

NAIC Health Risk-Based Capital Newsletter

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What RBC Pages Should Be Submitted?

For the year-end 2019 health risk-based capital (RBC) filing, submit hard copies of pages **XR001 through XR026** to any state that requests a hard copy in addition to the electronic filing. Beginning with year-end 2007, a hard copy of the RBC filings was not required to be submitted to the NAIC. Other pages, such as the capitations worksheet, do not need to be submitted. Those pages would need to be retained by the company as documentation.

Operational Risk

The Capital Adequacy (E) Task Force adopted proposal 2019-01-O to remove the Operational Risk Informational Only Excessive Growth Risk page from the health RBC formula at the 2019 Spring National Meeting.

Label for H0 Asset Risk

As a result of the adoption of proposal 2018-05-CA by the Capital Adequacy (E) Task Force during its June 28, 2018, conference call, the label for the H0 component was modified to be more accurate and to prevent confusion and misunderstanding.

Stop Loss Interrogatories

As a result of the adoption of proposal 2018-14-CA by the Capital Adequacy (E) Task Force at the 2019 Spring National Meeting, the electronic only stop loss table 2 was split out between specific stop loss and aggregate stop loss.

Asset Concentration Bonds and Preferred Stock

As a result of the adoption of proposal 2018-12-H by the Capital Adequacy (E) Task Force at the 2019 Spring National Meeting, the blank and instructions for page XR011 were modified for bonds and preferred stock. The term “unaffiliated” was removed from the bond description in the blank and instructions, and the term “unaffiliated” was added to the blank for the preferred stock lines.

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Editorial Changes

1. The year reference was updated to “2018” in the example for page XR017 instructions.
2. The page numbers were updated on pages XR023–XR026 as a result of the adoption of proposal 2019-01-O.
3. The H-0 description provided in proposal 2018-05-CA was listed as “Insurance Affiliates and Misc. Other” in the instructions and was listed as “H0 - Affiliates W/RBC and Misc. Other Amounts” on the blank. For consistency between the blank and instructions, use “Insurance Affiliates and Misc. Other” for all references.
4. Line number references were corrected in the instructions for page XR007.
5. The year reference was updated to “2018” and “2019” in the stop loss interrogatory electronic table instructions on page XR014.
6. Line number references were corrected in the instructions for page XR021.
7. Schedule BA annual statement line number references were updated for Lines (26)-(30) on page XR007 as a result of the adoption of Blanks Proposal 2019-04-BWG.

RBC Forecasting and Instructions

The NAIC *2019 Health Risk-Based Capital Forecasting & Instructions* is available for purchase through the NAIC Publications Department. Customers who purchase this publication can download the forecasting spreadsheet from the [NAIC Account Manager](#). This publication is available for purchase on or about Nov. 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.

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Direct correspondence to: Crystal Brown, RBC News-
letters, NAIC, 1100 Walnut Street, Suite 1500, Kansas
City, MO 64106-2197. Phone: (816) 783-8146. Email:
cbrown@naic.org.

Address corrections requested. Please mail the old
address label with the correction to: NAIC Publications
Department, 1100 Walnut Street, Suite 1500, Kansas
City, MO 64106-2197. Phone: (816) 783-8300. Email:
prodserv@naic.org.