RBC Proposal Form

[   ]   Capital Adequacy (E) Task Force   CR

ovided for the worst year in 50, 100, 250, and 500; however, only the worst year in 100 will be used in the calculation of the catastrophe risk charge. While projected losses modeled on an Aggregate Exceedance Probability basis is preferred, companies are permitted to report on an Occurrence Exceedance Probability basis if that is consistent with the company's internal risk management process.

If the lead or domestic state determines that permission to use the own model can be granted to determine the RBC Catastrophe Risk Charge, the model will be subject to additional review through the ongoing examination process. If, as a result of the examination, the lead or domestic state determines that permission to use the own model should be revoked, the insurer may be required to resubmit the risk-

ATTESTATION RE: CATASTROPHE MODELING USED IN RBC CATASTROPHE RISK CHARGES   PR002

(1) _____ hereby certifies that the modeled catastrophe losses for earthquake risk, hurricane risk and wildfire risk entered on lines 1 through 4 of Schedule PR027 of this Risk-Based Capital Report were applying the same catastrophe models or combination of models to the same underlying exposure data, and using the same modeling assumptions, as the company uses in its own internal risk managemnt process, with the following exceptio

(1a) _____

These exceptions, if any, are made for the following reasons:

(1b) _____

(2) _____

(3) _____

The following describes the extent to which the exposure location data is accurate to GPS coordinates; to zip code; and to a level less accurate than zip code: (provide attachments if necessary):

(4) _____

(5) _____

Provide an explanation of the methodology used to derive the amounts in columns 3 and 4 of page PR027A

(6) _____

(7) Completed on behalf of: _____   (7) Completed By: _____   _____   _____   _____
                                                                                Last   First   Middle   Title

(7) Email: _____   (7) Phone: _____   Date: _____

CALCULATION OF CATASTROPHE RISK CHARGE FOR WILDFIRE   PR027C   FOR INFORMATIONAL PURPOSES ONLY

Wildfire	Reference	(1) Direct and Assumed	(2) Net	3† Ceded Amounts Recoverable	(4)†† Ceded Amounts Recoverable with zero Credit Risk Charge
(1) Worth Year in 50					

CALCULATION OF CATASTROPHE RISK CHARGE PR027

		Reference	(1) RBC Amount
(1)	Total Earthquake Catastrophe Risk	PR027A L(10) C(7)	0
(2)	Total Hurricane Catastrophe Risk	PR027B L(10) C(7)	0
(3)	Total Wildfire Catastrophe Risk	PR027C L(10)C(7)	0
(4)	Total Catastrophe Risk (R)	SQRT(L(1)^2 + L(2)^2	0
(4a)	Total Catastrophe Risk (R		

INTERROGATORY TO SUPPORT EXEMPTION FROM COMPLETING PR027 (To be completed by companies reporting no RBC charge in either Line 1 through 3)   PR027INT

   A Earthquake Exemption (To be completed by companies reporting no RBC charge in PR027 Line 1) -
      (1) The company has not entered into a reinsurance agreement covering earthquake exposure with a non-affiliate or a non-US affiliate and, either
        (1a) the company participates in an inter-company pooling arrangement with 0% participation, leaving no net exposure for earthquake risks; Or
        (1b) the company cedes 100% of its earthquake exposures to its US affiliate(s), leaving no net exposure for earthquake risks

                                              p

Calculation of Total Risk-Based Capital After Covariance   PR032 R4-Rcat

		PRBC O&I Reference	(1) RBC Amount
R4 - Underwriting Risk - Reserves			
(56)	One half of Reinsurance RBC	If R4 L(57)>(R3 L(51) + R3 L(52)), R3 L(52), otherwise, 0	0
(57)	Total Adjusted Unpaid Loss/Expense Reserve RBC	PR017 L(15)C(20)	0
(58)	Excessive Premium Growth - Loss/Expense Reserve	PR016 L(13) C(8)	0
(59)	A&H Claims Reserves Adjusted for LCF	PR024 L(5) C(2) + PR023 L(6) C(4)	0
(60)	Total R4	L(56)+L(57)+L(58)+L(59)	0
R5 - Underwriting Risk - Net Written Premium			
(61)	Total Adjusted NWP RBC	PR018 L(15)C(20)	0
(62)	Excessive Premium Growth - Written Premiums Charge	PR016 L(14)C(8)	0
(63)	Total Net Health Premium RBC	PR022 L(21)C(2)	0
(64)	Health Stabilization Reserves	PR025 L(8)C(2) + PR023 L(3) C(2)	0
(65)	Total R5	L(61)+L(62)+L(63)+L(64)	0
Rcat - Catastrophe Risk			
(66)	Total Rcat	PR027 L(4) C(1)	0
(67)	Total RBC After Covariance Before Basic Operational Risk = R0+SQRT(R1^2+R2^2+R3^2+R4^2+R5^2+Rcat^2)		0
(68)	Basic Operational Risk = 0.030 x L(67)		0
(69)	C-4a of U.S. Life Insurance Subsidiaries (from Company records)		0
(70)	Net Basic Operational Risk = Line (68) - Line (69) (Not less than zero)		0
(71)	Total RBC After Covariance including Basic Operational Risk = L(67)+ L(70)		0
(72)	Authorized Control Level RBC including Basic Operational Risk = .5 x L(71)		0

SCHEDULE P PART 1X - LINE OF BUSINESS   PR1XX

		(3)	(24)	(28)	(24A)	(28A)	(24B)	(28B)	(28C)	(24I)	(28I)	(24II)	(28II)	(28III)
		Premiums	Total Net Losses and Expenses	Total Losses and Expenses										
		Earned, Net	Unpaid	Incurred, Net										
(2)	2013	0		0		0		0	0		0		0	0
(3)	2014	0		0		0		0	0		0		0	0
(4)	2015	0		0		0		0	0		0		0	0
(5)	2016	0		0		0		0	0		0		0	0
(6)	2017													