Capital Adequacy (E) Task Force
RBC Proposal Form

Capital Adequacy (E) Task Force	Health RBC (E) Working Group	Life RBC (E) Working Group
Catastrophe Risk (E) Subgroup	Investment RBC (E) Working Group	Longevity Risk (A/E) Subgroup
Variable Annuities Capital. & Reserve	n0]TJ 0ce	

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
SPECIAL PROPERTY/PET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUD CREDIT,A&H)	FINANCIAL / MORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
1.000	1.000	1.000	1.000	1.000	1.000				

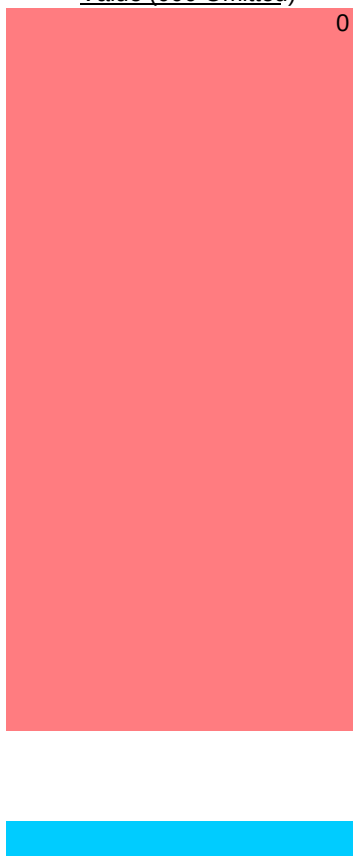
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	CMP	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	FIDELITY / SURETY
(1)	INDUSTRY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679									

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
SPECIAL PROPERTY/PET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUDE CREDIT, A&H)	FINANCIAL/MORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX

MEDICAL TABULAR RESERVE DISCOUNT PR038

Underwriting Risk - Reserves PR017

	Annual Statement Source: Medical Tabular Reserve Discount	Line	Column	Value (000 Omitted)
1	Homeowner/Farmowner	7	1	0
2				



SCHEDULE P PART 1U - PET INSURANCE PLANS PR123

					Earthquake and Hurricane Experience*								
		(3)	(24)	(28)	(24A)	(28A)	(24B)	(28B)	(28C)	(24I)	(28I)	(24II)	(28II)	(28III)
		Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net										Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane and Wildfire Losses
(2)	2015	0		0		0		0	0		0		0	0
(3)	2016	0		0		0		0	0		0		0	0
(4)	2017	0		0		0		0	0		0		0	0
(5)	2018	0		0		0		0	0		0		0	0
(6)	2019	0		0		0		0	0		0		0	0
(7)	2020	0		0		0		0	0		0		0	0
(8)	2021	0		0		0		0	0		0		0	0
(9)	2022	0		0		0		0	0		0		0	0
(10)	2023	0		0		0		0	0		0		0	0
(11)	2024	0		0		0		0	0		0		0	0
(12)	Totals		0		0		0			0		0		

vendor link items

manual data entry items

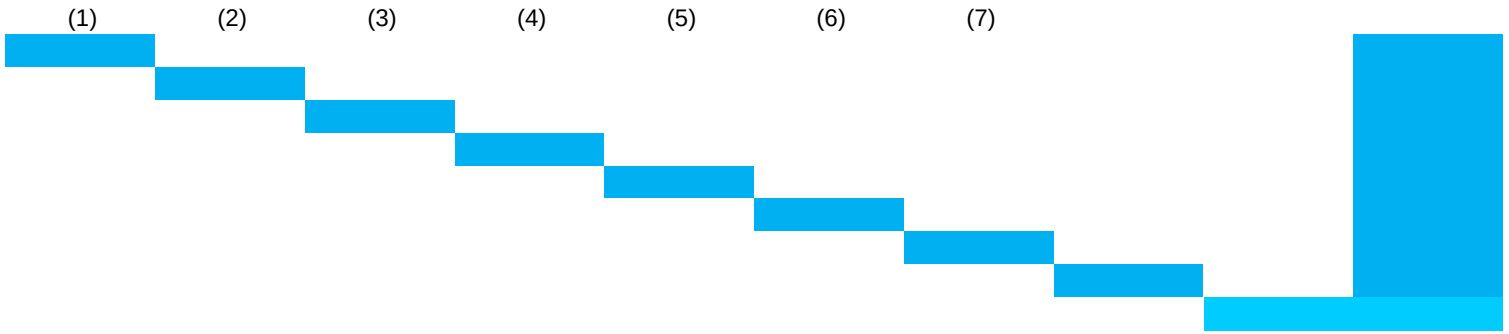
*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28III are for informational purposes only.

SCHEDULE P PART 2U - PET INSURNCE PLANS PR223



SCHEDULE P PART 7A SECTION 1 PRIMARY LOSS SENSITIVE CONTRACTS PR700

Schedule P Part 1	(3) % of Loss Sens to Total Net Loss & Expense Unpd	(6) % of Loss Sens to Total Net Prems Written
1. Homeowners/Farmowners	0.000%	0.000%
2. Private Passenger Auto Liab./Medical	0.000%	0.000%
3. Commercial Auto/Truck Liab./Medical	0.000%	0.000%
4. Workers' Compensation	0.000%	0.000%
5. Commercial Multiple Peril	0.000%	0.000%
6. Medical Professional Liability - Occurrence	0.000%	0.000%
7. Medical Professional Liability - Claim-Made	0.000%	0.000%
8. Special Liability	0.000%	0.000%
9. Other Liability - Occurrence	0.000%	0.000%
10. Other Liability - Claims-Made	0.000%	0.000%
11. Special Property	0.000%	0.000%
12. Auto Physical Damage	0.000%	0.000%
13. Fidelity/Surety	0.000%	0.000%
14. Other (Credit, A&H)	0.000%	0.000%
15. International	0.000%	0.000%
19. Products Liability - Occur(oduc)1Tw 3n (c)11 (e)]TJ EMC /P <</MCI21201 >>BDC -0.007 Tw 57.24 0 Td [(0.)3.7 (000%)]TJ EMC /P <</MCID11050 >>BDC 10.933 0 Td [(0.)3.7 (000%)]TJ EMC /P <</MCID11051 >>BDC -10.933 0 Td [(0.)3.7 (000%)]TJ EMC /P <</MCID11052 >>BDC -10.933 0 Td [(0.)3.7 (000%)]TJ EMC /P <</MCID11053 >>BDC -10.933 0 Td [(0.)3.7 (000%)]TJ EMC /P <</MCID11054 >>BDC -10.933 0 Td [(0.)3.7 (000%)]TJ EMC /P

SCHEDULE P PART 7B SECTION 1 REINSURANCE LOSS SENSITIVE CONTRACTS PR701

	Schedule P Part 1	(3) % of Loss Sens to Total Net Loss & Expense Unpd	(6) % of loss sens to Total Net Prems Written
1.	Homeowners/Farmowners	0.000%	

	A	B	C	D	E	F	G	H	I	J	K	L	M
2		UNDERWRITING RISK - RESERVES PR017											
6				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
7			SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	CMP	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	SURETY
8		(1)	INDUSTRY AVERAGE DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
9		(2)	COMPANY DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
10		(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11		(4)	INDUSTRY LOSS EXPENSE RBC %	0.213	0.179	0.276	0.344	0.494	0.383	0.276	0.304	0.531	0.371
12		(5)	COMPANY RBC % (4)*(3)*.5+(4)*.5	0.213	0.179	0.276	0.344	0.494	0.383	0.276	0.304	0.531	0.371
13		(6)	LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
14		(7)	OTHER DISCOUNT AMOUNT NOT INCLUDED IN LOSS & LOSS ADJUSTMENT EXPENSE UNPAID IN SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
15		(8)	ADJUSTMENT FOR INVESTMENT INCOME	0.938	0.928	0.911	0.830	0.876	0.865	0.883	0.890	0.852	0.940
16			BASE LOSS & LOSS ADJUSTMENT EXPENSE RESERVE RISK-BASED CAPITAL (000's) MAX {0,[((5)+1)*(8)-1]*[(6)+(7)]} zero if Line [(6)+(7)] is negative	0	0	0	0	0	0	0	0	0	0
17		(10)	% DIRECT LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
18		(11)	% ASSUMED LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
19		(12)	LOSS SENSITIVE DISCOUNT (in 000s)	0	0	0	0	0	0	0	0	0	0
20		(13)	LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)	0	0	0	0	0	0	0	0	0	0
21		(14)	LOSS CONCEN FACTOR										
22		(15)	TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										
23		This worksheet is to show the results of the calculation of Underwriting Risk - Reserves											
24		Enter data in PR035 through PR039, PR100 through PR701 and PROTH											

	N	O	P	Q	R	S	T	U	V	W
2	=IF(ISNUMBER(AG145)=TRUE,AG145,N8)				='PR111'!$D$22+'PR123'!$D$2:				='PR038'!$E$19+'PR038'!$E$30	
6	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
7	SPECIAL PROPERTYPET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUD CREDIT,A&H)	FINANCIAL / MORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
8	0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
9	0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
11	0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
12	0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
13	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0
15	0.966	0.976	0.967	0.926	0.874	0.901	0.838	0.841	0.940	XXX
16	0	0	0	0	0	0	0	0	0	0
17	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
18	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21										1.000
22										0
23	=MAX(0,ROUND(MIN(1,IF((E79+E91)<>0,(E79*G91+E79*G91)/(E79+E91),0)),5))						=MAX(0,ROUND(MIN(1,IF((E42+E54)<>0,(E42*F42+E54*F54)/(E42+E54),0)),5))			
24										

Enter data in PR035 through PR039, PR100 through PR701 and PROTH

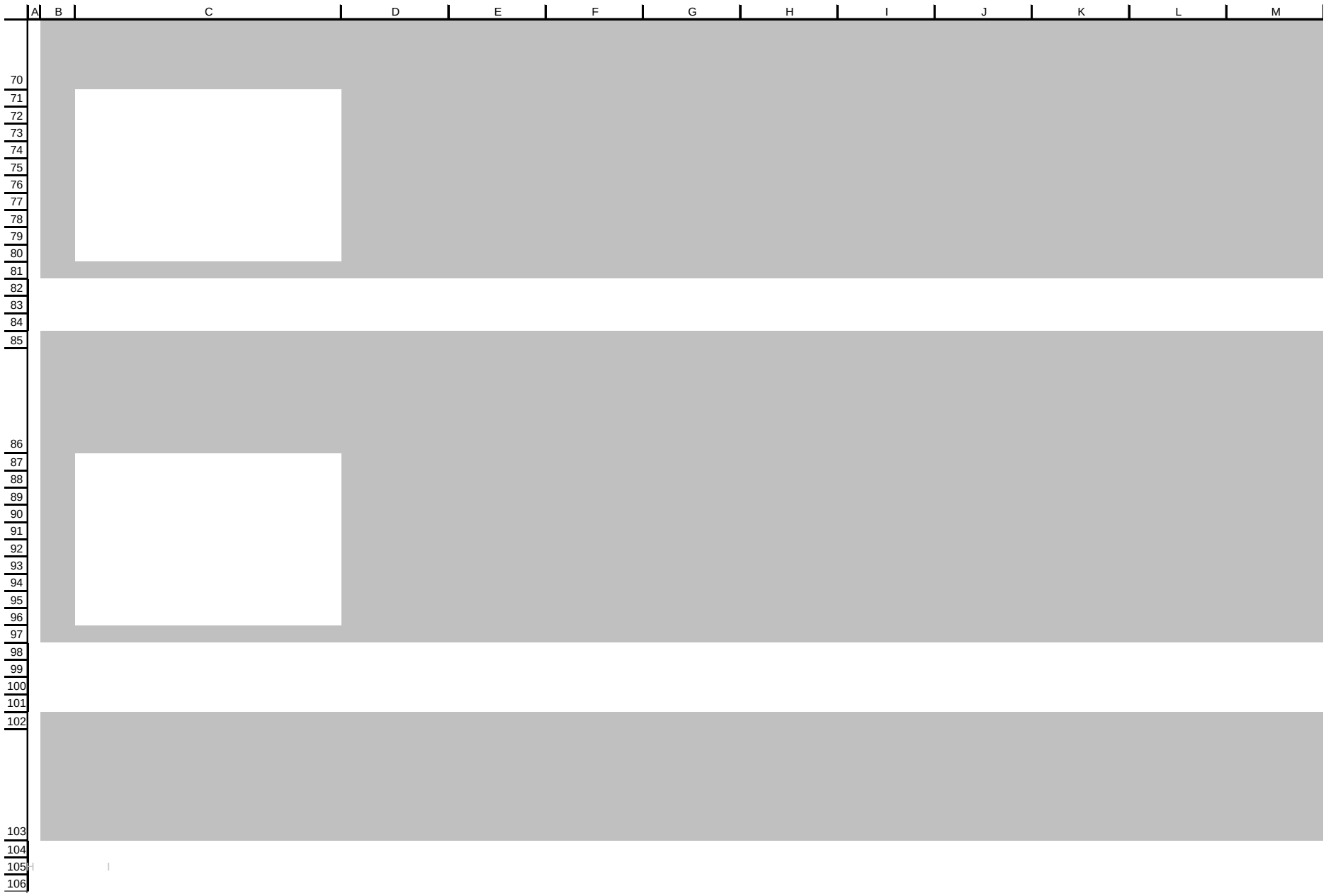
CACULATIONS FOR UNDERWRITING RISK

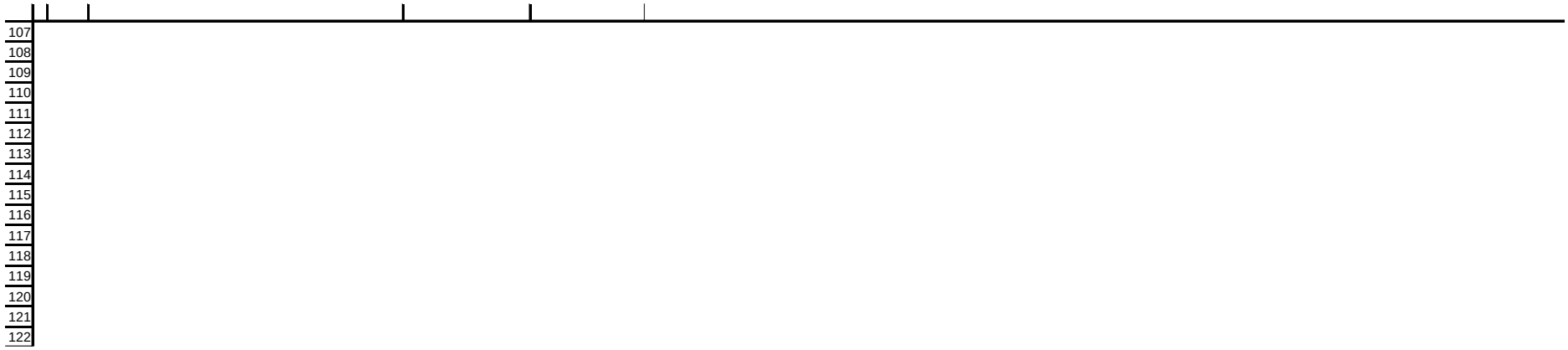
Net Written Premiums

Sch P Part	Line of Business	Current Total NWP 2024 PREMWRITN	Percent Loss Sensitive Direc Sch P Pt 7A C6	Percent Loss Sensitive Assumed Sch P Pt 7B C6	2023 Total NWP 2023 PREMWRTN	2022 Total NWP 2022 PREMWRTN
A	Homeowners/Farmowners	0	0.000%	0.000%	xxx	xxx
B	Private Pass Auto Liab	0	0.000%	0.000%	xxx	xxx
C	Comm Auto Liab	0	0.000%	0.000%	xxx	xxx
D	Workers' Compensation	0	0.000%	0.000%	xxx	xxx
E	Commercial Multi Peril	0	0.000%	0.000%	xxx	xxx
F1	Medical Professional Liability - Occurrence	0	0.000%	0.000%	xxx	xxx
F2	Medical Professional Liability - Claims Made	0	0.000%	0.000%	xxx	xxx
G	Special Liability	0	0.000%	0.000%	xxx	xxx
H1	Other Liability - Occurrence	0	0.000%	0.000%	xxx	xxx
H2	Other Liability - Claims Made	0	0.000%	0.000%	xxx	xxx
I	Special Property	0	0.000%	0.000%	xxx	xxx
J	Auto Physical Damage	0	0.000%	0.000%	xxx	xxx
K	Fidelity/Surety	0	0.000%	0.000%	xxx	xxx
L*	Other (incl Credit, A&H)	0	0.000%	0.000%	xxx	xxx
M	International	0	0.000%	0.000%	xxx	xxx
N	Reinsurance : Property	0	xxx	0.000%	xxx	xxx
O	Reinsurance : Liability	0	xxx	0.000%	xxx	xxx
P	Reinsurance : Financial Lines	0	xxx	0.000%	xxx	xxx
R1	Products Liab - Occurrence	0	0.000%	0.000%	xxx	xxx
R2	Products Liab - Claims Made	0	0.000%	0.000%	xxx	xxx
S	Financial Gty/Mortgage Gty	0	0.000%	0.000%	xxx	xxx
T	Warranty	0	0.000%	0.000%	xxx	xxx
U	Pet Insurance Plans	0	0.000%	0.000%	xxx	xxx
Sum	TOTALS	0	0.000%	0.000%	0	0
L1*	Other (Credit Only)	0	0.000%	0.000%	xxx	xxx
L2*	Other (A&H Only)	0	0.000%	0.000%	0	0
	Percent A&H (%)	0.000%	xxx	xxx	0.000	0.000
	Premium Concentration Factor					
	[(largest line / total)*.3] + .7	1.000	xxx	xxx	xxx	xxx
	='PR035'!D31		='PR700'!C29	='PR701'!C32		

Net Premiums Earned from Schedule P Part 1 Column 3

A	B	C	D	E	F1	F2	G	H1	H2





	N	O	P	Q	R	S	T	U	V	W
1	=IF(ISNUMBER(+AF117)=TRUE,AF117,N8)				=ROUND(+($E$41+$E$53)/1000,0)					
2										
6	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
7	SPECIAL PROPERTYPET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUDE CREDIT, A&H)	FINANCIAL/MORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
8	0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
9	0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
11	0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
12	0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
14	0.949	0.971	0.947	0.884	0.905	0.893	0.777	0.774	0.904	XXX
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
18	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21										1.000
22										0
24	=MAX(0,ROUND(MIN(1,IF($N$15<>0,$F$41+$F$53,0)),5))									

	N	O	P	Q	R	S	T	U	V	W
70	Special Property	Auto Physical Damage	Fidelity/Surety	Other (incl Credit, A&H)	Other (Credit Only)	Other (A&H Only)	International	Reinsurance :Property	Reinsurance : Liability	Reinsurance : Financial Lines
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	0	0	0	0	0	0	0	0	0	0
73	0	0	0	0	0	0	0	0	0	0
74	0	0	0	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0	0	0	0
82										
83										
84										
85	I	J	K	L	L1	L2	M	N	O	P
86	Special Property	Auto Physical Damage	Fidelity/Surety	Other (incl Credit, A&H)	Other (Credit Only)	Other (A&H Only)	International	Reinsurance :Property	Reinsurance : Liability	Reinsurance : Financial Lines
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	0	0	0	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0	0	0
91	0	0	0	0	0	0	0	0	0	0
92	0	0	0	0	0	0	0	0	0	0
93	0	0	0	0	0	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0
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106										

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24												

	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
70	Products Liab - Occurrence	Products Liab - Claims Made	Financial Gty/Mortgage Gty	Warranty	Pet Insurance Plans	Comb 2YR LN	Comb Medical Professional Liability	Combined Other Liability	Combined Special Property	Combined Products Liability	Combined Rein A and Rein C	All Lines Combined
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	0	0	0	0	0		0	0	0	0	0	0
73	0	0	0	0	0		0	0	0	0	0	0
74	0	0	0	0	0		0	0	0	0	0	0
75	0	0	0	0	0		0	0	0	0	0	0
76	0	0	0	0	0		0	0	0	0	0	0
77	0	0	0	0	0		0	0	0	0	0	0
78	0	0	0	0	0		0	0	0	0	0	0
79	0	0	0	0	0		0	0	0	0	0	0
80	0	0	0	0	0		0	0	0	0	0	0
81	0	0	0	0	0		0	0	0	0	0	0
82				PR123!$E12 thru $E21					$N71+$AB71			
83	Net Ex-Cat Incurred Losses from PR101 through PR122 Column 28C											
84				=+D87+E87+F87+G87+H87+K87+O87+P87+Q87+T87+V87+Z87+AA87+AC87+AD87+AE87+AF87+AG87+AH87								
85	R1	R2	S	T	U	I-J-L-S-T	F1 + F2	H1 + H2	I + U	R1 + R2	N & P	Summary
86	Products Liab - Occurrence	Products Liab - Claims Made	Financial Gty/Mortgage Gty	Warranty	Pet Insurance Plans	Comb 2YR LN	Comb Medical Professional Liability	Combined Other Liability	Combined Special Property	Combined Products Liability	Combined Rein Property and Rein Financial Lines	All Lines Combined
87	N/A7.2 -0 0 7.2 479.16 356.4 Tm [(Com)-5.32 4BT -0.012c5P <6w EMC						ET /P <</MCID 615 >>BDC		q 54.626400 3 (ne)-6 (d 4 7.2 -0 0 7.2 487.44 347			
88												
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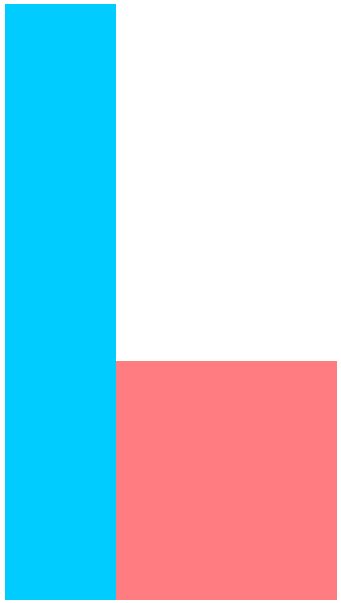
UNDERWRITING RISK - RESERVES PR017



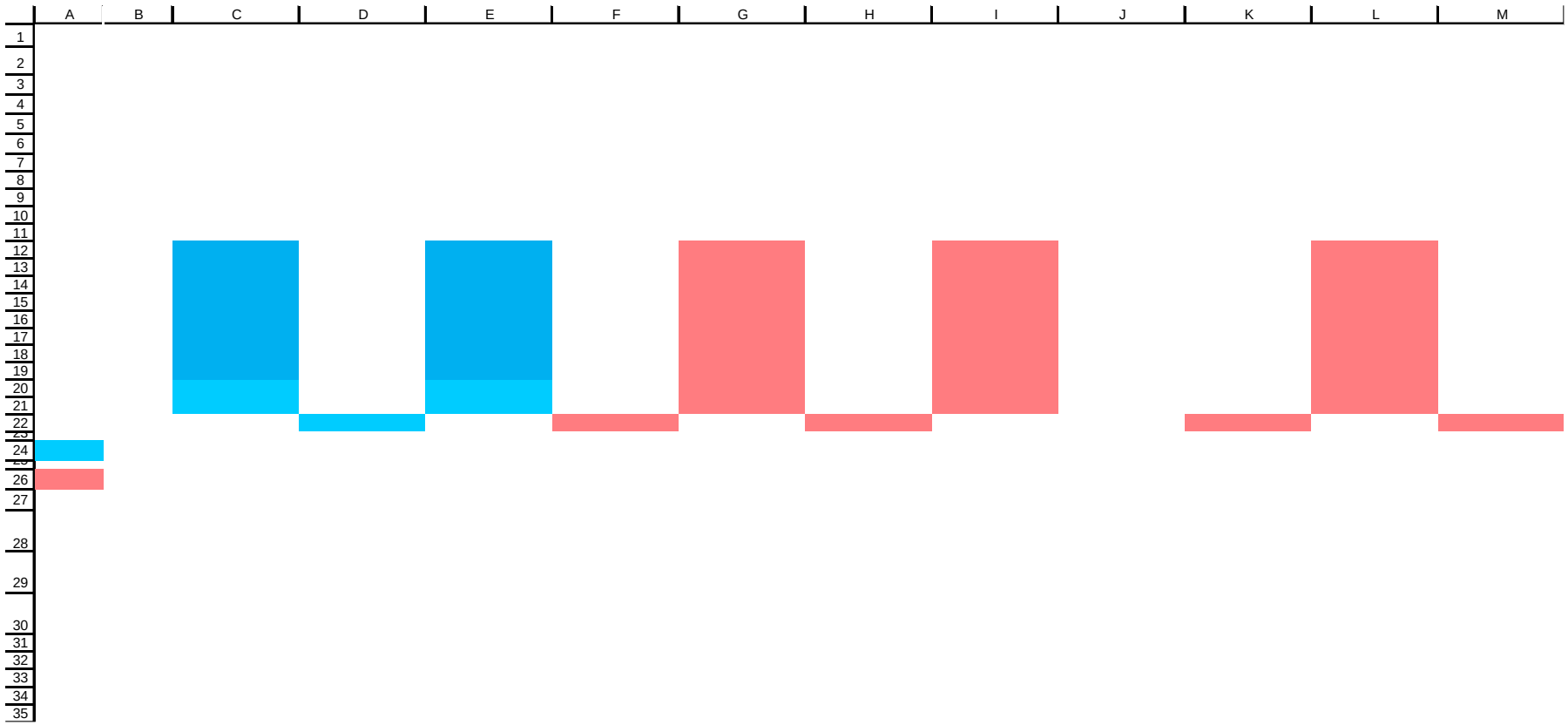
	A	B	C	D	E	F	G	H
59		21.2	Commercial Auto Physical Damage	0	xxx	xxx		
60		22.	Aircraft (all perils)	0	xxx	xxx		
61		23.	Fidelity	0	xxx	xxx		
62		24.	Surety	0	xxx	xxx		
63		26.	Burglary and theft	0	xxx	xxx		
64		27.	Boiler and machinery	0	xxx	xxx		
65		28.	Credit	0	xxx	xxx		
66		29.	International	0	xxx	xxx		
67		30.	Warranty	0	xxx	xxx		
68		31.	Reinsurance Property	0	xxx	xxx		
69		32.	Reinsurance Liability	0	xxx	xxx		
70		33.	Reinsurance Financial Lines	0	xxx	xxx		
71		34.	Aggregate Write-Ins for Other Lines of Business	0	xxx	xxx		
72		35.	TOTALS	0	0	0		
73								
74			Denotes items that must be manually entered on the filing software.					

MEDICAL TABULAR RESERVE DISCOUNT PR038

Underwriting Risk - Reserves PR017

	Annual Statement Source: Medical Tabular Reserve Discount	Line	Column	Value (000 Omitted)
1	Homeowner/Farmowner	7	1	0
2	Private Pass Auto Liab	7	2	0
3	Comm Auto Liab	7	3	0
4	Workers' Comp	7	4	0
5	Comm Multi Peril	7	5	0
6	Medical Professional Liability - Occurrence	7	6	0
7	Medical Professional Liability - Claims-Made	7	7	0
8	Special Liab	7	8	0
9	Other Liab - Occurrence	7	9	0
10	Other Liab - Claims Made	7	9	0
11	Fidelity & Surety	7	10	0
12				

UNDERWRITING RISK - RESERVES PR017



UNDERWRITING RISK - RESERVES PR017

	N	O
1		
2		
3		
4		
5		
6		
7	(28II)	(28III)
8		Expenses Incurred, N
9		excluding Earthquake,
10		Hurricane and Wildfire
11		Losses
12	0	0
13	0	0
14	0	0
15	0	0
16	0	0
17	0	0
18	0	0
19	0	0
20	0	0
21	0	0
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
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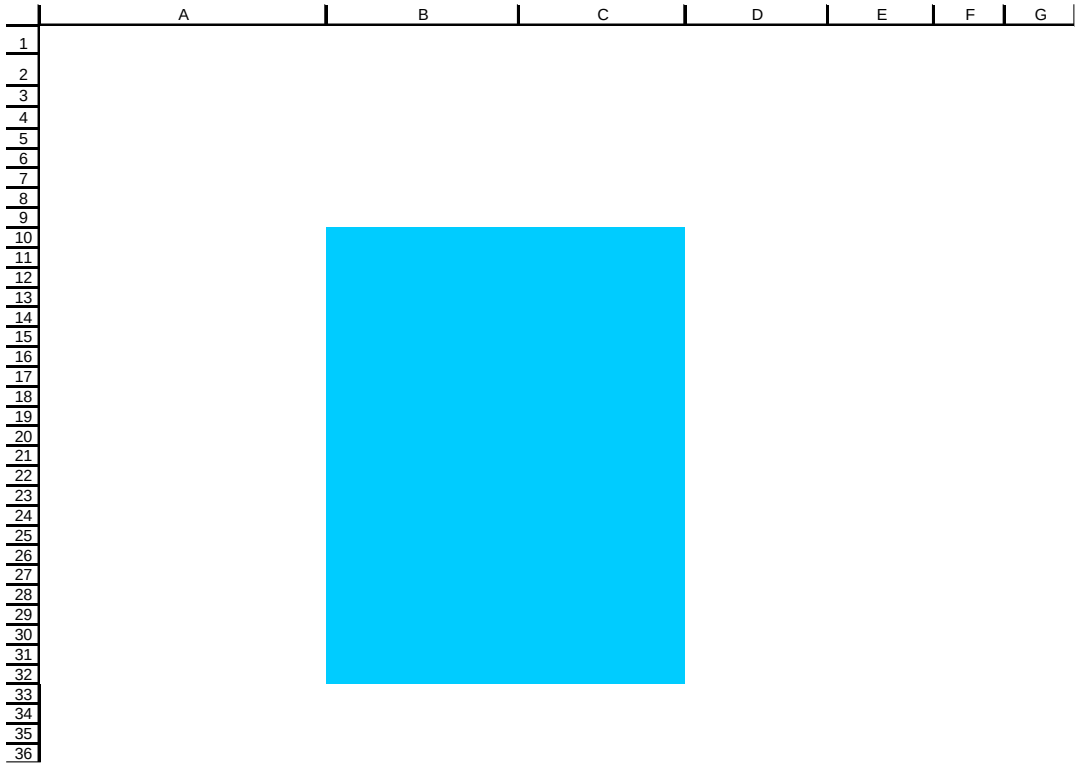
33		
34		
35		

SCHEDULE P PART 2U - PET INSURNCE PLANS PR223

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(2)	2015	0									0
(3)	2016		0								0
(4)	2017			0							0
(5)	2018				0						0
(6)	2019					0					0
(7)	2020						0				0
(8)	2021							0			0
(9)	2022								0		0
(10)	2023									0	0

UNDERWRITING RISK - RESERVES PR017