times the experience adjustment factor on LR003 Mortgage Experience Adjustment Factor Line (13).
 * For Line (3), Column (5) is the greater of (f 0.086 or 0.026 times [the experience adjustment factor on LR003 Mortgage Experience Adjustment Factor Line (13) 13].
 £ For Lines (4) through (7), Column (5) is calculated as Column (6) divided by Column (3).

Denotes items that must be manually entered on the filing software.

ASSET CONCENTRATION FACTOR

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Asset Type</u>		<u>Statement Value</u>	<u>Factor</u>	<u>Additional RBC</u>	<u>Adjustment/ Subsidiary RBC</u>	<u>RBC Requirement</u>
Issuer Name:						
(1) Bond Asset Class 2			X 0.0130 =			
(2) Bond Asset Class 3			X 0.0460 =			
(3) Bond Asset Class 4			X 0.1000 =			
(4) Bond Asset Class 5			X 0.2300 =			
(5) Bond Asset Class 1 †			X 0.0040 =			
(6) Unaffiliated Preferred Stock Class 2			X 0.0030 =			
(7) Unaffiliated Preferred Stock Class 3			X 0.0720 =			
(8) Unaffiliated Preferred Stock Class 4			X 0.1500 =			
(9) Unaffiliated Preferred Stock Class 5			X 0.2500 =			
(10) Collateral Loans			X 0.0680 =			
(11) Receivable for Securities			X 0.0680 =			
(12) Write-ins for Invested Assets			X 0.0680 =			
(13) Premium Notes			X 0.0680 =			
(14) Real Estate - Foreclosed						
(15) Real Estate - Foreclosed Encumbrances			X ‡ =			
(16) Real Estate - Investments						
(17) Real Estate - Investment Encumbrances			X ‡ =			
(18) Real Estate - Schedule BA						
(19) Real Estate - Schedule BA Encumbrances			X ‡ =			
(20) Farm Mortgages in Good Standing			X ‡ =			
(21) Commercial Mortgages in Good Standing			X ‡ =			
(22) Commercial Mortgages in Good Standing w/Restructured Terms			X ‡ =			
(23) Farm Mortgages - 90 Days Overdue						
(24) Farm Mortgages - 90 Days Overdue - Cumulative Writedowns			X ‡ =			
(25) Residential Mortgages - 90 Days Overdue						
(26) Residential Mortgages - 90 Days Overdue - Cumulative Writedowns			X ‡ =			
(27) Commercial Mortgages - 90 Days Overdue						
(28) Commercial Mortgages - 90 Days Overdue - Cumulative Writedowns			X ‡ =			

† After the ten largest issuer exposures are chosen, any class 1 bonds from any of these issuers should be included.

‡ Refer to the instructions for the Asset Concentration Factor for details of this calculation.

Denotes items that must be manually entered on the filing software.

ASSET CONCENTRATION FACTOR (CONTINUED)

(1)	(2)	(3)	(4)	(5)	(6)
<u>Asset Type</u>	<u>Statement Value</u>	<u>Factor</u>	<u>Additional RBC</u>	<u>Adjustment/ Subsidiary RBC</u>	<u>RBC Requirement</u>
(29) Farm Mortgages in Foreclosure					
(30) Farm Mortgages in Foreclosure - Cumulative Writedowns		X ‡ =			
(31) Residential Mortgages in Foreclosure					
(32) Residential Mortgages in Foreclosure - Cumulative Writedowns		X ‡ =			
(33) Commercial Mortgages in Foreclosure					
(34) Commercial Mortgages in Foreclosure - Cumulative Writedowns		X ‡ =			
(35) Schedule BA Mortgages in Good Standing		X ‡ =			
(36) Schedule BA Mortgages 90 Days Overdue					
(37) Schedule BA Mortgages 90 Days Overdue - Cumulative Writedowns		X ‡ =			
(38) Schedule BA Mortgages in Process of Foreclosure					
(39) Schedule BA Mortgages Foreclosed - Cumulative Writedowns		X ‡ =			
(40) Sum of Lines (1) through (39)					

NOTE: Ten issuer sections and a grand total page will be available on the filing software.

‡ Refer to the instructions for the Asset Concentration Factor for details of this calculation.

 Denotes items that must be manually entered on the filing software.


MISCELLANEOUS ASSETS

		(1)		(2)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	<u>Factor</u>	<u>RBC Requirement</u>
<u>Miscellaneous</u>				
(1) Cash	Page 2 Column 4 Line 7 first inside amount	_____	X 0.004 =	_____
(2.1) Short-Term Investments	Page 2 Column 4 Line 7 second inside amount	_____		
(2.2) Less Short-Term Bonds	Schedule DA Part 1 Column 13 Line 6099999	_____		
(2.3) Less Exempt Money Market Funds	Schedule DA Part 1 Column 13 Line 7799999	_____		
(2.4) Less Class One Money Market Funds	Schedule DA Part 1 Column 13 Line 7899999	_____		
(2.5) Net Short-Term Investments	Lines (2.1) - (2.2) - (2.3) - (2.4)	_____	X 0.004 =	_____
(3) Premium Notes	Page 2 Column 4 Line 6	_____	X 0.068 =	_____
(4) Receivable for Securities	Page 2 Column 4 Line 9	_____	X 0.068 =	_____
(5.1) Aggregate Write-ins for Invested Assets	Page 2 Column 4 Line 10	_____		
(5.2) Less Derivative Instruments	Asset Valuation Reserve Default Component Column 1 Line 33	_____		
(5.3) Net Write-ins for Invested Assets	Line (5.1) - Line (5.2)	_____	X 0.068 =	_____
(6) Total Miscellaneous Excluding Derivative Instruments	Lines (1) + (2.5) + (3) + (4) + (5.3)	=====		=====
<u>Derivative Instruments</u>				
(7) Exchange Traded	Asset Valuation Reserve Default Component Column 1 Line 26	_____	X 0.004 =	_____
(8) Over the Counter Class 1	Asset Valuation Reserve Default Component Column 1 Line 27	_____	X 0.004 =	_____
(9) Over the Counter Class 2	Asset Valuation Reserve Default Component Column 1 Line 28	_____	X 0.013 =	_____
(10) Over the Counter Class 3	Asset Valuation Reserve Default Component Column 1 Line 29	_____	X 0.046 =	_____
(11) Over the Counter Class 4	Asset Valuation Reserve Default Component Column 1 Line 30	_____	X 0.100 =	_____
(12) Over the Counter Class 5	Asset Valuation Reserve Default Component Column 1 Line 31	_____	X 0.230 =	_____
(13) Over the Counter Class 6	Asset Valuation Reserve Default Component Column 1 Line 32	_____	X 0.300 =	_____
(14) Total Derivative Instruments	Sum of Lines (7) through (13)	=====		=====
(Column (1) should equal Asset Valuation Reserve Default Component Column 1 Line 33)				
(15) Total Miscellaneous Assets	Lines (6) + (14)	=====		=====

 Denotes items that must be manually entered on the filing software.

REPLICATION (SYNTHETIC ASSET) TRANSACTIONS AND MANDATORILY CONVERTIBLE SECURITIES

	(1) RSAT Number	(2) Type	(3) CUSIP	(4) Description of Assets	(5) NAIC Designation or Other Description of Asset	(6) Value of Asset	(7) RBC Requirement
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							
(19)							
(20)							
(21)							
(22)							
(23)							
(24)							
(25)							
(26)							
(27)							
(28)							
(29)							
(30)							
(31)							
(32)							
(33)							
(34)							
(35)							
(999999)	xxxxx	xxxxx	xxxxx	Total	xxxxx		

 Denotes items that must be manually entered on the filing software.

Company Name

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NAIC Company Code

REINSURANCE


		(1)	(2)	(3)	(4)	
		Statement	100% Owned	RBC Subtotal	Factor	RBC
		Value	Affiliates			Requirement
		<u>Annual Statement Source</u>				
<u>Reinsurance Ceded†</u>						
(1) Recoverable on Paid Losses (Life)	Schedule S Part 2 Column 6 Line 0399999			X	0.008	=
(2) Recoverable on Paid Losses (A&H)	Schedule S Part 2 Column 6 Line 0699999			X	0.008	=
(3) Recoverable on Unpaid Losses (Life)	Schedule S Part 2 Column 7 Line 0399999			X	0.008	=
(4) Recoverable on Unpaid Losses (A&H)	Schedule S Part 2 Column 7 Line 0699999			X	0.008	=
(5) Unearned premiums (A&H)	Schedule S Part 3 Section 2 Column 8 Line 0399999			X	0.008	=
(6) Other Reserve Credits (A&H)	Schedule S Part 3 Section 2 Column 9 Line 0399999			X	0.008	=
(7) Reserve credit (Life)	Schedule S Part 3 Section 1 Column 8 Line 0399999			X	0.008	=
		(1)	(2)	(3)	(4)	
		Statement	Other than	RBC Subtotal	Factor	RBC
		Value	100% Owned			Requirement
		<u>Reinsurance Assumed Credit</u>				
(8) Affiliate Reserve Credit (Life)	Schedule S Part 1 Section 1 Column 8 Line 0199999			X	-0.008	=
(9) Affiliate Reinsurance Payable (Life)	Schedule S Part 1 Section 1 Column 10 Line 0199999			X	-0.008	=
(10) Reinsurance Assumed on Unearned Premiums (A&H)	Schedule S Part 1 Section 2 Column 8 Line 0199999			X	-0.008	=
(11) Reinsurance Assumed Other Reserved Credits (A&H)	Schedule S Part 1 Section 2 Column 9 Line 0199999			X	-0.008	=
(12) Reinsurance Assumed - Losses (A&H)	Schedule S Part 1 Section 2 Column 10 Line 0199999			X	-0.008	=
<u>Reinsurance Payable Credit</u>						
(13) Reinsurance in Unauthorized Companies	Page 3 Column 1 Line 24.2			X	-0.008	=
(14) Funds Held in Unauthorized Reinsurers	Page 3 Column 1 Line 24.3			X	-0.008	=
(15) Funds Held in Authorized Reinsurers	Page 3 Column 1 Line 25 in part			X	-0.008	=
(16) Other Reinsurance Recoverable or Reserves "Reestablished" on Page 3	Page 3 Column 1 Line 25 in part			X	-0.008	=
(17) Total Reinsurance	Sum of Lines (1) through (16)					

† Statement values should be net of policy loans if policy loans are part of the reinsurance transaction.

Denotes items that must be manually entered on the filing software.

OFF-BALANCE SHEET ITEMS

		(1)		(2)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	<u>Factor</u>	<u>RBC Requirement</u>
<u>Noncontrolled Assets</u>				
(1)	Loaned to Others	General Interrogatories Question Line 15 (b) Item i		
(2)	Subject to Repurchase Agreements	General Interrogatories Question Line 15 (b) Item ii		
(3)	Subject to Reverse Repurchase Agreements	General Interrogatories Question Line 15 (b) Item iii		
(4)	Subject to Dollar Repurchase Agreements	General Interrogatories Question Line 15 (b) Item iv		
(5)	Subject to Reverse Dollar Repurchase Agreements	General Interrogatories Question Line 15 (b) Item v		
(6)	Pledged as Collateral	General Interrogatories Question Line 15 (b) Item vi		
(7)	Assets Placed Under Option Agreements	General Interrogatories Question Line 15 (b) Item vii		
(8)	Letter Stock or Other Securities Restricted	General Interrogatories Question Line 15 (b) Item vii		
(9)	Other	General Interrogatories Question Line 15 (b) Item ix		
(10)	Less Noncontrolled Assets Funding Guaranteed Separate Accounts or Synthetic GIC's	Included in Lines (1) through (9)		
(11)	Total Noncontrolled Assets	Sum of Lines (1) through (9) less Line (10)	X 0.013	=
<u>Derivative Instruments</u>				
(12)	Exchange Traded	Schedule DB Part E Section 1 Column 6	X 0.004	=
(13)	Off-Balance Sheet Exposure Class 1	Schedule DB Part E Section 1 Column 6	X 0.004	=
(14)	Off-Balance Sheet Exposure Class 2	Schedule DB Part E Section 1 Column 6	X 0.013	=
(15)	Off-Balance Sheet Exposure Class 3	Schedule DB Part E Section 1 Column 6	X 0.046	=
(16)	Off-Balance Sheet Exposure Class 4	Schedule DB Part E Section 1 Column 6	X 0.100	=
(17)	Off-Balance Sheet Exposure Class 5	Schedule DB Part E Section 1 Column 6	X 0.230	=
(18)	Off-Balance Sheet Exposure Class 6	Schedule DB Part E Section 1 Column 6	X 0.300	=
(19)	Total Derivative Instruments Off-Balance Sheet Exposure	Sum of Lines (11) through (18)		
(20)	Guarantees for Affiliates	Notes to Financial Statements Number 6e	X 0.013	=
(21)	Contingent Liabilities	Notes to Financial Statements Number 17a	X 0.013	=
(22)	Long Term Leases	Notes to Financial Statements Number 18	X 0.000	=
(23)	Total Off-Balance Sheet Items	Lines (11) + (19) + (20) + (21) + (22)		

 Denotes items that must be manually entered on the filing software.

HEALTH PREMIUMS

	<u>Annual Statement Source</u>	(1) <u>Statement Value</u>	<u>Factor</u>	(2) <u>RBC Requirement</u>
<u>Medical Insurance Premiums - Individual Morbidity</u>				
(1) Usual and Customary Major Medical and Hospital	Earned Premium (Schedule H Part 1 Line 2 in part)		†	XXX
(2) Medicare Supplement	Earned Premium (Schedule H Part 1 Line 2 in part)		†	XXX
(3) Dental and Vision	Earned Premium (Schedule H Part 1 Line 2 in part)		†	XXX
(4) Hospital Indemnity and Specified Disease	Earned Premium (Schedule H Part 1 Line 2 in part)		X *	=
(5) AD&D (Maximum Retained Risk Per Life [redacted])	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
(6) Other Accident	Earned Premium (Schedule H Part 1 Line 2 in part)		X 0.050	=
<u>Medical Insurance Premiums - Group and Credit Morbidity</u>				
(7) Usual and Customary Major Medical, Hospital	Earned Premium (Schedule H Part 1 Line 2 in part)		†	XXX
(8) Dental and Vision	Earned Premium (Schedule H Part 1 Line 2 in part)		†	XXX
(9) Stop Loss and Minimum Premium	Earned Premium (Schedule H Part 1 Line 2 in part)		X 0.250	=
(10) Medicare Supplement	Earned Premium (Schedule H Part 1 Line 2 in part)		†	XXX
(11) Hospital Indemnity and Specified Disease	Earned Premium (Schedule H Part 1 Line 2 in part)		X *	=
(12) AD&D (Maximum Retained Risk Per Life [redacted])	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
(13) Other Accident	Earned Premium (Schedule H Part 1 Line 2 in part)		X 0.050	=
(14) Federal Employee Health Benefit Plan	Earned Premium (Schedule H Part 1 Line 2 in part)		X 0.000	=
<u>Disability Income Premium</u>				
(15) Noncancellable Disability Income - Individual Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
(16) Other Disability Income - Individual Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
(17) Disability Income - Group and Credit Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
<u>Long-Term Care</u>				
(18) Noncancellable Long-Term Care - Individual Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
(19) Other Long-Term Care - Individual Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
(20) Long-Term Care - Group Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		X ‡	=
<u>Health Premium With Limited Underwriting Risk</u>				
(21) ASC Business Reported as Revenue Premium	Earned Premium (Schedule H Part 1 Line 2 in part)		X 0.000	=
<u>Other Health</u>				
(22) Other Health	Earned Premium (Schedule H Part 1 Line 2 in part)		X 0.120	=
(23) Total Earned Premiums (Column (1) should equal Schedule H Part 1 Column 1 Line 2)	Sum of Lines (1) through (22)			

† The premium amounts in these lines are transferred to LR016 Underwriting Risk – Experience Fluctuation Risk Lines (1.1) and (1.2) for the calculation of risk-based capital. The premium amounts are included here to assist in the balancing of total health premium. If managed care arrangements have been entered into, the company may also complete LR018 Underwriting

(2), (3), (7), (8) or (10) on page LR015 Health Premiums, the company will also be directed to complete the Health Administrative Expense portion of LR024 Business Risk in the (C-4) portion of the formula.

‡ The two tiered calculation is illustrated in the risk-based capital instructions for LR015 Health Premiums.

* premium).

[redacted] Denotes items that must be manually entered on the filing software.

UNDERWRITING RISK

Experience Fluctuation Risk

		(1) Comprehensive Medical	(2) Medical Only	(3) Medicare Supplement	(4) Dental & Vision	(5) Other	(6) Total
(1.1)	Premium – Individual		XXX			XXX	
(1.2)	Premium – Group		XXX			XXX	
(1.3)	Premium – Total = Line (1.1) + Line (1.2)		XXX			XXX	
(2)	Title XVIII-Medicare†		XXX	XXX		XXX	
(3)	Title XIX-Medicaid†		XXX	XXX		XXX	
(4)	Other Health Risk Revenue†		XXX	XXX		XXX	
(5)	Underwriting Risk Revenue = Lines (1.3) + (2) + (3) + (4)		XXX			XXX	
(6)	Net Incurred Claims		XXX			XXX	
(7)	Fee-for-Service Offset†		XXX	XXX		XXX	
(8)	Underwriting Risk Incurred Claims = Line (6) – Line (7)		XXX			XXX	
(9)	Underwriting Risk Claims Ratio = Line (8) / Line (5)		XXX			XXX	XXX
(10.1)	Underwriting Risk Factor for Initial Amounts Of Premium‡	0.150	XXX	0.105	0.120	XXX	XXX
(10.2)	Underwriting Risk Factor for Excess of Initial Amount‡	0.090	XXX	0.067	0.076	XXX	XXX
(10.3)	Composite Underwriting Risk Factor		XXX			XXX	XXX
(11)	Base Underwriting Risk RBC = Line (5) x Line (9) x Line (10.3)		XXX			XXX	
(12)	Managed Care Discount Factor = LR018 Column (2) Line (11)		XXX			XXX	XXX
(13)	Base RBC After Managed Care Discount = Line (11) x Line (12)		XXX			XXX	
(14)	RBC Adjustment For Individual = [[Line(1.1) x 1.2 + Line (1.2)] / Line (1.3)] x Line (13)§		XXX			XXX	
(15)	Maximum Per-Individual Risk After Reinsurance†		XXX			XXX	XXX
(16)	Alternate Risk Charge*		XXX			XXX	
(17)	Net Alternate Risk Charge£		XXX			XXX	
(18)	Net Underwriting Risk RBC (Maximum of Line (14) or Line (17))		XXX			XXX	

† Source is company records unless already included in premiums.

‡ For Comprehensive Medical the Initial Premium Amount is \$25,000,000 or the amount in Line (1.3) if smaller. For Medicare Supplement and Dental & Vision, the Initial Premium Amount is \$3,000,000 or the amount in Line (1.3) if smaller.

§ Formula applies only to Column (1), for all other columns Line (14) should equal Line (13).

* The Line (16) Alternate Risk Charge is calculated as follows:

LESSER OF:	\$1,500,000 or 2 x Maximum Individual Risk	XXX	\$50,000 or 2 x Maximum Individual Risk	\$50,000 or 2 x Maximum Individual Risk	XXX	Maximum of Columns (1), (3) and (4)
------------	---	-----	--	--	-----	--

£ Applicable only if Line (16) for a column equals Line (16) for Column (6), otherwise zero.

Denotes items that must be manually entered on the filing software.


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UNDERWRITING RISK - OTHER

	<u>Annual Statement Source</u>	(1) <u>Amount</u>		<u>Factor</u>		(2) <u>RBC Requirement</u>
(1) Business with Rate Guarantees Between 15-36 Months	Company Records		X	0.024	=	
(2) Business with Rate Guarantees Over 36 Months	Company Records		X	0.064	=	
(3) Federal Employees Health Benefit Program (FEHBP) Claims Incurred	Company Records		X	0.020	=	
(4) Total, Other Underwriting Risk	Lines (1) + (2) + (3)				=	

 Denotes items that must be manually entered on the filing software.

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UNDERWRITING RISK – MANAGED CARE CREDIT

<u>Comprehensive Medical, Medicare Supplement and Dental Claim Payments</u>	<u>Annual Statement Source</u>	<u>(2) Paid Claims</u>	<u>Factor</u>	<u>(3) Weighted Claims</u>
(1) Category 0 - Arrangements not Included in Other Categories	Company records		X 0.000	=
(2) Category 1 - Payments Made According to Contractual Arrangements	Company records		X 0.150	=
(3) Category 2a - Subject to Withholds or Bonuses – Otherwise Category 0	Company records		X †	=
(4) Category 2b - Subject to Withholds or Bonuses – Otherwise Category 1	Company records		X ‡	=
(5) Category 3a - Capitated Payments Directly to Providers	Company records		X 0.600	=
(6) Category 3b - Capitated Payments to Regulated Intermediaries	Company records		X 0.600	=
(7) Category 3c - Capitated Payments to Non-Regulated Intermediaries	Company records		X 0.600	=
(8) Category 4 - Medical & Hospital Expense Paid as Salary to Providers	Company records		X 0.750	=
(9) Total Paid Claims	Sum of Lines (1) through (8)			
(10) Weighted Average Managed Care Discount	Col (3) Line (9) / Col (2) Line (9)			
(11) Weighted Average Managed Care Risk Adjustment Factor	1.0 - Col (3) Line (10)			
Calculation of Category 2 Managed Care Factor				
(12) Withhold & bonus payments, prior year	Company Records			
(13) Withhold & bonuses available, prior year	Company Records			
(14) Managed Care Credit Multiplier – average withhold returned	Line (12) / Line (13)			
(15) Withholds & bonuses available, prior year	Line (13)			
(16) Claims payments subject to withhold, prior year	Company Records			
(17) Average withhold rate, prior year	Line (15) / Line (16)			
(18) Managed Care Credit Discount Factor, Category 2	Minimum of 0.25 or Line (14) x Line (17)			

(1)
Amount

† Category 2 Managed Care Factor calculated on Line (18).

‡ Category 2 Managed Care Factor calculated on Line (18) with a minimum factor of 15 percent.

Denotes items that must be manually entered on the filing software.

HEALTH CLAIMS RESERVES

		(1)		(2)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	<u>Factor</u>	<u>RBC Requirement</u>
<u>Individual Claim Reserves</u>				
(1)	Exhibit 9 Collectively Renewable Claim Reserves	Exhibit 9 Column 4 Line 16		
(2)	Exhibit 9 Non-Cancellable Claim Reserves	Exhibit 9 Column 5 Line 16		
(3)	Exhibit 9 Guaranteed Renewable Claim Reserves	Exhibit 9 Column 6 Line 16		
(4)	Exhibit 9 Non-Renewable for Stated Reason Only Claim Reserves	Exhibit 9 Column 7 Line 16		
(5)	Exhibit 9 Other Accident Only Claim Reserves	Exhibit 9 Column 8 Line 16		
(6)	Exhibit 9 All Other Claim Reserves	Exhibit 9 Column 9 Line 16		
(7)	Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 2 Column 11, in part †		
(8)	Less Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 2 Column 12, in part †		
(9)	Total Individual Claim Reserves	Lines (1) + (2) + (3) + (4) + (5) + (6) + (7) - (8)	X 0.050 =	
<u>Group and Credit Claim Reserves</u>				
(10)	Exhibit 9 Group Claim Reserves	Exhibit 9 Column 2 Line 16		
(11)	Exhibit 9 Credit Claim Reserves	Exhibit 9 Column 3 Line 16		
(12)	Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 2 Column 11, in part †		
(13)	Less Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 2 Column 12, in part †		
(14)	Total Exhibit 9 Group and Credit Claim Reserves	Lines (10) + (11) + (12) - (13)	X 0.050 =	
(15)	Total Claim Reserves	Lines (9) + (14)		
(16)	Total Health RBC	LR015 Health Premiums Column (2) Line (23) + LR016 Underwriting Risk Experience Fluctuation Risk Column (6) Line (18) + LR017 Underwriting Risk Other Column (2) Line (4) + LR019 Health Claim Reserves Column (2) Line (15)		

† Include only the portion which relates to claim reserves that, if written on a direct basis, would be included on Exhibit 9.

Denotes items that must be manually entered on the filing software.

LIFE INSURANCE

	<u>Annual Statement Source</u>	(1) <u>Statement Value</u>	<u>Factor</u>	(2) <u>RBC Requirement</u>
<u>Individual & Industrial Net Amount at Risk</u>				
(1) Ordinary Life In Force	Exhibit of Life Insurance Column 4 Line 22 x 1000	_____		
(2) Less Ordinary Life Reserves	Exhibit 8 Column 4 Line 0199999	_____		
(3) Plus Industrial Life In Force	Exhibit of Life Insurance Column 2 Line 22 x 1000	_____		
(4) Less Industrial Life Reserves	Exhibit 8 Column 3 Line 0199999	_____		
(5) Less Separate Accounts	Separate Accounts Exhibit 6 Column 3 Line 0199999	_____		
(6) Less Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 1 Column 11, in part ‡	_____		
(7) Plus Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 1 Column 13, in part ‡	_____		
(8) Total Individual and Industrial Net Amount at Risk	Lines (1) + (3) + (7) - (2) - (4) - (5) - (6)	_____ X	†	= _____
<u>Group and Credit Net Amount at Risk</u>				
(9) Group Life In Force	Exhibit of Life Insurance Column 9 Line 22 x 1000	_____		
(10) Less Group FEGLI	Exhibit of Life Insurance Column 4 Line 36 x 1000	_____		
(11) Less Group SGLI	Exhibit of Life Insurance Column 4 Line 37 x 1000	_____		
(12) Less Group Life Reserves	Exhibit 8 Column 6 Line 0199999	_____		
(13) Plus Credit Life In Force	Exhibit of Life Insurance Column 6 Line 22 x 1000	_____		
(14) Less Credit FEGLI	Exhibit of Life Insurance Column 2 Line 36 x 1000	_____		
(15) Less Credit SGLI	Exhibit of Life Insurance Column 2 Line 37 x 1000	_____		
(16) Less Credit Life Reserves	Exhibit 8 Column 5 Line 0199999	_____		
(17) Less Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 1 Column 11, in part ‡	_____		
(18) Plus Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 1 Column 13, in part ‡	_____		
(19) Total Group and Credit Net Amount at Risk	Lines (9) + (13) + (18) - (10) - (11) - (12) - (14) - (15) - (16) - (17)	_____ X	†	= _____
(20) FEGLI/SGLI Life In Force	Exhibit of Life Insurance Column 2 and 4 Line 36 and 37 x 1000	_____ X	0.0008	= _____
(21) Total Life	Lines (8) + (19) + (20)			_____

† The tiered calculation is illustrated in the Life Insurance section of the risk-based capital instructions.

‡ Include only the portion which relates to policy reserves that, if written on a direct basis, would be included on Exhibit 8.

_____ Denotes items that must be manually entered on the filing software.


Company Name

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NAIC Company Code

PREMIUM STABILIZATION RESERVES

		(1)		(2)
		<u>Statement Value</u>	<u>Factor</u>	<u>RBC Requirement</u>
<u>Group and Credit Life and Health Reported Premium Stabilization Reserves</u>				
(1)	Stabilization Reserves and Experience Rating Refunds included in Line 10.3	Page 3 Column 1 Line 10.3 in part	X 0.500	=
(2)	Provision for Experience Rating Refunds	Page 3 Column 1 Line 11.2	X 0.500	=
(3)	Reserve for Group Rate Credits	Exhibit 9 Column 2 Line 5	X 0.500	=
(4)	Reserve for Credit Rate Credits	Exhibit 9 Column 3 Line 5	X 0.500	=
(5)	Premium Stabilization Reserves	Page 3 Column 1 Part 25 in part	X 0.500	=
(6)	Total of Preliminary Premium Stabilization Reserve Credit	Sum of Lines (1) through (5)		
<u>Group & Credit Life and Health Risk-Based Capital</u>				
(7)	Life	LR020 Life Insurance Column (2) Line (19)		
(8)	Health	LR019 Health Claim Reserves Column (2) Line (14) + LR015 Health Premiums Column (2) Lines (9), (11), (12), (13), (17) and (20) + [LR016 Underwriting Risk Experience Fluctuation Risk Column (6) Line 18 x Line (1.2) / Line (1.3)]		
(9)	Maximum Risk-Based Capital	Lines (7) + (8)		
(10)	Final Premium Stabilization Reserve	Column (2) Line (6), but not more than Column (1) Line (9)	X -1.000	=

 Denotes items that must be manually entered on the filing software.

INTEREST RATE RISK

(1.1) Unqualified Section 8 Actuarial Opinion?	["Yes" or "No" in Column (1)]	(1)
(1.2) Cash Flow Testing (CFT) on Annuities or Single Premium Life?	["Yes" or "No" in Column (1)]	(1)
(1.3) If Line (1.2) is "Yes", is the Appointed Actuary C-3 Assumption Statement Attached?	["Yes" or "No" in Column (1)]	(1)

RESERVES ON CERTAIN ANNUITIES AND SINGLE PREMIUM LIFE INSURANCE THAT WERE CASH FLOW TESTED FOR RESERVE ADEQUACY (See Appendix 1 of the instructions for more details.)

	Annual Statement Source	(2) Statement Value	Factor	(3) RBC Requirement
Low Risk Category that were Cash Flow Tested for Reserve Adequacy				
(2) Annuity Reserve with Market Value Adjustment (excluding unitized separate accounts)*	Notes to Financial Statements Item 12 Line 1.1, in part‡	(1)	X 0.0075 or 0.0050† =	use .0115or.0077
(3) Annuity Reserve not Withdrawable (excluding structured settlements)*	Notes to Financial Statements Item 12 Line 2, in part‡	(1)	X 0.0075 or 0.0050† =	for each of
(4) Guaranteed Investment Contract (GIC) Reserve within 1 Year of Maturity£	Notes to Financial Statements Item 12 Various Lines, in part‡	(1)	X 0.0075 or 0.0050† =	these
(5.1) Single Premium Life Insurance Reserves Net of Reinsurance	Exhibit 8 Section A Column 2 Line 0199999, in part	(1)		
(5.2) Less Single Premium Life Insurance Reserves Policy Loans	Page 2 Line 5, in part	(1)		
(5.3) Plus Modified Coinsurance Assumed Single Premium Life Reserves net of Modified Coinsurance Assumed Policy Loans	Schedule S Part 1 Section 1 Column 11, in part‡	(1)		
(5.4) Less Modified Coinsurance Ceded Single Premium Life Reserves net of Modified Coinsurance Ceded Policy Loans	Schedule S Part 3 Section 1 Column 13, in part‡	(1)		
(5.5) Single Premium Life Insurance Reserves	Line (5.1) - (5.2) + (5.3) - (5.4)	(1)	X 0.0075 or 0.0050† =	and this one
(6) Total Low Risk	Lines (2) + (3) + (4) + (5.5)			(1)
Medium Risk Category that were Cash Flow Tested for Reserve Adequacy				
(7) Annuity Reserve at Book Value Less Surrender Charge of 5 Percent or More*	Notes to Financial Statements Item 12 Line 1.2, in part‡	(1)	X 0.0150 or 0.0100† =	use 0.0231 or .0154
(8) Exhibit 10 Reserve not Included in Notes to Financial Statements Item 12 §	Exhibit 10 Line 19 amounts not included elsewhere in Interest Rate Risk (C-3)‡	(1)	X 0.0150 or 0.0100† =	for each of
(9) Structured Settlements	Notes to Financial Statements Item 12 Line 2, in part‡	(1)	X 0.0150 or 0.0100† =	these
(10) Additional Actuarial Reserves for Annuities and Single Premium Life - Asset/Liability Analysis	Exhibit 8 Column 2 Line 0700004, in part	(1)	0.0150 or 0.0100† =	and this one
(11) Total Medium Risk	Sum of Lines (7) through (10)			(1)

† factor, depending on the answer to Line (1.1).
 ‡ Net of reinsurance, less policy loans, plus modified coinsurance assumed reserves, less modified coinsurance ceded reserves.
 § Excluding any non-policyholder reserves (e.g., reserves that are not related to specific policies).
 * Excluding GICs within 1 year of maturity.
 £ Includes GICs within 1 year of maturity subtracted elsewhere.

Denotes items that must be manually entered on the filing software.

INTEREST RATE RISK (Continued)

	<u>Annual Statement Source</u>	(2) Statement Value	Factor	(3) RBC Requirement
<u>High Risk Category that were Cash Flow Tested for Reserve Adequacy</u>				
(12) Annuity Reserve at Book Value Without Adjustment (minimal or no charge or adjustment)*	Notes to Financial Statements Item 12 Line 1.5, in part‡	[Redacted] X	0.0300 or 0.0200†	= use .0462or .0308
(13) Debt with GIC-like Characteristics (see Appendix 1 & 1b instructions)	Company records			[Redacted]
(14) Total High Risk	Line (12) + (13)			[Redacted]
<u>Synthetic GIC's</u>				
(15) Synthetic GIC's C-3 Requirement	Company records			[Redacted]
<u>Callable Assets</u>				
(16) Callable Assets Assigned to Products Categorized Above	Company records			[Redacted]
(17) Subtotal of Factor Based RBC For Products Categorized Above	Lines (6) + (11) + (14) + (15)			[Redacted]

ALL OTHER RESERVES (exclude statement amounts included in Lines (2) to (17) above)

<u>Low Risk Category</u>				
(18) Annuity Reserve with Market Value Adjustment (excluding unitized separate accounts and eligible experience rated pension and separate accounts with guarantees)*	Notes to Financial Statements Item 12 Line 1.1, in part‡	[Redacted] X	0.0075 or 0.0050†	= use .0115 or .0077
(19) Annuity Reserve not Withdrawable (excluding structured settlements and eligible experience rated pension and separate accounts with guarantees)*	Notes to Financial Statements Item 12 Line 2, in part‡	[Redacted] X	0.0075 or 0.0050†	= for each
(20) Guaranteed Investment Contract (GIC) Reserve within 1 Year of Maturity£	Notes to Financial Statements Item 12 Various Lines, in part‡	[Redacted] X	0.0075 or 0.0050†	= of these
(21.1) Life Insurance Reserves Net of Reinsurance	Exhibit 8 Section A Column 2 Line 0199999, in part	[Redacted]		
(21.2) Less Life Insurance Reserves Policy Loans	Page 2 Line 5, in part	[Redacted]		
(21.3) Plus Modified Coinsurance Assumed Reserves net of Modified Coinsurance Assumed Policy Loans	Schedule S Part 1 Section 1 Column 11, in part‡	[Redacted]		
(21.4) Less Modified Coinsurance Ceded Reserves net of Modified Coinsurance Ceded Policy Loans	Schedule S Part 3 Section 1 Column 13, in part‡	[Redacted]		
(21.5) Life Insurance Reserves	Line (22.1) - (22.2) + (22.3) - (22.4)	[Redacted] X	0.0075 or 0.0050†	= and this one too
(22) Total Low Risk	Lines (19) + (20) + (21) + (22.5)	[Redacted]		[Redacted]

† factor, depending on the answer to Line (1.1).
 ‡ Net of reinsurance, less policy loans, plus modified coinsurance assumed reserves, less modified coinsurance ceded reserves.
 § Excluding any non-policyholder reserves (e.g., reserves that are not related to specific policies).
 * Excluding GICs within 1 year of maturity.
 £ Includes GICs within 1 year of maturity subtracted elsewhere.

[Redacted] Denotes items that must be manually entered on the filing software.

INTEREST RATE RISK (Continued)

	<u>Annual Statement Source</u>	(2) Statement Value	Factor	(3) RBC Requirement
<u>Medium Risk Category</u>				
(23) Annuity Reserve at Book Value Less Surrender Charge of 5 Percent or More*	Notes to Financial Statements Item 12 Line 1.2, in part‡	[Redacted]	X 0.0150 or 0.0100†	= use .0231 or .0154
(24) Exhibit 10 Reserve not Included in Notes to Financial Statements Item 12 §	Exhibit 10 Line 19 amounts not included elsewhere in Interest Rate Risk (C-3)‡	[Redacted]	X 0.0150 or 0.0100†	= for
(25) Structured Settlements	Notes to Financial Statements Item 12 Line 2, in part‡	[Redacted]	X 0.0150 or 0.0100†	= each
(26) Additional Actuarial Reserves - Asset/Liability Analysis	Exhibit 8 Column 2 Line 0700004, in part	[Redacted]	X 0.0150 or 0.0100†	= of these
(27) Total Medium Risk	Sum of Lines (23) through (26)			
<u>High Risk Category</u>				
(28) Annuity Reserve at Book Value Without Adjustment (minimal or no charge or adjustment)*	Notes to Financial Statements Item 12 Line 1.5, in part‡	[Redacted]	X 0.0300 or 0.0200†	= use .0462 or .0308
(29) Total High Risk	Line (28)			
<u>Synthetic GIC's</u>				
(30) Synthetic GIC's C-3 Requirement	Company records		RBC x 1.000 (less "haircut")	[Redacted]
<u>Callable Assets</u>				
(31) Callable Assets Not Allocated to Line (16). Include Callable Assets Allocated to Surplus	Company records			[Redacted]
(32) Interest Rate Risk Based Completely on Factors	Lines (16) + (17) + (22) + (27) + (29) + (30) + (31)			[Redacted]
(33) Cash Flow Scenario Testing Interest Rate Risk (If C-3 Cash Flow Scenario Testing Exemption Worksheet Line (11) = "Yes" or Line (19) = "Yes" then calculate the cash flow scenario testing interest rate risk for annuities and single premium life products that were cash flow tested)	Company records		Scenario Testing	[Redacted]
(34) Total Interest Rate Risk	If Line (33) = 0, then Line (34) = Line (32). Otherwise, Line (34) = Line (32) + (33) - (16) - (17), subject to a maximum 2 times Line (32) and a minimum of 0.5 times Line (32)			[Redacted]

† factor, depending on the answer to Line (1.1).
‡ Net of reinsurance, less policy loans, plus modified coinsurance assumed reserves, less modified coinsurance ceded reserves.
§ Excluding any non-policyholder reserves (e.g., reserves that are not related to specific policies).
* Excluding GICs within 1 year of maturity.
£ Includes GICs within 1 year of maturity subtracted elsewhere.

[Redacted] Denotes items that must be manually entered on the filing software.

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HEALTH CREDIT RISK

	<u>Annual Statement Source</u>	<u>(1)</u> <u>Amount</u>	<u>Factor</u>	<u>(2)</u> <u>RBC Requirement</u>
<u>Capitations to Intermediaries</u>				
(1) Total Capitations Paid Directly to Providers	LR018 Underwriting Risk Managed Care Credit Column (1) Line (5)			
(2) Less Secured Capitations to Providers	Company Records †			
(3) Net Capitations to Providers Subject to Credit Risk Charge	Line (1) – Line (2)		X 0.020	=
(4) Total Capitations to Intermediaries	LR018 Column (1) Lines (6) + (7)			
(5) Less Secured Capitations to Intermediaries	Company Records †			
(6) Net Capitations to Intermediaries Subject to Credit Risk Charge	Line(4) – Line (5)		X 0.040	=
(7) Capitation Credit Risk RBC	Line (3) + Line (6)			

† Amounts entered on capitations worksheets.

Denotes items that must be manually entered on the filing software.

BUSINESS RISK

	<u>Annual Statement Source</u>	(1) <u>Statement Value</u>	<u>Factor</u>	(2) <u>RBC Requirement</u>
<u>Life Insurance Premiums</u>				
(1) Total Life Premiums	Schedule T Column 3 Line 58	_____		
(2) Less American Samoa Life Premiums	Schedule T Column 3 Line 52	_____		
(3) Less Guam Life Premiums	Schedule T Column 3 Line 53	_____		
(4) Less Puerto Rico Life Premiums	Schedule T Column 3 Line 54	_____		
(5) Less U.S. Virgin Islands Life Premiums	Schedule T Column 3 Line 55	_____		
(6) Less Canada Life Premiums	Schedule T Column 3 Line 56	_____		
(7) Less Other Alien Life Premiums	Schedule T Column 3 Line 57	_____		
(8) Subtotal Net Life Premiums	Line (1) less the Sum of Lines (2) through (7)	_____		
(9) Plus Foreign Variable and Other Life Premiums	See Instructions†	_____		
(10) Less Total Variable and Other Life Premiums	See Instructions†	_____		
(11) Net Life Premiums	Line (8) plus Line (9) less Line (10)	_____	X 0.0308 =	_____
<u>Annuity Considerations</u>				
(12) Total Annuity Considerations	Schedule T Column 4 Line 58	_____		
(13) Less American Samoa Annuity Considerations	Schedule T Column 4 Line 52	_____		
(14) Less Guam Annuity Considerations	Schedule T Column 4 Line 53	_____		
(15) Less Puerto Rico Annuity Considerations	Schedule T Column 4 Line 54	_____		
(16) Less U.S. Virgin Islands Annuity Considerations	Schedule T Column 4 Line 55	_____		
(17) Less Canada Annuity Considerations	Schedule T Column 4 Line 56	_____		
(18) Less Other Alien Annuity Considerations	Schedule T Column 4 Line 57	_____		
(19) Subtotal Net Annuity Considerations	Line (12) less the Sum of Lines (13) through (18)	_____		
(20) Plus Foreign Variable and Other Life Premiums	See Instructions†	_____		
(21) Less Total Variable and Other Life Premiums	See Instructions†	_____		
(22) Net Annuity Considerations	Line (19) plus Line (20) less Line (21)	_____	X 0.0308 =	_____
<u>Accident and Health Premiums</u>				
(23) Total Accident and Health Premiums	Schedule T Column 5 Line 58	_____		
(24) Less American Samoa Accident and Health Premiums	Schedule T Column 5 Line 52	_____		
(25) Less Guam Accident and Health Premiums	Schedule T Column 5 Line 53	_____		
(26) Less Puerto Rico Accident and Health Premiums	Schedule T Column 5 Line 54	_____		
(27) Less U.S. Virgin Islands Accident and Health Premiums	Schedule T Column 5 Line 55	_____		
(28) Less Canada Accident and Health Premiums	Schedule T Column 5 Line 56	_____		
(29) Less Other Alien Accident and Health Premiums	Schedule T Column 5 Line 57	_____		
(30) Subtotal Net Accident and Health Premiums	Line (23) less the Sum of Lines (24) through (29)	_____		
(31) Plus Foreign Variable and Other Life Premiums	See Instructions†	_____		
(32) Less Total Variable and Other Life Premiums	See Instructions†	_____		
(33) Net Accident and Health Premiums	Line (30) plus Line (31) less Line (32)	_____	X 0.0077 =	_____

† Enter amounts only if included in Schedule T Column 3 (life), Column 4 (annuity) or Column 5 (accident and health).


Denotes items that must be manually entered on the filing software.

BUSINESS RISK (CONTINUED)

		(1)		(2)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	<u>Factor</u>	<u>RBC Requirement</u>
<u>Separate Account Liabilities</u>				
(34)	Total Liabilities from Separate Accounts Statement	Page 3 Column 1 Line 27		
(35)	Transfers to Separate Accounts Due or Accrued	Page 3 Column 1 Line 13A		
(36)	Total Separate Account Liabilities	Line (34) plus Line (35)	X 0.0008	=
(37)	Business Risk (C-4a)	Lines (11) + (22) + (33) + (36)		
<u>Administrative Expenses for Certain A&H Coverages</u>				
(38)	Total Accident and Health Premiums	LR015 Health Premiums Column (1) Line (23)		
(39)	Accident and Health Premiums from Underwriting Risk	LR016 Underwriting Risk Column (6) Line (1.3)		
(40)	Accident and Health Premiums Factor	Line (39) / Line (38)		
(41)	Exhibit 5 Administrative Expenses for Health Insurance	Exhibit 5 Col. 2 Line 10		
(42)	Exhibit 6 Administrative Expenses for Health Insurance	Exhibit 6 Col. 2 Line 7		
(43)	Less Administrative Expenses for Administrative Service Contracts (ASC)	Company Records‡		
(44)	Less Administrative Expenses for Administrative Services Only (ASO) Business	Company Records‡		
(45)	Less Administrative Expenses for Commissions and Premium Taxes	Included in Exhibit 5 Col. 2 and Exhibit 6 Col. 2‡		
(46)	Net Administrative Expenses	Lines (41) + (42) - (43) - (44) - (45)		
(47)	Composite Health Administrative Expense Risk Factor	7% of Line (39) up to \$25 million+ 4% of excess/Line (39)		
(48)	Administrative Expense Component for Health	Line (46) x factor Line (40) x factor Line (47)		
<u>Health ASO/ASC</u>				
(49)	Administrative Expenses for ASC Business	Company Records§	X .0308	=
(50)	Administrative Expenses for ASO Business	Company Records§	X 0.0308	=
(51)	ASC Claims Reported as Incurred Claims	Company Records	X 0.0154	=
(52)	Other Medical Costs Paid through ASC Arrangements	Company Records	X 0.0154	=
(53)	Fee-for-Service Received from Managed Care Organizations (MCO's)	Company Records	X 0.0154	=
(54)	Business Risk (C-4b)	Column (2) Lines (48) + (49) + (50) + (51) + (52) + (53)		

‡ Include only amounts from Exhibit 5 Column 2 or Exhibit 6 Column 2.

§ Line (49) should be greater than or equal to Line (43). Line (50) should be greater than or equal to Line (44).

 Denotes items that must be manually entered on the filing software.

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL

	<u>Source</u>	<u>(1) RBC Requirement</u>
<u>Asset Risk - Affiliated Amounts (C-0)</u>		
(1) Affiliated US Property-Casualty Insurers Directly Owned	LR033 Summary for Affiliated Investments Column (4) Line (1)	_____
(2) Affiliated US Life Insurers Directly Owned	LR033 Summary for Affiliated Investments Column (4) Line (2)	_____
(3) Affiliated US Property-Casualty Insurers Indirectly Owned	LR033 Summary for Affiliated Investments Column (4) Line (3)	_____
(4) Affiliated US Life Insurers Indirectly Owned	LR033 Summary for Affiliated Investments Column (4) Line (4)	_____
(5) Affiliated Alien Life Insurers - Canadian	LR033 Summary for Affiliated Investments Column (4) Line (7)	_____
(6) Affiliated Alien Life Insurers - All Others	LR033 Summary for Affiliated Investments Column (4) Line (8)	_____
(7) Off-Balance Sheet Items	LR014 Off-Balance Sheet Items Column (2) Line (23)	_____
(8) Total (C-0)	Sum of Lines (1) through (7)	=====
<u>Asset Risk - All Other (C-1)</u>		
(9) Bonds after Size Factor	LR002 Bonds Column (2) Line (26)	_____
(10) Mortgages (including past due and unpaid taxes)	LR004 Mortgages Column (6) Line (22)	_____
(11) Unaffiliated Preferred Stock and Common Stock	LR005 Unaffiliated Preferred and Common Stock Column (4) Line (17)	_____
(12) Affiliated Preferred Stock and Common Stock - Investment Subsidiaries	LR033 Summary for Affiliated Investments Column (4) Line (5)	_____
(13) Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subsidiaries	LR033 Summary for Affiliated Investments Column (4) Line (6)	_____
(14) Affiliated Preferred Stock and Common Stock - Parent	LR033 Summary for Affiliated Investments Column (4) Line (9)	_____
(15) Affiliated Preferred Stock and Common Stock - Property and Casualty Insurers not Subject to Risk-Based Capital	LR033 Summary for Affiliated Investments Column (4) Line (10)	_____
(16) Affiliated Preferred Stock and Common Stock - Life Insurers not Subject to Risk-Based Capital	LR033 Summary for Affiliated Investments Column (4) Line (11)	_____
(17) Affiliated Preferred Stock and Common Stock - All Other	LR033 Summary for Affiliated Investments Column (4) Line (12)	_____
(18) Affiliated Preferred Stock and Common Stock - Publicly Traded Insurers Held at Market Value (excess of statement value over book value)	LR033 Summary for Affiliated Investments Column (4) Line (13)	_____
(19) Separate Accounts with Guarantees	LR006 Separate Accounts Column (2) Line (7)	_____
(20) Synthetic GIC's (C-1)	LR006 Separate Accounts Column (2) Line (8)	_____
(21) Surplus in Non-Guaranteed Separate Accounts	LR006 Separate Accounts Column (2) Line (13)	_____
(22) Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (16)	_____
(23) Schedule BA Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (23)	_____
(24) Other Long-Term Assets	LR008 Other Long-Term Assets Column (4) Line (42)	_____
(25) Schedule BA Mortgages	LR009 Schedule BA Mortgages Column (6) Line (11)	_____
(26) Concentration Factor	LR010 Asset Concentration Factor Column (6) Line (40) Grand Total Page	_____
(27) Miscellaneous	LR011 Miscellaneous Assets Column (2) Line (15)	_____
(28) Replication Transactions and Mandatorily Convertible Securities	LR012 Replication (Synthetic Asset) Transactions and Mandatorily Convertible Securities Column (6) Line (9999999)	_____
(29) Reinsurance	LR013 Reinsurance Column (4) Line (17)	_____
(30) Total (C-1)	Sum of Lines (9) through (29)	=====

 Denotes items that must be manually entered on the filing software.

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL (CONTINUED)

	<u>Source</u>	<u>(1) RBC Requirement</u>
<u>Insurance Risk (C-2)</u>		
(31) Individual and Industrial Life Insurance	LR020 Life Insurance Column (2) Line (8)	_____
(32) Group and Credit Life Insurance and FEGLI/SGLI	LR020 Life Insurance Column (2) Lines (19) and (20)	_____
(33) Total Health Insurance	LR019 Health Claim Reserves Column (2) Line (16)	_____
(34) Premium Stabilization Reserve Credit	LR021 Premium Stabilization Reserves Column (2) Line (10)	_____
(35) Total (C-2)	Sum of Lines (31) through (34)	=====
 <u>Interest Rate Risk (C-3a)</u>		
(36) Total Interest Rate Risk	LR022 Interest Rate Risk Column (3) Line (34)	=====
 <u>Health Credit Risk (C-3b)</u>		
(37) Total Health Credit Risk	LR023 Health Credit Risk Column (2) Line (7)	=====
 <u>Business Risk (C-4)</u>		
(38) Premium Component	LR024 Business Risk Column (2) Lines (11) + (22) + (33)	_____
(39) Liability Component	LR024 Business Risk Column (2) Line (36)	_____
(40) Subtotal Business Risk (C-4a)	Lines (38) + (39)	=====
(41) Health Administrative Expense Component of Business Risk (C-4b)	LR024 Business Risk Column (2) Line (54)	=====
 <u>Total Risk-Based Capital After Covariance</u>		
(42) $C-0 + C-4a + \text{Square Root of } [(C-1 + C-3a)^2 + (C-2)^2 + (C-3b)^2 + (C-4b)^2]$	REPORT AMOUNT ON PARENT COMPANY'S RISK-BASED CAPITAL IF APPLICABLE	=====
 <u>Authorized Control Level Risk-Based Capital (After Covariance Adjustment)</u>		
(43) Total Risk-Based Capital After Covariance Times Fifty Percent	Line (42) x 0.50	=====
42a Tax Sensitivity Test -RBC	Line 42 calculated on a pretax basis	
43a Tax Sensitivity Test -RBC	Line 43 calculated on a pretax basis	

 Denotes items that must be manually entered on the filing software.

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CAPITAL NOTES BEFORE LIMITATION

<u>Years to Maturity at the Time of the Statement</u>	(1) <u>Original Principal Amount</u>	Limitation <u>Factor</u>	(2) <u>Limitation on Principal Amount</u>	(3) <u>Current Principal Amount</u>	(4) <u>Credit to Total Adjusted Capital †</u>
<u>Capital Notes Maturing 15 Years or less from the Year of Issue</u>					
(1) Greater than 0 and less than or equal to 1		X	0.0	=	
(2) Greater than 1 and less than or equal to 2		X	0.2	=	
(3) Greater than 2 and less than or equal to 3		X	0.4	=	
(4) Greater than 3 and less than or equal to 4		X	0.6	=	
(5) Greater than 4 and less than or equal to 5		X	0.8	=	
(6) Greater than 5		X	1.0	=	
<u>Capital Notes Maturing more than 15 Years from the Year of Issue</u>					
(7) Greater than 0 and less than or equal to 1		X	0.0	=	
(8) Greater than 1 and less than or equal to 2		X	0.1	=	
(9) Greater than 2 and less than or equal to 3		X	0.2	=	
(10) Greater than 3 and less than or equal to 4		X	0.3	=	
(11) Greater than 4 and less than or equal to 5		X	0.4	=	
(12) Greater than 5 and less than or equal to 6		X	0.5	=	
(13) Greater than 6 and less than or equal to 7		X	0.6	=	
(14) Greater than 7 and less than or equal to 8		X	0.7	=	
(15) Greater than 8 and less than or equal to 9		X	0.8	=	
(16) Greater than 9 and less than or equal to 10		X	0.9	=	
(17) Greater than 10		X	1.0	=	
(18) Credit for Capital Notes Before Limitation (sum of lines (1) through (17))					

† Column (4) is calculated as the lesser of Column (2) or Column (3).

Denotes items that must be manually entered on the filing software.

CALCULATION OF TOTAL ADJUSTED CAPITAL

	<u>Annual Statement Source</u>	(1) <u>Statement Value</u>	<u>Factor</u>	(2) <u>Adjusted Capital</u>
<u>Company Amounts</u>				
(1) Capital and Surplus	Page 3 Column 1 Line 38	_____	X 1.000	= _____
(2) Asset Valuation Reserve	Page 3 Column 1 Line 24.1	_____	X 1.000	= _____
(3) Dividends Apportioned for Payment	Page 3 Column 1 Line 7.1	_____	X 0.500	= _____
(4) Dividends Not Yet Apportioned	Page 3 Column 1 Line 7.2	_____	X 0.500	= _____
<u>Life Subsidiary Company Amounts†</u>				
(5) Asset Valuation Reserve	Subsidiaries' Annual Statement Page 3 Column 1 Line 24.1‡	_____	X 1.000	= _____
(6) Dividend Liability	Subsidiaries' Annual Statement Page 3 Column 1 Line 7.1 + Line 7.2‡	_____	X 0.500	= _____
<u>Property and Casualty Amounts</u>				
(7) Non-Tabular discount	Included in Subsidiaries' Annual Statement Page 3 Column 1 Line 1 + 2‡	_____	X 1.000	= _____
(8) Total Adjusted Capital Before Capital Notes	Sum of Lines (1) through (6) less Line (7)	_____		_____
<u>Credit for Capital Notes</u>				
(9.1) Surplus Notes	Page 3 Column 1 Line 32	_____		
(9.2) Limitation on Capital Notes	0.5 x [Line (8) - Line (9.1)] - Line (9.2), but not less than 0	_____		
(9.3) Capital Notes Before Limitation	LR026 Capital Notes Before Limitation Column (5) Line (18)	_____		
(9.4) Credit for Capital Notes	Lesser of Column (1) Line (9.2) or Line (9.3)			_____
(10) Total Adjusted Capital	Line (8) + Line (9.4)			=====
-(11) Tax Sensitivity Test -TAC	Line (10) less [LR032 Line 11.1 = Line 11.2]			=====

† Including subsidiaries owned by holding companies.


‡ Multiply statement value by percent of ownership.

_____ Denotes items that must be manually entered on the filing software.

RISK-BASED CAPITAL LEVEL OF ACTION

	<u>Source</u>	<u>(1)</u> <u>RBC Amount</u>
(1) Total Adjusted Capital - REPORT AMOUNT IN FIVE-YEAR HISTORICAL DATA PAGE 22 COLUMN 1 LINE 27	LR027 Calculation of Total Adjusted Capital Column (2) Line (10)	_____
<u>Trigger Points for Level of Regulatory Action:</u>		
(2) Company Action Level = 200% of Authorized Control Level Risk-Based Capital	2.0 times LR025 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (43)	_____
(3) Regulatory Action Level = 150% of Authorized Control Level Risk-Based Capital	1.5 times LR025 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (43)	_____
(4) Authorized Control Level Risk-Based Capital - REPORT AMOUNT IN FIVE-YEAR HISTORICAL DATA PAGE 22 COLUMN 1 LINE 28	1.0 times LR025 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (43)	_____
(5) Mandatory Control Level = 70% of Authorized Control Level Risk-Based Capital	0.7 times LR025 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (43)	_____
(6) Level of Action†:		_____
1a-6a Tax Sensitivity Test Redo Lines 1 through 6 on a pretax basis	Same as above for lines 1 through 6.	

† If Total Adjusted Capital Line (1) exceeds Company Action Level Risk-Based Capital Line (2), None will be indicated (unless the Trend Test triggers Company Action Level). Otherwise, the appropriate level of action will be indicated.

 Denotes items that must be manually entered on the filing software.

TREND TEST

	<u>Source</u>	<u>(1)</u> <u>Amount</u>
<u>Criteria for Applying Trend Test</u>		
(1) Authorized Control Level Risk-Based Capital	LR025 Calculation of Authorized Control Level Risk-Based Capital Column (1) Line (43)	_____
(2) Trend Test Safe Harbor	2.5 x Line (1)	_____
(3) Total Adjusted Capital	LR027 Calculation of Total Adjusted Capital Line (10)	_____
<u>Trend Test Data</u>		
(4) First Prior Year Total Adjusted Capital	Five-Year Historical Data Page 22 Column 2 Line 27	_____
(5) First Prior Year Authorized Control Level Risk-Based Capital	Five-Year Historical Data Page 22 Column 2 Line 28	_____
(6) Third Prior Year Total Adjusted Capital	Five-Year Historical Data Page 22 Column 4 Line 27	_____
(7) Third Prior Year Authorized Control Level RBC	Five-Year Historical Data Page 22 Column 4 Line 28	_____
<u>Trend Test Calculation (only if applicable)†</u>		
(8) Current Year Margin	Line (3) - Line (1)	_____
(9) First Prior Year Margin	Line (4) - Line (5)	_____
(10) Third Prior Year Margin	Line (6) - Line (7)	_____
(11) Decrease in Margin from First Prior Year	Line (9) - Line (8) (use zero if negative)	_____
(12) Decrease in Margin from Third Prior Year	Line (10) - Line (8) (use zero if negative)	_____
(13) Average decrease in Last Three Years	1/3 of Line (12)	_____
(14) Marginal Difference	Greater of Line (11) and Line (13)	_____
(15) Total Adjusted Capital Less Margin Difference	Line (3) - Line (14)	_____
(16) Level of Risk-Based Capital‡	1.9 x Line (1)	_____


† The Trend Test applies only if Total Adjusted Capital Line (3) is less than the Trend Test Safe Harbor Line (2) and the LR028 Risk-Based Capital Level of Action Line (6) is “None”.

‡ If Line (15) is less than Line (16), the company triggers regulatory attention at the Company Action Level based on the trend test.

 Denotes items that must be manually entered on the filing software.

ADDITIONAL INFORMATION REQUIRED

	<u>Source</u>	<u>(1)</u> <u>Statement Value</u>
(1.2) Other Affiliates: Subsidiaries	Subsidiaries' Life Risk-Based Capital LR033 Summary for Affiliated Investments Column (1) Line (13); Property and Casualty Risk-Based Capital PR004 Summary For Subsidiary, Controlled and Affiliated Investments for Cross-Checking Statement Values Column (1) Line (7) and Line (15)	
(2.2) Noncontrolled Assets: Subsidiaries	Subsidiaries' Life Risk-Based Capital LR014 Off-Balance Sheet Items Column (1) Line (11)	
(3.2) Guarantees for Affiliates: Subsidiaries	Subsidiaries' Life Notes to Financial Statements #6e; Property and Casualty Notes to Financial Statements #5e	
(4.2) Contingent Liabilities: Subsidiaries	Subsidiaries' Life Notes to Financial Statements #17a; Property and Casualty Notes to Financial Statements #10a	
(5.2) Long Term Leases: Subsidiaries	Subsidiaries' Life Notes to Financial Statements #18; Property and Casualty Notes to Financial Statements #11	
(7.11) Total Affiliated Investments: Company	Company's Annual Statement Five-Year Historical Data Page 23 Column 1 Line 43	
(7.12) Less Affiliated Common Stock: Company	Company's Annual Statement Five-Year Historical Data Page 23 Column 1 Line 41	
(7.13) Less Affiliated Preferred Stock: Company	Company's Annual Statement Five-Year Historical Data Page 23 Column 1 Line 40	
(7.14) Net Affiliated Investments: Company	Lines (7.11) - (7.12) - (7.13)	
(7.2) Affiliated Investments: Subsidiaries	Subsidiaries' Life Annual Statement Five-Year Historical Data Page 23 Column 1 Line 43 Less Lines 40 and 41; Property	
(9.1) Surplus Notes: Company	Company's Annual Statement Page 3 Column 1 Line 32	
(9.2) Surplus Notes: Subsidiaries	Subsidiaries' Life Annual Statement Page 3 Column 1 Line 32; Property and Casualty Annual Statement Page 3 Column 1 Line 26A.	
(10.11) Capital Paid In: Company	Company's Annual Statement Page 4 Column 1 Line 43a	
(10.12) Surplus Paid In: Company	Company's Annual Statement Page 4 Column 1 Line 44a	
(10.13) Total Current Year's Capital Contributions: Company	Line (10.11) + Line (10.12)	
(10.2) Current Year's Capital Contributions: Subsidiaries	Subsidiaries' Life Annual Statement Page 4 Column 1 Lines 43a + 44a; Property and Casualty Annual Statement Page 4 Column 1 Lines 24a + 25a	

 Denotes items that must be manually entered on the filing software.

SENSITIVITY TESTS - AUTHORIZED CONTROL LEVEL

Sensitivity Tests Affecting Authorized Control Level		(1)	(2)	(3)	(4)	
Risk-Based Capital		Statement Value	Additional Sensitivity Factor	Additional RBC	Authorized Control Level Before Test	Authorized Control Level After Test
(1.1) Other Affiliates: Company	LR033 Summary for Affiliated Investments Column (1) Line (12)	_____	0.700	_____	_____	_____
(1.2) Other Affiliates: Subsidiaries	LR030 Additional Information Required Column (1) Line (1.2)	_____	0.700	_____	_____	_____
(1.99) Total Other Affiliates		_____	0.700	_____	_____	_____
(2.1) Noncontrolled Assets - Company	LR014 Off-Balance Sheet Items Column (1) Line (11)	_____	0.020	_____	_____	_____
(2.2) Noncontrolled Assets - Subsidiaries	LR030 Additional Information Required Column (1) Line (2.2)	_____	0.020	_____	_____	_____
(2.99) Total Noncontrolled Assets		_____	0.020	_____	_____	_____
(3.1) Guarantees for Affiliates: Company	LR014 Off-Balance Sheet Items Column (1) Line (20)	_____	0.020	_____	_____	_____
(3.2) Guarantees for Affiliates: Subsidiaries	LR030 Additional Information Required Column (1) Line (3.2)	_____	0.020	_____	_____	_____
(3.99) Total Guarantees for Affiliates		_____	0.020	_____	_____	_____
(4.1) Contingent Liabilities: Company	LR014 Off-Balance Sheet Items Column (1) Line (21)	_____	0.020	_____	_____	_____
(4.2) Contingent Liabilities: Subsidiaries	LR030 Additional Information Required Column (1) Line (4.2)	_____	0.020	_____	_____	_____
(4.99) Total Contingent Liabilities		_____	0.020	_____	_____	_____
(5.1) Long-Term Leases: Company	LR014 Off-Balance Sheet Items Column (1) Line (22)	_____	0.030	_____	_____	_____
(5.2) Long-Term Leases: Subsidiaries	LR030 Additional Information Required Column (1) Line (5.2)	_____	0.030	_____	_____	_____
(5.99) Total Long-Term Leases		_____	0.030	_____	_____	_____
(7.1) Affiliated Investments†: Company	LR030 Additional Information Required Column (1) Line (7.14)	_____	0.100	_____	_____	_____
(7.2) Affiliated Investments†: Subsidiaries	LR030 Additional Information Required Column (1) Line (7.2)	_____	0.100	_____	_____	_____
(7.99) Total Affiliated Investments		_____	0.100	_____	_____	_____

† Excluding affiliated preferred and common stock

Denotes items that must be manually entered on the filing software.


Company Name

Confidential when Completed

NAIC Company Code

SENSITIVITY TESTS - TOTAL ADJUSTED CAPITAL

		(1)	Additional	(2)	(3)	(4)
		Statement Value	Sensitivity Factor	Change to Total Adjusted Capital	Total Adjusted Capital Before Test	Total Adjusted Capital After Test
Sensitivity Tests Affecting Total Adjusted Capital	Source					
(8.1) Dividend Liability: Company	LR027 Calculation of Total Adjusted Capital Column (1) Line (3) + Line (4)		-0.250			
(8.2) Dividend Liability: Subsidiaries	LR027 Calculation of Total Adjusted Capital Column (1) Line (6)		-0.250			
(8.99) Total Dividend Liability			-0.250			
(9.1) Surplus Notes: Company	LR030 Additional Information Required Column (1) Line (9.1)		-1.000			
(9.2) Surplus Notes: Subsidiaries	LR030 Additional Information Required Column (1) Line (9.2)		-1.000			
(9.99) Total Surplus Notes			-1.000			
(10.1) Current Year Capital Contribution: Company	LR030 Additional Information Required Column (1) Line (10.13)		-1.000			
(10.2) Current Year Capital Contribution: Subsidiaries	LR030 Additional Information Required Column (1) Line (10.2)		-1.000			
(10.99) Total Current Year Capital Contributions			-1.000			
-(11.1) Tax Sensitivity Test TAC	LR027ADJ Lines 11.1 + 11.2		-1.000			
-(11.2) Tax sSensitivity Test TAC	LR027ADJ Lines 12.1 + 12.2		-1.000			

 Denotes items that must be manually entered on the filing software.

SUMMARY FOR AFFILIATED INVESTMENTS

			(1)	(2)	(3)		(4)	
	Affiliate Type	Affiliate Code	Statement Value	Book Value †	Difference Col. (1) - (2)	RBC Basis	RBC Requirement	Number of Companies
(1)	Direct U.S. Property and Casualty Subsidiaries	1		XXX	XXX	Subsidiaries' Total Risk-Based Capital After Covariance		
(2)	Direct U.S. Life Subsidiaries	2		XXX	XXX	Subsidiaries' Total Risk-Based Capital After Covariance		
(3)	Indirect U.S. Property and Casualty Subsidiaries	3		XXX	XXX	Subsidiaries' Total Risk-Based Capital After Covariance		
(4)	Indirect U.S. Life Subsidiaries	4		XXX	XXX	Subsidiaries' Total Risk-Based Capital After Covariance		
(5)	Investment Subsidiaries	5		XXX	XXX	Subsidiaries' Total Risk-Based Capital After Covariance		
(6)	Holding Company in Excess of Indirect Subsidiaries	6		XXX	XXX	X 0.300 =		
(7)	Alien Life Insurance Subsidiaries: Canadian	7		XXX	XXX	Subsidiaries' MCCSR		
(8)	Alien Insurance Subsidiaries: Non-Canadian Life	8		XXX	XXX	X 1.000 =		
(9)	Investment in Parent	9		XXX	XXX	X 0.300 =		
(10)	Other Affiliate: Property and Casualty Insurers not Subject to Risk-Based Capital	10		XXX	XXX	X 0.300 =		
(11)	Other Affiliate: Life Insurers not Subject to Risk-Based Capital	11		XXX	XXX	X 0.300 =		
(12)	Other Affiliates	12		XXX	XXX	X 0.300 =		
(13)	Publicly Traded Insurance Affiliates	13				X 0.225 =		
(14)	Total (Sum of Lines (1) through (13))	XXX		XXX		XXX		

† If different than statement value.

Denotes items that must be manually entered on the filing software.

CROSSCHECKING FOR AFFILIATED INVESTMENTS

Affiliated Preferred Stock

		(1)	(2)	(3)
	Schedule D Part 6 Section 1 Type	Annual Statement Line Number	Annual Statement Total Preferred Stock†	Total from Life Risk-Based Capital Report‡
				Difference
(1)	Parent	0199999		
(2)	U.S. Property and Casualty Insurer	0299999		
(3)	U.S. Life Insurer	0399999		
(4)	Alien Insurer	0499999		
(5)	Non-Insurer Which Controls Insurer	0599999		
(6)	Investment Subsidiary	0699999		
(7)	Other Affiliates	0799999		
(8)	Total (Sum of Lines (1) through (7))			

Affiliated Preferred Stock Check Total to Schedule D Summary **Column 5**

(9)	Total	Line 39		
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Affiliated Common Stock

		(1)	(2)	(3)
	Schedule D Part 6 Section 1 Type	Annual Statement Line Number	Annual Statement Total Common Stock†	Total from Life Risk-Based Capital Report‡
				Difference
(10)	Parent	0999999		
(11)	U.S. Property and Casualty Insurer	1099999		
(12)	U.S. Life Insurer	1199999		
(13)	Alien Insurer	1299999		
(14)	Non-Insurer Which Controls Insurer	1399999		
(15)	Investment Subsidiary	1499999		
(16)	Other Affiliates	1599999		
(17)	Total (Sum of Lines (10) through (17))			

Affiliated Common Stock Check Total to Schedule D Summary **Column 2**

(18)	Total	Line 53		
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† Lines (1) through (8) and (10) through (17) come from Schedule D Part 6 Section 1 Column 6 of the annual statement.

‡ Lines (1) through (8) come from LR035 Details for Affiliated Investments Column (7).

§ Lines (10) through (17) come from LR035 Details for Affiliated Investments Column (5).

 Denotes items that must be manually entered on the filing software.

DETAILS FOR AFFILIATED INVESTMENTS

	<u>Affiliate Code for</u>	<u>RBC Basis</u>		<u>Affiliate Code for</u>	<u>RBC Basis</u>
<u>Affiliate Type</u>	<u>Column (2)</u>		<u>Affiliate Type</u>	<u>Column (2)</u>	
Direct U.S. Property and Casualty Subsidiaries	1	Subs' RBC After Covariance	Alien Insurance Subsidiaries - Canadian Life	7	Subsidiaries' MCSR
Direct U.S. Life Subsidiaries	2	Subs' RBC After Covariance	Alien Insurance Subsidiaries - Other	8	1.000 x Statement Value
Indirect U.S. Property and Casualty Subsidiaries	3	Subs' RBC After Covariance	Investment in Parents	9	0.300 x Statement Value
Indirect U.S. Life Subsidiaries	4	Subs' RBC After Covariance	Other Affiliate - P&C Insurers not subject to RBC	10	0.300 x Statement Value
Investment Subsidiaries	5	Subs' RBC After Covariance	Other Affiliate - Life Insurers not subject to RBC	11	0.300 x Statement Value
Holding Company in Excess of Indirect Subsidiaries	6	0.300 x Statement Value	Other Affiliate - All Other	12	0.300 x Statement Value

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Name of Affiliate	Affiliate Code (1 to 12)	NAIC Company Code or Alien ID Number†	Affiliate's RBC After Covariance‡	Statement Value of Affiliate's Common Stock	Total Value of Affiliate's Outstanding Common Stock	Statement Value of Affiliate's Preferred Stock	Total Value of Affiliate's Outstanding Preferred Stock	Percent Owned	RBC Requirement
(1)									
(2)									
(3)									
(4)									
(5)									
(6)									
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									
(15)									
(16)									
(17)									
(18)									
(19)									
(20)									
(999999)	Total	XXXXX	XXXXX		XXXXX		XXXXX	XXXXX	

† If applicable.

‡ If applicable. For Canadian life subsidiaries, the Minimum Continuing Capital and Surplus Requirement (MCSR) should be used.

Denotes items that must be manually entered on the filing software.