Publication Change Notice

In an effort to provide better data to our customers, the NAIC has replaced the Industry Risk-Based Capital Results for life, health, and property/casualty articles with the Aggregate Risk-Based Capital Results by Year statistical reports for life, health, and property/casualty.

The Aggregate RBC Results by Year are reviewed and adopted on an annual basis by the respective Working Groups:
- Health Risk-Based Capital Working Group
- Property and Casualty Risk-Based Capital Working Group
- Life Risk-Based Capital Working Group

If you have any question regarding these reports or the data, please direct your questions to the individuals listed below. Thank you!

Health Risk-Based Capital
- Crystal Brown, CBrown@naic.org

Property and Casualty Risk-Based Capital
- Eva Yeung, EYeung@naic.org

Life Risk-Based Capital
- Dave Fleming, DFleming@naic.org

Manager, Company Licensing & RBC
- Jane Barr, JBarr@naic.org
# Health Risk-Based Capital Data for Year-end 2013 through 2004

## 2013 Data as of 5/05/2014

<table>
<thead>
<tr>
<th>Year</th>
<th>Health RBC</th>
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<tbody>
<tr>
<td>2013</td>
<td>Excluding ACA Fees</td>
<td>Health RBC</td>
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<td>803</td>
<td>793</td>
<td>754</td>
<td>704</td>
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</tbody>
</table>

- **Companies that have an RBC loaded on the database**: 853
- **Companies with action levels**: 201
- **Percentage of total RBC’s loaded**: 2.34%
- **Company Action Level - Trend Test**: 19
- **Company Action Level**: 10
- **Regulatory Action Level**: 10
- **Authorized Control Level**: 11
- **Mandatory Control Level**: 12

## Summary: Aggregate Health RBC Results By Year

### Companies with an RBC loaded on the database

- Total H0 (H0 - Asset Risk - Affiliates w/RBC): 4,611,973,449
- Total H1 (H1 - Asset Risk - Other): 7,431,066,922
- Total H2 (H2 - Underwriting Risk): 26,207,312,324
- Total H3 (H3 - Credit Risk): 1,657,141,288
- Total H4 (H4 - Business Risk): 4,306,986,793
- Total RBC Before Covariance: 44,214,480,776
- Total Adjusted Capital: 117,066,725,839

### ACA Fees

- ACA Fees: 4,077,086,741

### Authorized Control Level RBC

- Authorized Control Level RBC: 16,932,423,585

### Aggregate RBC %

- Aggregate RBC %: 667%

### Median RBC %

- Median RBC %: 624%

### # of Companies with an RBC Ratio of > 10,000%

- # of Companies with an RBC Ratio of > 10,000%: 106

### # of Companies with an RBC Ratio of < 10,000% & > 1,000%

- # of Companies with an RBC Ratio of < 10,000% & > 1,000%: 197

### # of Companies with an RBC Ratio of < 1,000% & > 500%

- # of Companies with an RBC Ratio of < 1,000% & > 500%: 203

### # of Companies with an RBC Ratio of < 500% & > 300%

- # of Companies with an RBC Ratio of < 500% & > 300%: 231

### # of Companies with an RBC Ratio of < 300% & > 200%

- # of Companies with an RBC Ratio of < 300% & > 200%: 96

### # of Companies with an RBC Ratio of < 200%

- # of Companies with an RBC Ratio of < 200%: 20

### # of Companies with an RBC Ratio of Zero

- # of Companies with an RBC Ratio of Zero: 0

### Total Companies with RBC

- Total Companies with RBC: 853

### Total Revenue

- Total Revenue: 439,315,748,530

### Underwriting Deductions

- Underwriting Deductions: 429,741,468,510

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Source: NAIC Financial Database ©2014 National Association of Insurance Commissioners