

**40-1-48. Risk-based capital instructions for health organizations.** The following document prepared by the national association of insurance commissioners is hereby adopted by reference:

“2015 NAIC health risk-based capital report including forecasting\_and instructions for companies as of December 31, 2015,” including the appendices and excluding the unnumbered page titled “companion products” and the preceding unnumbered page; the letter dated September 11, 2015 to health risk-based capital subscribers from Crystal Brown; the health risk-based capital newsletter, volume 17.1, dated September 2015; pages i through iii; pages 18 through 24 titled “underwriting risk – XR012-A (for informational purposes only)”; pages 36 and 37 titled “operational risk informational section instructions – XR022 (for informational purposes only)”; page XR012-A titled “underwriting risk – experience fluctuation risk – (for informational purposes only)”; page XR022 titled “operational risk – informational only” and the “health forecasting” CD-ROM attached to the inside back cover. (Authorized by K.S.A. 40-2d29; implementing K.S.A. 40-2d01(f), K.S.A. 2017 Supp. 40-2d02(a), K.S.A. 40-2d03(a), and K.S.A. 2017 Supp. 40-2d05; effective Dec. 28, 2001; amended July 5, 2002; amended Oct. 17, 2003; amended April 23, 2004; amended March 17, 2006; amended Dec. 1, 2008; amended Jan. 3, 2011; amended June 29, 2012; amended Jan. 31, 2014; amended Feb. 27, 2015; amended Aug. 18, 2017; amended April 20, 2018.)