

Press Release



AAF Releases Primer on Operational Risk Capital for Health Insurers

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The American Action Forum (@AAF) released a primer on the operational risk capital for health insurers in light of this week's National Association for Insurance Commissioners (NAIC) meeting.

AAF explains:

- Analysts estimate that removing backward-looking operational risk capital requirements [would free up over \\$200 billion in capital](#) at just the four largest U.S. banks – a number that could stretch far higher across the entire banking sector.
- If regulators implement a 3-percent operational risk capital surcharge for health insurers, it could result in over \$3.8 billion in capital forced to be set aside, with the implication of increased premiums, decreased choice, and less competition for consumers.

[Click here](#) to read the full primer.