

**HEALTH CLAIMS RESERVES**

Alternative 2

		(1)	(2)	(3)	(4)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	<u>Less Workers Compensation Carve Out</u>	<u>RBC Subtotal</u>	<u>RBC Requirement</u>
<u>Individual Claim Reserves</u>					
(1)	Exhibit 6 <del>Collectively Renewable</del> Total Individual Claim Reserves	Exhibit 6 Column 4 Line 16 Company Records			
(2)	Exhibit 6 <del>Non-Cancellable Claim Reserves</del> Line is to be left blank or zero-filled for 2019	Exhibit 6 Column 5 Line 16			
(3)	Exhibit 6 <del>Guaranteed Renewable Claim Reserves</del> Line is to be left blank or zero-filled for 2019	Exhibit 6 Column 6 Line 16			
(4)	Exhibit 6 <del>Non-Renewable for Stated Reason Only</del> Line is to be left blank or zero-filled for 2019 Claim Reserves	Exhibit 6 Column 7 Line 16			
(5)	Exhibit 6 <del>Other Accident Only Claim Reserves</del> Line is to be left blank or zero-filled for 2019	Exhibit 6 Column 8 Line 16			
(6)	Exhibit 6 <del>All Other Claim Reserves</del> Line is to be left blank or zero-filled for 2019	Exhibit 6 Column 9 Line 16			
(7)	Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 2 Column 12, in part †			
(8)	Less Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 2 Column 13, in part †			
(9)	Disability Income and Long-Term Care Claim Reserves	Company Records			
(10)	Total Individual Claim Reserves	Lines (1) + (2) + (3) + (4) + (5) + (6) + (7) - (8) - (9)		X 0.063 =	
<u>Group and Credit Claim Reserves</u>					
(11)	Exhibit 6 Total Group & Credit Claim Reserves	Exhibit 6 Column 2 Line 16 Company Records			
(12)	Exhibit 6 <del>Credit Claim Reserves</del> Line is to be left blank or zero-filled for 2019	Exhibit 6 Column 3 Line 16			
(13)	Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 2 Column 12, in part †			
(14)	Less Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 2 Column 13, in part †			
(15)	Disability Income and Long-Term Care Claim Reserves	Company Records			
(16)	Total Exhibit 6 Group and Credit Claim Reserves	Lines (11) + (12) + (13) - (14) - (15)		X 0.063 =	
(17)	Total Claim Reserves	Lines (9) + (10) + (15) + (16)		X 0.050 =	
(18)	Total Health RBC	LR019 Health Premiums Column (2) Line (33) + LR020 Underwriting Risk Experience Fluctuation Risk Column (5) Line (18) + LR021 Underwriting Risk Other Column (2) Line (7) + LR023 Long-Term Care Morbidity Risk Column (4) Line (7) + LR024 Health Claim Reserves Column (4) Line (17)			

† Include only the portion which relates to claim reserves that, if written on a direct basis, would be included on Exhibit 6.

Denotes items that must be manually entered on the filing software.