

## **Risk-Based Capital (RBC) Instructions; Trend Test, Life and Health Insurers; SB 24**

**SB 24** amends certain risk-based capital (RBC) provisions in the Insurance Code to update the specified effective date of RBC instructions and increase an RBC factor associated with a trend test calculation for life and health insurance companies.

The bill updates the effective date specified in law for the RBC instructions promulgated by the National Association of Insurance Commissioners from December 31, 2011, to December 31, 2012.

The bill also increases, from 2.5 to 3.0, one of the RBC calculation factors specified in determining a company action level event for a life and health insurance company.