

Summary: Aggregate P/C RBC Results By Year

AGGREGATED P&C RBC DATA
2022 Data as of June 29, 2023

| | YR2022 | YR2021 | YR2020 | YR2019 | YR2018 | YR2017 | YR2016 (Including Catastrophe Risk) | YR2016 (Excluding Catastrophe Risk) | YR2015 (Including Catastrophe Risk) | YR2015 (Excluding Catastrophe Risk) | YR2014 (Including Catastrophe Risk) | YR2014 (Excluding Catastrophe Risk) | YR2013 (Including Catastrophe Risk) | YR2013 (Excluding Catastrophe Risk) | YR2012 | YR2011 | |
|---|-------------------|-------------------|-------------------|-------------------|-----------------|-----------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|----|
| # OF COMPANIES FILED RBC | 2,522 | 2,511 | 2,477 | 2,490 | 2,465 | 2,486 | 2,492 | 2,492 | 2,494 | 2,494 | 2,520 | 2,520 | 2,567 | 2,567 | 2,588 | 2,582 | |
| # OF COMPANIES FILED AST | 2,626 | 2,626 | 2,599 | 2,593 | 2,607 | 2,620 | 2,628 | 2,628 | 2,644 | 2,644 | 2,673 | 2,673 | 2,707 | 2,707 | 2,747 | 2,768 | |
| % OF RBC COMPANIES | 96% | 96% | 95% | 96% | 95% | 95% | 95% | 95% | 94% | 94% | 94% | 94% | 95% | 95% | 95% | 93% | |
| GRAND TOTAL OF CO'S AT AN ACTION LEVEL | LEVEL | | | | | | | | | | | | | | | | |
| TREND TEST | 1 | 19 | 17 | 24 | 17 | 17 | 16 | 30 | 28 | 21 | 22 | 16 | 15 | 27 | 27 | 32 | 30 |
| COMPANY ACTION LEVEL | 1 | 27 | 8 | 15 | 9 | 14 | 28 | 22 | 21 | 13 | 13 | 22 | 12 | 28 | 18 | 15 | 13 |
| REGULATORY ACTION LEVEL | 2 | 7 | 3 | 4 | 8 | 11 | 6 | 12 | 12 | 11 | 11 | 8 | 10 | 10 | 13 | 14 | 14 |
| AUTHORIZED CONTROL LEVEL | 3 | 3 | 6 | 3 | 2 | 1 | 5 | 9 | 8 | 7 | 7 | 13 | 12 | 13 | 10 | 9 | 10 |
| MANDATORY CONTROL LEVEL | 4 | 17 | 18 | 20 | 19 | 22 | 19 | 17 | 17 | 24 | 24 | 28 | 25 | 15 | 14 | 31 | 24 |
| TOTAL | 54 | 35 | 42 | 38 | 48 | 58 | 60 | 58 | 56 | 55 | 74 | 57 | 66 | 52 | 68 | 61 | |
| % OF ACTION LEVEL COMPANIES | 2.14% | 1.39% | 1.70% | 1.53% | 1.95% | 2.33% | 2.41% | 2.33% | 2.25% | 2.21% | 2.94% | 2.26% | 2.57% | 2.03% | 2.62% | 2.36% | |
| RRG'S AT AN ACTION LEVEL | LEVEL | | | | | | | | | | | | | | | | |
| RRG'S TREND TEST | 1 | 5 | 8 | 8 | 9 | 4 | 4 | 11 | 11 | 8 | 8 | 7 | 7 | 9 | 8 | 4 | 6 |
| RRG'S AT COMPANY ACTION LEVEL | 1 | 11 | 4 | 5 | 4 | 6 | 12 | 8 | 8 | 5 | 5 | 5 | 5 | 9 | 9 | 6 | 5 |
| RRG'S AT REGULATORY ACTION LEVEL | 2 | 4 | 2 | 2 | 3 | 6 | 1 | 5 | 5 | 9 | 3 | 3 | 3 | 5 | 5 | 4 | 10 |
| RRG'S AT AUTHORIZED CONTROL LEVEL | 3 | 1 | 1 | 2 | 0 | 1 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 6 | 4 |
| RRG'S AT MANDATORY CONTROL LEVEL | 4 | 7 | 5 | 6 | 4 | 5 | 7 | 3 | 3 | 4 | 4 | 7 | 7 | 3 | 3 | 4 | 5 |
| TOTAL RRG'S AT AN ACTION LEVEL | 23 | 12 | 15 | 11 | 18 | 23 | 20 | 20 | 21 | 21 | 19 | 19 | 22 | 22 | 20 | 24 | |
| TOTAL RRG'S | 249 | 225 | 225 | 225 | 224 | 224 | 229 | 229 | 235 | 235 | 235 | 235 | 241 | 241 | 248 | 231 | |
| % OF RRG'S AT AN ACTION LEVEL | 9.24% | 5.33% | 6.67% | 4.89% | 8.04% | 10.27% | 8.73% | 8.73% | 8.94% | 8.94% | 8.09% | 8.09% | 9.13% | 9.13% | 8.06% | 10.39% | |
| TOTAL CO'S AT A LEVEL EXCLUDING RRG'S | LEVEL | | | | | | | | | | | | | | | | |
| TREND TEST | 1 | 14 | 9 | 16 | 8 | 13 | 12 | 19 | 17 | 13 | 14 | 9 | 8 | 18 | 19 | 28 | 24 |
| COMPANY ACTION LEVEL | 1 | 16 | 4 | 10 | 5 | 8 | 16 | 14 | 13 | 8 | 8 | 17 | 7 | 19 | 9 | 8 | |
| REGULATORY ACTION LEVEL | 2 | 3 | 1 | 2 | 5 | 5 | 5 | 7 | 7 | 3 | 2 | 8 | 5 | 5 | 9 | 4 | |
| AUTHORIZED CONTROL LEVEL | 3 | 2 | 5 | 1 | 2 | 0 | 2 | 5 | 4 | 4 | 4 | 9 | 8 | 8 | 5 | 6 | |
| MANDATORY CONTROL LEVEL | 4 | 10 | 13 | 14 | 15 | 17 | 12 | 14 | 14 | 20 | 20 | 21 | 18 | 11 | 27 | 19 | |
| TOTAL CO'S AT AN ACTION LEVEL EXCL. RRG'S | 31 | 23 | 27 | 27 | 30 | 35 | 40 | 38 | 35 | 34 | 55 | 38 | 44 | 30 | 48 | 37 | |
| TOTAL CO'S EXCLUDING RRG'S | 2273 | 2286 | 2252 | 2265 | 2241 | 2262 | 2263 | 2259 | 2259 | 2259 | 2285 | 2285 | 2326 | 2326 | 2350 | 2351 | |
| % OF ACTION LEVEL COMPANIES | 1.36% | 1.01% | 1.20% | 1.19% | 1.34% | 1.55% | 1.77% | 1.68% | 1.55% | 1.51% | 2.41% | 1.66% | 1.89% | 1.29% | 2.04% | 1.57% | |
| # OF COMPANIES WITH RBC RATIO > 10000% | 378 | 364 | 542 | 540 | 525 | 485 | 448 | 453 | 444 | 449 | 439 | 443 | 417 | 426 | 402 | 404 | |
| # OF COMPANIES WITH RBC RATIO > 1,000 & < 10,000% | 1,007 | 1,037 | 832 | 836 | 836 | 850 | 893 | 926 | 873 | 903 | 834 | 888 | 873 | 916 | 929 | 921 | |
| # OF COMPANIES WITH RBC RATIO > 500 & < 1,000% | 611 | 634 | 620 | 627 | 682 | 682 | 684 | 681 | 707 | 707 | 731 | 718 | 722 | 721 | 741 | 740 | |
| # OF COMPANIES WITH RBC RATIO > 300 & < 500% | 380 | 359 | | | | | | | | | | | | | | | |
| # OF COMPANIES WITH RBC RATIO > 250 & < 300% | 55 | 46 | | | | | | | | | | | | | | | |
| # OF COMPANIES WITH RBC RATIO < 500% > 250% | | | 418 | 420 | 409 | 367 | 350 | 325 | 375 | 342 | 355 | 362 | 392 | 398 | 420 | 415 | |
| # OF COMPANIES WITH RBC RATIO < 200 & < 250% | 37 | 36 | 23 | 29 | 35 | 44 | 57 | 49 | 39 | 38 | 45 | 55 | 34 | 51 | 38 | 41 | |
| # OF COMPANIES WITH RBC RATIO < 200 & ↔ 0% | 54 | 35 | | | | | | | | | | | | | | | |
| # OF COMPANIES WITH RBC RATIO OF ZERO | 0 | 0 | | | | | | | | | | | | | | | |
| TOTAL | 2,522 | 2,511 | | | | | | | | | | | | | | | |
| TOTAL ADJUSTED CAPITAL | 1,211,723,945,518 | 1,295,396,441,237 | 1,147,914,269,354 | 1,073,407,595,862 | 931,224,541,048 | 935,853,540,871 | 876,880,715,466 | 876,880,715,466 | 833,471,054,728 | 833,471,054,728 | 830,075,697,234 | 830,075,697,234 | 802,846,214,956 | 802,846,214,956 | 732,755,479,582 | 690,062,777,245 | |
| AUTHORIZED CONTROL LEVEL RBC | 206,730,000,454 | 209,812,119,487 | 186,945,420,616 | 171,329,036,103 | 151,112,834,048 | 149,906,691,631 | 138,674,310,776 | 129,689,495,515 | 133,774,578,223 | 123,913,249,094 | 133,899,222,712 | 123,675,484,440 | 129,392,024,942 | 120,006,078,091 | 113,136,973,572 | 108,391,831,794 | |
| AGGREGATE RBC % | 58% | 61% | | | | | | | | | | | | | | | |
| MEDIAN RBC % | 1145% | 1167% | | | | | | | | | | | | | | | |
| Total R0 (R0 - asset risk-subsidiary insurance companies) | 82,520,919,036 | 84,025,196,294 | 76,046,027,452 | 68,455,409,790 | 58,785,678,885 | 59,734,593,232 | N/A | 51,108,811,684 | N/A | 49,900,393,442 | N/A | 49,176,072,264 | N/A | 48,287,366,588 | 48,202,673,668 | 45,123,897,875 | |
| Total R0A (R0A - asset risk-subsidiary insurance companies) | N/A | N/A | N/A | N/A | N/A | N/A | 53,372,325,366 | N/A | 52,971,730,939 | N/A | 51,557,210,875 | N/A | 48,287,366,588 | N/A | N/A | N/A | |
| Total R1 (R1 - asset risk-fixed income) | 19,282,260,346 | 19,509,016,149 | 9,673,549,747 | 8,753,606,104 | 8,046,031,430 | 8,576,187,292 | N/A | 8,765,165,437 | N/A | 8,742,706,647 | N/A | 8,256,026,919 | N/A | 8,073,537,182 | 7,934,813,366 | 7,933,158,197 | |
| Total R1A (R1A - asset risk-fixed income) | N/A | N/A | N/A | N/A | N/A | N/A | 8,245,138,135 | N/A | 8,606,694,725 | N/A | 8,083,584,394 | N/A | 8,073,537,182 | N/A | N/A | N/A | |
| Total R2 (R2 - asset risk-equity) | 174,361,118,092 | 192,082,618,520 | 161,553,769,065 | 144,697,616,270 | 119,069,344,182 | 123,865,731,113 | N/A | 105,029,779,766 | N/A | 96,330,956,505 | N/A | 100,045,213,943 | N/A | 95,237,418,680 | 80,503,813,540 | 74,306,481,513 | |
| Total R2A (R2A - asset risk-equity) | N/A | N/A | N/A | N/A | N/A | N/A | 104,755,558,433 | N/A | 96,162,709,544 | N/A | 99,596,445,434 | N/A | 95,237,418,680 | N/A | N/A | N/A | |
| Total R3 (R3 - asset risk-credit) | 8,287,161,773 | 11,388,107,162 | 10,387,430,318 | 9,357,397,726 | 9,301,202,060 | 18,434,231,938 | 15,209,538,138 | 15,209,538,138 | 13,816,109,339 | 13,816,109,339 | 13,174,662,626 | 13,174,662,626 | 13,175,047,151 | 13,175,047,151 | 13,710,240,293 | 15,506,957,456 | |
| Total R3A (R3A - asset risk-credit) | N/A | N/A | N/A | N/A | N/A | 9,848,015,193 | 9,498,603,942 | 9,498,603,942 | 6,647,507,689 | 6,647,507,689 | N/A | N/A | N/A | N/A | N/A | N/A | |
| Total R4 (R4 - underwriting risk - reserves) | 154,267,900,707 | 145,492,505,595 | 130,302,138,858 | 123,165,959,122 | 114,979,409,018 | 115,358,602,270 | 108,983,784,131 | 108,983,784,131 | 107,554,282,338 | 107,554,282,338 | 106,736,363,643 | 106,736,363,643 | 102,887,821,123 | 102,887,821,123 | 103,357,565,995 | 102,052,746,060 | |
| Total R4A (R4A - underwriting risk - reserves) | N/A | N/A | N/A | N/A | N/A | N/A | 111,147,867,287 | N/A | 104,563,384,511 | N/A | 103,210,396,738 | N/A | 103,210,396,738 | N/A | N/A | N/A | |
| Total R5 (R5 - underwriting risk - net written premium) | 88,254,096,856 | 81,117,342,335 | 78,327,294,222 | 74,813,906,575 | 75,532,307,468 | 68,756,100,751 | N/A | 73,468,980,677 | N/A | 68,279,553,819 | N/A | 67,650,432,627 | N/A | 63,741,313,990 | 60,141,171,547 | 55,605,084,809 | |
| Total R5A (R5A - Underwriting Risk - net written premium) | N/A | N/A | N/A | N/A | N/A | N/A | 69,209,100,248 | N/A | 62,755,777,944 | N/A | 59,601,481,811 | N/A | 55,380,551,560 | N/A | N/A | N/A | |
| Total R6 (R6 - Catastrophe Risk for Earthquake) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 28,719,453,448 | N/A | 26,071,879,510 | N/A | 24,172,075,606 | N/A | N/A | N/A | |
| Total R7 (R7 - Catastrophe Risk for Hurricane) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 52,717,782,097 | N/A | 52,565,472,147 | N/A | 51,851,291,264 | N/A | N/A | N/A | |
| Total Rcat | 56,443,376,138 | 54,458,108,356 | 55,405,268,158 | 53,740,016,069 | 52,510,292,783 | 50,710,820,614 | 59,104,956,618 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |