

## **What RBC Pages Should Be Submitted?**

For year-end 2021 life and fraternal risk-based capital

## ACA Sensitivity Test

The Capital Adequacy (E) Task Force adopted proposal 2020-02-CA during its Nov. 19, 2020, meeting to delete the ACA Fee Sensitivity Test from the RBC formulas .

## RBC Forecasting and Instructions

The Life and Fraternal RBC forecasting spreadsheet calculates RBC using the same formula presented in the *2021 Life and Fraternal Risk-Based Capital Forecasting & Instructions for Companies*, and it is available to download from the [NAIC Account Manager](#). The *2021 Life and Fraternal Risk-Based Capital Forecasting & Instructions for Companies* publication is available for purchase in electronic format through the NAIC Publications Department. This publication is available on or about November 1 each year. The User Guide is no longer included in the Forecasting & Instructions.

**WARNING:** The RBC Forecasting Spreadsheet CANNOT be used to meet the year-end RBC electronic filing requirement. RBC filing software from an annual statement software vendor should be used to create the electronic filing. If the forecasting worksheet is sent instead of an electronic filing, it will not be accepted and the RBC will not have been filed.

## Incentives–Managed Care Credit

As a result of the adoption of proposal 2021-02-CA by the Capital Adequacy (E) Task Force during its April 29 meeting, the term “incentives” was incorporated into the managed care instructions and blanks as “Bonuses/Incentives.”

## Investment Income Adjustment to Underwriting Risk Factors

As a result of the adoption of proposal 2021-04-CA by the Capital Adequacy (E) Task Force during its June 30 meeting, a 0.5% investment income adjustment was incorporated into the Underwriting Risk factors for comprehensive medical, Medicare Supplement, and dental and vision.



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