

Capital Adequacy (E) Task Force
RBC Proposal Form

Capital Adequacy (E) Task Force
Catastrophe Risk (E) Subgroup

Health RBC (E) Working Group
Investment RBC (E) Working Group

Life RBC (E) Working Group

		1.004	1.001	0.998	0.993	0.989	0.989	0.984	0.972	0.962	0.967
PPA	B	1.047	1.022	1.025	1.035	1.026	1.022	1.012	1.002	1.002	0.994
CA	C	1.106	1.082	1.083	1.078	1.087	1.060	1.034	1.015	0.987	0.979
WC	D	0.834	0.906	0.912	0.916	0.955	0.952	0.971	0.971	0.961	0.986
CMP	E	0.991	1.037	0.999	1.016	0.992	0.967	0.956	0.942	0.938	0.941
MM Occurrence	F1	0.906	0.887	0.874	0.861	0.864	0.871	0.868	0.841	0.966	0.966
MM Clms Made	F2	0.984	0.983	0.973	0.940	0.907	0.886	0.854	0.822	0.839	0.808
SL	G	0.994	0.990	0.976	0.963	0.938	0.933	0.926	0.919	0.975	0.990
OL	H	0.969	0.995	0.964	0.968	0.971	0.966	0.952	0.929	0.923	0.916
Fidelity / Surety	K	0.852	0.842	0.915	0.907	0.995	0.996	1.016	1.035	1.016	1.050
Special Property	I	0.983	0.993	0.978	0.977	0.972	0.971	0.982	0.973	0.991	0.992
Auto Physical Damage	J	1.016	1.011	0.989	0.993	0.996	1.000	1.001	0.995	0.995	1.005
Other (Credut, A&H)	L	0.946	0.955	0.965	0.971	0.973	0.976	0.981	0.986	1.041	1.061
Financial / Mortgage Guaranty	S	0.674	0.694	0.723	0.682	0.788	0.870	0.820	0.853	1.185	1.444
Intl	M	2.414	3.041	1.104	1.162	1.037	0.851	0.855	0.897	1.350	0.742
Rein. Property & Financial Lines	NP	0.924	0.917	0.893	0.886	0.872	0.834	0.814	0.814	1.002	0.9761.018

Schedule P Line of Business	LOB	Proposed 2023 Industry Average Loss & Expense Ratio	2022 Industry Average Loss & Expense Ratio	2021 Industry Average Loss & Expense Ratio	2020 Industry Average Loss & Expense Ratio	2019 Industry Average Loss & Expense Ratio	2018 Industry Average Loss & Expense Ratio	2017 Industry Average Loss & Expense Ratio	2016 Industry Average Loss & Expense Ratio	2015 Industry Average Loss & Expense Ratio	2014 Industry Average Loss & Expense Ratio
H/F	A	<u>0.679</u>	<u>0.665</u>	<u>0.681</u>	<u>0.678</u>	<u>0.681</u>	<u>0.687</u>	<u>0.688</u>	0.701	0.701	0.713
PPA	B	0.791	0.793	0.795	0.810	0.810	0.806	0.800	0.792	0.786	0.780
CA	C	0.777	0.761	0.761	0.759	0.737	0.724	0.706	0.689	0.684	0.676
WC	D	0.651	0.664	0.682	0.705	0.726	0.744	0.751	0.752	0.751	0.749
CMP	E	<u>0.671</u>	<u>0.661</u>	<u>0.673</u>	<u>0.672</u>	<u>0.666</u>	<u>0.664</u>	<u>0.647</u>	0.648	0.655	0.652
MM Occurrence	F1	0.767	0.750	0.731	0.726	0.730	0.780	0.777	0.767	0.880	0.883
MM Clms Made	F2	0.815	0.829	0.821	0.797	0.768					