Capital Adequacy (E) Task Force

RBC Proposal Form

☐ Capital Adequacy (E) Task Force
☐ Catastrophe Risk (E) Subgroup
☐ Variable Annuities Capital. & Reserve (E/A) Subgroup
☐ Health RBC (E) Working Group
☐ Investment RBC (E) Working Group
☒ P/C RBC (E) Working Group
☐ Life RBC (E) Working Group
☐ Longevity Risk (A/E) Subgroup
☐ RBC Investment Risk & Evaluation (E) Working Group

DATE: 12/02/23

CONTACT PERSON: Eva Yeung
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ON BEHALF OF: P/C RBC (E) Working Group
NAME: Tom Botsko
TITLE: Chair
AFFILIATION: Ohio Department of Insurance
ADDRESS: 50 West Town Street, Suite 300
Columbus, OH 43215

FOR NAIC USE ONLY

Agenda Item # 2023-14-P
Year 2024

DISPOSITION

ADOPTED:
☒ TASK FORCE (TF) 03/17/24
☒ WORKING GROUP (WG) 03/17/24
☐ SUBGROUP (SG)

EXPOSED:
☐ TASK FORCE (TF)
☒ WORKING GROUP (WG) 12/02/23
☐ SUBGROUP (SG)

REJECTED:
☐ TF ☐ WG ☐ SG

OTHER:
☐ DEFERRED TO
☐ REFERRED TO OTHER NAIC GROUP
☐ (SPECIFY)

IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

☐ Health RBC Blanks
☐ Health RBC Instructions
☐ Health RBC Formula
☒ Property/Casualty RBC Blanks
☐ Property/Casualty RBC Instructions
☒ Property/Casualty RBC Formula
☐ Life and Fraternal RBC Blanks
☐ Life and Fraternal RBC Instructions
☐ Life and Fraternal RBC Formula
☐ OTHER _____

DESCRIPTION/REASON OR JUSTIFICATION OF CHANGE(S)

The proposed change would remove Pet Insurance from Inland Marine line of business and add a newline of business to PR035, PR038, PR123, PR223, PR307, PR700 and PR701 to be consistent with the change in the Annual Statement. However, the RBC charges for R4 and R5 will remain the same as Inland Marine line of business.

Additional Staff Comments:

** **This section must be completed on all forms.** **Revised 2-2023**

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UNDERWRITING RISK
PR017 – PR018

Underwriting risk is the largest portion of the risk-based capital charge for most property casualty insurance companies and makes up approximately 55 percent of the aggregate industry risk-based capital prior to the covariance adjustment. Underwriting risk is broken into two components in the RBC formula: the RBC charge calculated for reserves and the RBC charge applied against written premiums.

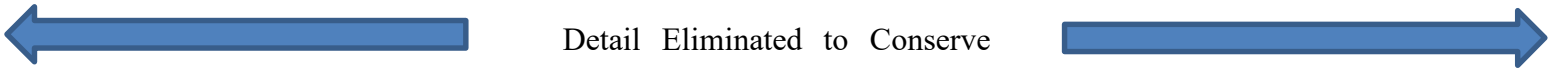
The reserve risk RBC is developed by multiplying a set of RBC factors, which are discounted for investment income and adjusted for each individual company's own relative experience, times the gross of non-tabular discount net reserves for each of 19 major lines of business. A set of credits is available to these by-line RBC charges for loss-sensitive business. The aggregate reserve risk RBC is then adjusted to allow a credit for the amount of diversification among the 19 lines of business.

The 19 major lines of business largely correspond to the major breakdowns in Schedule P of the annual statement. Calculations for some lines are combined: the occurrence form and claims made form of Other Liability (H1 and H2) are combined; the Special Property and Pet Insurance Plans are combined (I and U); the occurrence form and claims made form of Products Liability (R1 and R2) are combined; and Reinsurance - Property and Reinsurance – Financial Lines (N and P) are combined.

Those lines used in the calculation and the applicable subsections of Schedule P are: Homeowners/Farmowners Multi-Peril (A); Private Passenger Auto Liability and Medical Payments (B); Commercial Auto Liability (C); Workers Compensation (D); Commercial Multi-Peril (E); Medical Professional Liability-Occurrence (F-Section 1); Medical Professional Liability-Claims Made combined (F–Section 2); Special Liability (G); Other Liability–Occurrence and Other Liability–Claims Made combined (H–Section 1 and H–Section 2); Special Property (I); Auto Physical Damage (J); Other (Including Credit, Accident and Health) (L); Financial Guaranty/Mortgage Guaranty (S); Fidelity Surety (K); International (M); Reinsurance A and Reinsurance C (N and P); Reinsurance B (O); Products Liability–Occurrence~~;~~and Products Liability–Claims Made combined (R–Section 1 and R–Section 2); ~~and~~ Warranty (T); and Pet Insurance Plans (U).

For any company that writes 5 percent or more of its business in the three accident and health lines (Group A&H, Credit A&H, and Other A&H) in the current year, or either of the two immediately preceding years, a separate calculation for health RBC is mandated, based on the life RBC formula.

The written premium RBC is developed by multiplying a factor times the current year's net written premiums, which are also broken down by line. The RBC factor for each line is based on the excess of a discounted combined ratio adjusted for investment income over 100 percent. As with the reserve risk factors, individual company experience is also considered in computing the RBC factor.



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UNDERWRITING RISK - RESERVES PR017

		(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 DEVELOPMENT	**0.999**	**1.047**	**1.106**	**0.873**	**1.026**	**0.906**	**0.984**	**0.994**	**0.969**	**0.852**
(2)	COMPANY DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(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
(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
(6)	LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
(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
(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
(9)	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
(10)	% DIRECT LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(11)	% ASSUMED LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(12)	LOSS SENSITIVE DISCOUNT (in 000s)	0	0	0	0	0	0	0	0	0	0
(13)	LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)	0	0	0	0	0	0	0	0	0	0
(14)	LOSS CONCEN FACTOR										
(15)	TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Reserves

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

(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	1.000	1.000	1.000	XXX
0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0.966	0.976	0.967	0.926	0.874	0.901	0.838	0.841	0.940	XXX
0	0	0	0	0	0	0	0	0	0
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
									1.000
									0

UNDERWRITING RISK - NET WRITTEN PREMIUMS PR018

		(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**	**0.791**	**0.777**	**0.651**	**0.671**	**0.767**	**0.815**	**0.578**	**0.641**	**0.363**
(2)	COMPANY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679	0.791	0.777	0.651	0.671	0.767	0.815	0.578	0.641	0.363
(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(4)	INDUSTRY LOSSES & LOSS ADJUSTMENT EXPENSE RATIO	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
(5)	COMPANY RBC LOSSES & LOSS ADJUSTMENT EXPENSE RATIO (3)*(4)*0.5+(4)*0.5	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
(6)	COMPANY UNDERWRITING EXPENSE RATIO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(7)	ADJUSTMENT FOR INVESTMENT INCOME	0.954	0.925	0.890	0.839	0.896	0.767	0.827	0.898	0.816	0.904
(8)	C/Y NET WRITTEN PREMIUM (in 000s)	0	0	0	0	0	0	0	0	0	0
(9)	BASE WRITTEN PREMIUM RISK-BASED CAPITAL (in 000s) MAX {0,(8)*[(5)*(7)+(6)-1]} zero if Line (8) is negative	0	0	0	0	0	0	0	0	0	0
(10)	% DIRECT LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(11)	% ASSUMED LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(12)	LOSS SENSITIVE DSCT - WP (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
(13)	NWP RBC AFTER DSCT (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
(14)	PREMIUM CONCENTRATION FACTOR										
(15)	NET WRITTEN PREMIUM RBC x 1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Net Written Premiums

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

(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
0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
0.949	0.971	0.947	0.884	0.905	0.893	0.777	0.774	0.904	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
									1.000
									0

UNDERWRITING AND INVESTMENT EXHIBIT - PREMIUMS WRITTEN PR035

(1) Did your company write Accident and Health Insurance in **2023**?	Y
If answer is yes, please complete Column 2, **2023** Net Premiums Written.	
(2) Did your company write Accident and Health Insurance in **2022**?	Y
If answer is yes, please complete Column 3, **2022** Net Premiums Written.	
(3) Were the total net Premiums written zero in **2023**?	N
(4) Were the total net Premiums written zero in **2022**?	N

For all companies,enter net premiums written in all Columns, Line 1 through Line 34.

Line of Business	(1) **2024** Net Premiums Written	(2) **2023** Net Premiums Written	(3) **2022** Net Premiums Written
1. Fire	0	xxx	xxx
2.1 Allied Lines	**0**	xxx	xxx
2.2 Multiple Peril Crop	**0**	**xxx**	**xxx**
2.3 Federal Flood	**0**	**xxx**	**xxx**
2.4 Private Crop	**0**	**xxx**	**xxx**
2.5 Private Flood	**0**	**xxx**	**xxx**
3. Farmowners Multiple Peril	0	xxx	xxx
4. Homeowners Multiple Peril	0	xxx	xxx
5.1 Commercial Multiple Peril **(Non-Liability Portion)**	0	xxx	xxx
5.2 Commercial Multiple Peril (Liability Portion)	0	xxx	xxx
6. Mortgage Guaranty	0	xxx	xxx
8. Ocean marine	0	xxx	xxx
9.1 Inland marine	0	xxx	xxx
9.2 Pet Insurance Plans	**0**	**xxx**	**xxx**
10. Financial Guaranty	0	xxx	xxx
11.1 Medical Professional Liability - Occurrence	0	xxx	xxx
11.2 Medical Professional Liability - Claims-Made	0	xxx	xxx
12. Earthquake	0	xxx	xxx
13.1 Comprehensive (Hospital and Medical) Individual	**0**	**0**	**0**
13.2 Comprehensive (Hospital and Medical) Group	**0**	**0**	**0**
14. Credit Accident and Health (group and individual)	**0**	**0**	**0**
15.1 Vision Only	**0**	**0**	**0**
15.2 Dental Only	**0**	**0**	**0**
15.3 Disability Income	**0**	**0**	**0**
15.4 Medicare Supplement	**0**	**0**	**0**
15.5 Medicaid Title XIX	**0**	**0**	**0**
15.6 Medicare Title XVIII	**0**	**0**	**0**
15.7 Long-Term Care	**0**	**0**	**0**
15.8 Federal Employees Health Benefits Plan	**0**	**0**	**0**
15.9 Other Health	**0**	**0**	**0**
16. Workers' Compensation	0	xxx	xxx
17.1 Other Liability - Occurrence	0	xxx	xxx
17.2 Other Liability - Claims-Made	0	xxx	xxx
17.3 Excess Workers' Compensation	0	xxx	xxx
18.1 Products Liability - Occurrence	0	xxx	xxx
18.2 Products Liability - Claims-Made	0	xxx	xxx
19.1 Private Passenger Auto **No-Fault (Personal Injury Protection)**	0	xxx	xxx
19.2 Other Private Passenger Auto Liability	0	xxx	xxx
19.3 Commercial Auto **No-Fault (Personal Injury Protection)**	0	xxx	xxx
19.4 Other Commercial Auto Liability	0	xxx	xxx
21.1 **Private Passenger** Auto Physical Damage	0	xxx	xxx
21.2 Commercial Auto Physical Damage	0	xxx	xxx
22. Aircraft (all perils)	0	xxx	xxx
23. Fidelity	0	xxx	xxx
24. Surety	0	xxx	xxx
26. Burglary and theft	0	xxx	xxx
27. Boiler and machinery	0	xxx	xxx
28. Credit	0	xxx	xxx
29. International	0	xxx	xxx
30. Warranty	0	xxx	xxx
31. Reinsurance Property	0	xxx	xxx
32. Reinsurance Liability	0	xxx	xxx
33. Reinsurance Financial Lines	0	xxx	xxx
34. Aggregate Write-Ins for Other Lines of Business	0	xxx	xxx
35. TOTALS	0	**0**	**0**

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	Special Property	7	11	0
13	Auto Physical Damage	7	12	0
14	Other (Credit, A&H)	7	13	0
15	Fin Guaranty/Mrtg Guaranty	7	14	0
16	International	7	15	0
17	Medical Tabular Reserve Discount - Reinsurance :Property	7	16	0
18	Medical Tabular Reserve Discount - Reinsurance :Liability	7	17	0
19	Medical Tabular Reserve Discount - Reinsurance :Financial Lines	7	16	0
20	Product Liab - Occurence	7	18	0
21	Product Liab - Claims Made	7	18	0
22	Warranty	7	19	0
23	**Pet Insurance Plans**	**7**	**11**	**0**
24	Total	7	20	0

	Underwriting Risk - Premiums	PR018		
	Annual Statement Source : STMTINCOME (page 4, col.1 ln 4)	Line	Column	Value
25	Other Underwriting Expenses Incurred	6	1	0

SCHEDULE P PART 1U - PET INSURANCE PLANS PR123

		(3) Premiums Earned, Net	(24) Total Net Losses and Expenses Unpaid	(28) Total Losses and Expenses Incurred, Net	Earthquake and Hurricane Experience* (24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses	Wildfire Catastrophe Experience* (24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net	(28III) 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

		(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

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 - Occurrence	0.000%	0.000%
20. Products Liability - Claims-Made	0.000%	0.000%
21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%
22. Warranty	0.000%	0.000%
23. Pet Insurance Plans	**0.000%**	**0.000%**

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%	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	0.000%	0.000%
15. International	0.000%	0.000%
16. Reinsurance - Property	0.000%	0.000%
17. Reinsurance Liability	0.000%	0.000%
18. Reinsurance -Financial Lines	0.000%	0.000%
19. Products Liability - Occurrence	0.000%	0.000%
20. Products Liability - Claims-Made	0.000%	0.000%
21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%
22. Warranty	0.000%	0.000%
23. Pet Insurance Plans	**0.000%**	**0.000%**

UNDERWRITING RISK - RESERVES PR017

		SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	CMP	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	FIDELITY / SURETY
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)		INDUSTRY AVERAGE DEVELOPMENT	**0.999**	**1.047**	**1.106**	**0.873**	**1.026**	**0.906**	**0.984**	**0.994**	**0.969**	**0.852**
(2)		COMPANY DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
(3)		(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(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
(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
(6)		LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
(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
(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
(9)		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
(10)		% DIRECT LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(11)		% ASSUMED LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(12)		LOSS SENSITIVE DISCOUNT (in 000s)	0	0	0	0	0	0	0	0	0	0
(13)		LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)	0	0	0	0	0	0	0	0	0	0
(14)		LOSS CONCEN FACTOR										
(15)		TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Reserves

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$22**				**='PR038'!$E$19+'PR038'!$E$30**	
6	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
7	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
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										

UNDERWRITING RISK - NET WRITTEN PREMIUMS PR018

			(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**	**0.791**	**0.777**	**0.651**	**0.671**	**0.767**	**0.815**	**0.578**	**0.641**	**0.363**
(2)		COMPANY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679	0.791	0.777	0.651	0.671	0.767	0.815	0.578	0.641	0.363
(3)		(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(4)		INDUSTRY LOSSES & LOSS ADJUSTMENT EXPENSE RATIO	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
(5)		COMPANY RBC LOSSES & LOSS ADJUSTMENT EXPENSE RATIO (3)*(4)*0.5+(4)*0.5	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
(6)		COMPANY UNDERWRITING EXPENSE RATIO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(7)		ADJUSTMENT FOR INVESTMENT INCOME	0.954	0.925	0.890	0.839	0.896	0.767	0.827	0.898	0.816	0.904
(8)		C/Y NET WRITTEN PREMIUM (in 000s)	0	0	0	0	0	0	0	0	0	0
(9)		BASE WRITTEN PREMIUM RISK-BASED CAPITAL (in 000s) MAX {0,(8)*[(5)*(7)+(6)-1]} zero if Line (8) is negative	0	0	0	0	0	0	0	0	0	0
(10)		% DIRECT LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(11)		% ASSUMED LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(12)		LOSS SENSITIVE DSCT - WP (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
(13)		NWP RBC AFTER DSCT (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
(14)		PREMIUM CONCENTRATION FACTOR										
(15)		NET WRITTEN PREMIUM RBC x 1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Net Written Premiums

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	Percent Loss Sensitive Direct	Percent Loss Sensitive Assumed	**2023** Total NWP	**2022** Total NWP
		2024 PREMWRITN	Sch P Pt 7A C6	Sch P Pt 7B C6	**2023** PREMWRTN	**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**

	A	B	C	D	E	F	G	H	I	J	K	L	M
70		ACC YR		Homeowners/ Farmowners	Private Pass Auto Liab	Comm Auto Liab	Workers' Compensation	Commercial Multi Peril	Medical Professional Liability - Occurrence	Medical Professional Liability - Claims Made	Special Liability	Other Liability - Occurrence	Other Liability - Claims Made
71		PRIOR		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72		**2015**		0	0	0	0	0	0	0	0	0	0
73		**2016**		0	0	0	0	0	0	0	0	0	0
74		**2017**		0	0	0	0	0	0	0	0	0	0
75		**2018**		0	0	0	0	0	0	0	0	0	0
76		**2019**		0	0	0	0	0	0	0	0	0	0
77		**2020**		0	0	0	0	0	0	0	0	0	0
78		**2021**		0	0	0	0	0	0	0	0	0	0
79		**2022**		0	0	0	0	0	0	0	0	0	0
80		**2023**		0	0	0	0	0	0	0	0	0	0
81		**2024**		0	0	0	0	0	0	0	0	0	0
82													
83		**Net Ex-Cat Incurred Losses from PR101 through PR122 Column 28C**											
84													
85				**A**	**B**	**C**	**D**	**E**	**F1**	**F2**	**G**	**H1**	**H2**
86		ACC YR		Homeowners/ Farmowners	Private Pass Auto Liab	Comm Auto Liab	Workers' Compensation	Commercial Multi Peril	Medical Professional Liability - Occurrence	Medical Professional Liability - Claims Made	Special Liability	Other Liability - Occurrence	Other Liability - Claims Made
87		PRIOR		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88		**2015**		0	0	0	0	0	0	0	0	0	0
89		**2016**		0	0	0	0	0	0	0	0	0	0
90		**2017**		0	0	0	0	0	0	0	0	0	0
91		**2018**		0	0	0	0	0	0	0	0	0	0
92		**2019**		0	0	0	0	0	0	0	0	0	0
93		**2020**		0	0	0	0	0	0	0	0	0	0
94		**2021**		0	0	0	0	0	0	0	0	0	0
95		**2022**		0	0	0	0	0	0	0	0	0	0
96		**2023**		0	0	0	0	0	0	0	0	0	0
97		**2024**		0	0	0	0	0	0	0	0	0	0
98													
99													
100		**Net Loss Ratios Used to Compute Company Experience Adjustment for Net Written Premium RBC**											
101													
102				**A**	**B**	**C**	**D**	**E**	**F1**	**F2**	**G**	**H1**	**H2**
103		ACC YR		Homeowners/ Farmowners	Private Pass Auto Liab	Comm Auto Liab	Workers' Compensation	Commercial Multi Peril	Medical Professional Liability - Occurrence	Medical Professional Liability - Claims Made	Special Liability	Other Liability - Occurrence	Other Liability - Claims Made
104		PRIOR		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
105		**2015**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
106		**2016**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

UNDERWRITING RISK - RESERVES PR017

	A	B	C	D	E	F	G	H	I	J	K	L	M
107		**2017**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
108		**2018**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
109		**2019**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
110		**2020**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
111		**2021**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
112		**2022**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
113		**2023**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
114		**2024**		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
115													
116		Req'd		8	8	8	8	8	8	8	8	8	8
117		Avg.		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
118													
119		Note: Earned Premium and Incurred Loss must be greater than zero. Each loss ratio is capped at											
120		300% and subject to the de minimus test. See Overview & Instructions for details.											
121													
122													

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

	N	O	P	Q	R	S	T	U	V	W
25										
26	**=MAX(0,ROUND(MIN(1,IF($N$15<>0,$G$41+$G$53,0)),5))**									
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
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66										
67										
68										
69	**I**	**J**	**K**	**L**	**L1**	**L2**	**M**	**N**	**O**	**P**

UNDERWRITING RISK - RESERVES PR017

	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
96	0	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0
98										
99										
100										
101										
102	**I**	**J**	**K**	**L**	**L1**	**L2**	**M**	**N**	**O**	**P**
103	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
104	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
105	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
106	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

UNDERWRITING RISK - RESERVES PR017

	N	O	P	Q	R	S	T	U	V	W
107	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
108	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
109	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
110	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
111	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
112	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
113	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
114	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
115										
116	8	8	8	8	8	8	8	8	8	8
117	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
118										
119										
120										
121										
122										

	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
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19												
20												
21												
22												
24												

	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
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61												
62				=+D71+E71+F71+G71+H71+K71+O71+P71+Q71+T71+V71+Z71+AA71+AC71+AD71+AE71+AF71+AG71+AH71								
63												
64					PR123!$C12 thru $C21				$N71+$AB71			
65												
66												
67	Net Premiums Earned from Schedule P Part 1 Column 3											
68												
69	R1	R2	S	T	U	I-J-L-S-T	F1 + F2	H1 + H2	I + U	R1 + R2	N & P	Summary

	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/A	N/A	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	**0**
89	0	0	0	0	**0**		0	0	**0**	0	0	**0**
90	0	0	0	0	**0**		0	0	**0**	0	0	**0**
91	0	0	0	0	**0**		0	0	**0**	0	0	**0**
92	0	0	0	0	**0**		0	0	**0**	0	0	**0**
93	0	0	0	0	**0**		0	0	**0**	0	0	**0**
94	0	0	0	0	**0**		0	0	**0**	0	0	**0**
95	0	0	0	0	**0**		0	0	**0**	0	0	**0**
96	0	0	0	0	**0**		0	0	**0**	0	0	**0**
97	0	0	0	0	**0**		0	0	**0**	0	0	**0**
98												
99	**=IF(AND(AB71>0,AB87>0,AB71>=0.2*AVERAGE(AB$71:AB$80)),ROUND(MIN(3,AB87/AB71),5),"N/A")**											
100	**Net Loss Ratios Used to Compute Company Experience Adjustment for Net Written Premium RBC**											
101												
102	**R1**	**R2**	**S**	**T**	**U**	**I-J-L-S-T**	**F1 + F2**	**H1 + H2**	**I + U**	**R1 + R2**	**N & P**	**Summary**
103	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
104	N/A	N/A	N/A	N/A	**N/A**	N/A	N/A	N/A	**N/A**	N/A	N/A	N/A
105	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
106	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A

	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
107	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
108	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
109	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
110	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
111	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
112	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
113	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
114	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
115												
116	8	8	8	8	**8**		8	8	**8**	8	8	8
117	N/A	N/A	N/A	N/A	**N/A**		N/A	N/A	**N/A**	N/A	N/A	N/A
118												
119												
120	**=IF(AND(MIN(AB71:AB80)>0,MIN(AB87:AB96)>0,COUNT(AB104:AB113)>=AB115),ROUND(AVERAGE(AB104:AB113),5),"N/A")**											
121												
122												

UNDERWRITING AND INVESTMENT EXHIBIT - PREMIUMS WRITTEN PR035

(1) Did your company write Accident and Health Insurance in **2023**? Y

If answer is yes, please complete Column 2, **2023** Net Premiums Written.

(2) Did your company write Accident and Health Insurance in **2022**? Y

If answer is yes, please complete Column 3, **2022** Net Premiums Written.

(3) Were the total net Premiums written zero in **2023**? N

(4) Were the total net Premiums written zero in **2022**? N

For all companies,enter net premiums written in all Columns, Line 1 through Line 34.

Line of Business	(1) **2024** Net Premiums Written	(2) **2023** Net Premiums Written	(3) **2022** Net Premiums Written
1. Fire	0	xxx	xxx
2.1 Allied Lines	0	xxx	xxx
2.2 Multiple Peril Crop	0	xxx	xxx
2.3 Federal Flood	0	xxx	xxx
2.4 Private Crop	0	xxx	xxx
2.5 Private Flood	0	xxx	xxx
3. Farmowners Multiple Peril	0	xxx	xxx
4. Homeowners Multiple Peril	0	xxx	xxx
5.1 Commercial Multiple Peril **(Non-Liability Portion)**	0	xxx	xxx
5.2 Commercial Multiple Peril (Liability Portion)	0	xxx	xxx
6. Mortgage Guaranty	0	xxx	xxx
8. Ocean marine	0	xxx	xxx
9.1 Inland marine	0	xxx	xxx
9.2 Pet Insurance Plans	0	xxx	xxx
10. Financial Guaranty	0	xxx	xxx
11.1 Medical Professional Liability - Occurrence	0	xxx	xxx
11.2 Medical Professional Liability - Claims-Made	0	xxx	xxx
12. Earthquake	0	xxx	xxx
13.1 Comprehensive (Hospital and Medical) Individual	0	0	0
13.2 Comprehensive (Hospital and Medical) Group	0	0	0
14. Credit Accident and Health (group and individual)	0	0	0
15.1 Vision Only	0	0	0
15.2 Dental Only	0	0	0
15.3 Disability Income	0	0	0
15.4 Medicare Supplement	0	0	0
15.5 Medicaid Title XIX	0	0	0
15.6 Medicare Title XVIII	0	0	0
15.7 Long-Term Care	0	0	0
15.8 Federal Employees Health Benefits Plan	0	0	0
15.9 Other Health	0	0	0
16. Workers' Compensation	0	xxx	xxx
17.1 Other Liability - Occurrence	0	xxx	xxx
17.2 Other Liability - Claims-Made	0	xxx	xxx
17.3 Excess Workers' Compensation	0	xxx	xxx
18.1 Products Liability - Occurrence	0	xxx	xxx
18.2 Products Liability - Claims-Made	0	xxx	xxx
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)	0	xxx	xxx
19.2 Other Private Passenger Auto Liability	0	xxx	xxx
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	xxx	xxx
19.4 Other Commercial Auto Liability	0	xxx	xxx
21.1 Private Passenger Auto Physical Damage	0	xxx	xxx

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.					

UNDERWRITING RISK - RESERVES PR017

	A	B	C	D	E
4		**MEDICAL TABULAR RESERVE DISCOUNT PR038**			
5					
6		**Underwriting Risk - Reserves**		**PR017**	
7		**Annual Statement Source: Medical Tabular Reserve Discount**	Line	Column	Value (000 Omitted)
8	1	Homeowner/Farmowner	7	1	0
9	2	Private Pass Auto Liab	7	2	0
10	3	Comm Auto Liab	7	3	0
11	4	Workers' Comp	7	4	0
12	5	Comm Multi Peril	7	5	0
13	6	Medical Professional Liability - Occurrence	7	6	0
14	7	Medical Professional Liability - Claims-Made	7	7	0
15	8	Special Liab	7	8	0
16	9	Other Liab - Occurrence	7	9	0
17	10	Other Liab - Claims Made	7	9	0
18	11	Fidelity & Surety	7	10	0
19	12	Special Property	7	11	0
20	13	Auto Physical Damage	7	12	0
21	14	Other (Credit, A&H)	7	13	0
22	15	Fin Guaranty/Mrtg Guaranty	7	14	0
23	16	International	7	15	0
24	17	Medical Tabular Reserve Discount - Reinsurance :Property	7	16	0
25	18	Medical Tabular Reserve Discount - Reinsurance :Liability	7	17	0
26	19	Medical Tabular Reserve Discount - Reinsurance :Financial Lines	7	16	0
27	20	Product Liab - Occurence	7	18	0
28	21	Product Liab - Claims Made	7	18	0
29	22	Warranty	7	19	0
30	**23**	**Pet Insurance Plans**	**7**	**11**	**0**
31	24	Total	7	20	0
32					
33		**Underwriting Risk - Premiums**		**PR018**	
34		**Annual Statement Source : STMTINCOME (page 4, col.1 ln 4)**	Line	Column	Value
35	25	Other Underwriting Expenses Incurred	6	1	0

SCHEDULE P PART 1I - SPECIAL PROPERTY PR111

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

UNDERWRITING RISK - RESERVES PR017

	N	O
1		
2		
3		
4		
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6		
7	(28II)	(28III)
8		Total Losses and
9		Expenses Incurred, Net
10		excluding Earthquake,
11	Total Non-U.S. Losses Incurred, Net	Hurricane and Wildfire 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
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SCHEDULE P PART 1U - PET INSURANCE PLANS PR123

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

UNDERWRITING RISK - RESERVES PR017

	N	O
1		
2		
3		
4		
5		
6		
7	(28II)	(28III)
8		Expenses Incurred, Net
9		excluding Earthquake,
10	Total Non-U.S. Losses	Hurricane and Wildfire
11	Incurred, Net	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
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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

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 - Occurrence	0.000%	0.000%
20. Products Liability - Claims-Made	0.000%	0.000%
21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%
22. Warranty	0.000%	0.000%
23. Pet Insurance Plans	**0.000%**	**0.000%**

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%	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	0.000%	0.000%
15. International	0.000%	0.000%
16. Reinsurance - Property	0.000%	0.000%
17. Reinsurance Liability	0.000%	0.000%
18. Reinsurance -Financial Lines	0.000%	0.000%
19. Products Liability - Occurrence	0.000%	0.000%
20. Products Liability - Claims-Made	0.000%	0.000%
21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%
22. Warranty	0.000%	0.000%
23. Pet Insurance Plans	**0.000%**	**0.000%**