

SERFF Tracking Number: RENA-125877488 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company of America State Tracking Number: 40707
 Company Tracking Number:
 TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental
 Product Name: Delta/Renaissance Individual Rate Filing
 Project Name/Number: /

Filing at a Glance

Company: Renaissance Life & Health Insurance Company of America

Product Name: Delta/Renaissance Individual Rate Filing SERFF Tr Num: RENA-125877488 State: ArkansasLH

TOI: H10I Individual Health - Dental	SERFF Status: Closed	State Tr Num: 40707
Sub-TOI: H10I.000 Health - Dental	Co Tr Num:	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Rosalind Minor
	Author: Claudia Niemara	Disposition Date: 10/29/2008
	Date Submitted: 10/28/2008	Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:
 Project Number:
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 3.1%
 Filing Status Changed: 10/29/2008
 State Status Changed: 10/29/2008
 Corresponding Filing Tracking Number:
 Filing Description:

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Deemer Date:

On behalf of Renaissance Life & Health Insurance Company of America, I am enclosing for filing updated rates for your review and approval. These rates will be used in conjunction with individual dental Policy INVD-100A-Delta-AR. These rates will be effective for calendar year 2009. Previous rates were submitted under SERFF Tracking No. FRCS-125126900 and approved June 29, 2007.

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Enclosed are the rates and actuarial memorandum. these premium rates are not unreasonable in relation to the benefits provided.

Should you have any questions or need additional information, please contact me at 1-800-963-4596 ext. 2429 or cniemara@renaissancefamily.com.

Sincerely,

Claudia Niemara

Company and Contact

Filing Contact Information

Claudia Niemara, Executive Assistant cniemara@renaissancefamily.com
P.O. Box 30381 (517) 347-5917 [Phone]
Lansing, MI 48864 (517) 706-3682[FAX]

Filing Company Information

Renaissance Life & Health Insurance Company CoCode: 61700 State of Domicile: Delaware
of America
Group Code: 477 Company Type: Life & Health
P.O. Box 30381
Lansing, MI 48909-7881 Group Name: State ID Number:
(800) 745-7509 ext. [Phone] FEIN Number: 47-0397286

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 for Rate filing
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Renaissance Life & Health Insurance Company of America	\$50.00	10/28/2008	23526761

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/29/2008	10/29/2008

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Disposition

Disposition Date: 10/29/2008

Implementation Date:

Status: Approved-Closed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Renaissance Life & Health Insurance Company of America	3.100%	\$1,008	80	\$33,984	4.200%	-6.000%	3.100%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	AR-Delta Ren Ret Rates Individual	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: Revised
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: Increase
Effective Date of Last Rate Revision:
Filing Method of Last Filing: Initial

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Renaissance Life & Health Insurance Company of America	3.100%	3.100%	\$1,008	80	\$33,984	4.200%	-6.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	AR-Delta Ren Ret Rates Individual	INVD-100A-Delta-AR	Revised	Previous State Filing Number: Percent Rate Change Request:	FRCS- AR - Delta Ren Ret Rates Individual.Doc.pdf 125126900 3

Renaissance Age 55 and Over Individual Rates
Product: Delta Ren Retir e
5 Statewide Regions

<u>Region</u>	<u>High Plan</u>	<u>Admin %</u>	<u>Low Plan</u>	<u>Admin %</u>
AK, CT, DC, DE & MA	\$52.50	13.47%	\$33.50	19.40%
CA, CO, MD, MI, MN, NH, NJ, RI, WA & WI	\$45.00	15.71%	\$28.50	22.81%
AZ, FL, GA, HI, IL, ME, NC, OH, OR, VA & VT	\$43.00	16.44%	\$27.50	23.64%
IA, ID, IN, KS, KY, LA, MO, MT, ND, NE, NM, NV, PA, SC, SD, TN, TX, UT & WY	\$41.50	17.04%	\$26.00	25.00%
AL, AR, MS, OK & WV	\$37.50	18.85%	\$23.50	27.66%

Renaissance Life and Health Insurance Company of America
High Plan Experience

Product:	States:	Company	Premium	Paid Claims	Change in	Incurred Claims	Admin	Incurred
		Name:			Reserve			Loss Ratio
<i>Delta/Ren - Retirees</i>	<i>Country Wide Average</i>	<i>RLHICA</i>	<i>\$7,883,928</i>	<i>\$7,615,985</i>	<i>\$461,529</i>	<i>8,077,514</i>	<i>\$883,000</i>	<i>1.0246</i>
<i>Delta/Ren - Retirees</i>	<i>AK,CT,DC,DE,MA</i>	<i>RLHICA</i>	<i>\$48,240</i>	<i>\$47,068</i>	<i>\$2,852</i>	<i>49,921</i>	<i>\$5,403</i>	<i>1.0348</i>
<i>Delta/Ren - Retirees</i>	<i>CA,CO,MD,MI,MN, NH,NJ,RI,WA,WI</i>	<i>RLHICA</i>	<i>\$5,459,940</i>	<i>\$5,620,632</i>	<i>\$340,610</i>	<i>5,961,243</i>	<i>\$611,513</i>	<i>1.0918</i>
<i>Delta/Ren - Retirees</i>	<i>AZ,FL,GA,HI,IL,ME,NC,OH,OR,VA,VT</i>	<i>RLHICA</i>	<i>\$1,482,444</i>	<i>\$1,270,236</i>	<i>\$76,976</i>	<i>1,347,212</i>	<i>\$166,034</i>	<i>0.9088</i>
<i>Delta/Ren - Retirees</i>	<i>IA,ID,IN,KS,KY,LA,MO,MT,ND,NE,NM,NV,PA, SC,SD,TN,TX,UT,WY</i>	<i>RLHICA</i>	<i>\$763,596</i>	<i>\$598,750</i>	<i>\$36,284</i>	<i>635,034</i>	<i>\$85,523</i>	<i>0.8316</i>
<i>Delta/Ren - Retirees</i>	<i>AL,AR,MS,OK,WV</i>	<i>RLHICA</i>	<i>\$129,708</i>	<i>\$79,299</i>	<i>\$4,805</i>	<i>84,104</i>	<i>\$14,527</i>	<i>0.6484</i>

Renaissance Life and Health Insurance Company of America
Low Plan Experience

Product:	States:	Company	Premium	Paid Claims	Change in	Incurred Claims	Admin	Incurred
		Name:			Reserve			Loss Ratio
<i>Delta/Ren - Retirees</i>	<i>Country Wide Average</i>	<i>RLHICA</i>	<i>\$1,012,851</i>	<i>\$560,673</i>	<i>\$33,977</i>	<i>594,650</i>	<i>\$145,851</i>	<i>0.5871</i>
<i>Delta/Ren - Retirees</i>	<i>AK,CT,DC,DE,MA</i>	<i>RLHICA</i>	<i>\$5,184</i>	<i>\$3,828</i>	<i>\$232</i>	<i>4,060</i>	<i>\$746</i>	<i>0.7832</i>
<i>Delta/Ren - Retirees</i>	<i>CA,CO,MD,MI,MN, NH,NJ,RI,WA,WI</i>	<i>RLHICA</i>	<i>\$689,283</i>	<i>\$401,325</i>	<i>\$24,320</i>	<i>425,645</i>	<i>\$99,257</i>	<i>0.6175</i>
<i>Delta/Ren - Retirees</i>	<i>AZ,FL,GA,HI,IL,ME,NC,OH,OR,VA,VT</i>	<i>RLHICA</i>	<i>\$214,029</i>	<i>\$110,690</i>	<i>\$6,708</i>	<i>117,398</i>	<i>\$30,820</i>	<i>0.5485</i>
<i>Delta/Ren - Retirees</i>	<i>IA,ID,IN,KS,KY,LA,MO,MT,ND,NE,NM,NV,PA, SC,SD,TN,TX,UT,WY</i>	<i>RLHICA</i>	<i>\$91,746</i>	<i>\$39,338</i>	<i>\$2,384</i>	<i>41,722</i>	<i>\$13,211</i>	<i>0.4548</i>
<i>Delta/Ren - Retirees</i>	<i>AL,AR,MS,OK,WV</i>	<i>RLHICA</i>	<i>\$12,609</i>	<i>\$5,492</i>	<i>\$333</i>	<i>5,825</i>	<i>\$1,816</i>	<i>0.4620</i>