

SERFF Tracking Number: RENA-126129170 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 42214
 of America
 Company Tracking Number:
 TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental
 Product Name: Ren/Ren Individual Rates
 Project Name/Number: /

Filing at a Glance

Company: Renaissance Life & Health Insurance Company of America
 Product Name: Ren/Ren Individual Rates SERFF Tr Num: RENA-126129170 State: ArkansasLH
 TOI: H10I Individual Health - Dental SERFF Status: Closed State Tr Num: 42214
 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: 05/15/2009
 Date Submitted: 04/27/2009 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: 16.1% Group Market Type:
 Filing Status Changed: 05/15/2009 Explanation for Other Group Market Type:
 State Status Changed: 05/15/2009
 Deemer Date: Corresponding Filing Tracking Number:
 Filing Description:
 Renaissance Life & Health Insurance Company of America, NAIC #61700
 Rate filing for INVD-100A-AR v2

We are submitting these updated rates for review and approval. These rates will be used in conjunction with individual dental Policy INVD-100A-AR v2 which was recently approved March 27, 2009, State Tracking Number 41501. Initial rates were previously submitted under SERFF Tracking No. FRCS-125058056 and approved June 29, 2007.

SERFF Tracking Number: RENA-126129170 State: Arkansas
Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 42214
of America
Company Tracking Number:
TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
Product Name: Ren/Ren Individual Rates
Project Name/Number: /

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

Should you need additional information, please contact me at 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: Fee for rate filing.
Per Company: No

SERFF Tracking Number: RENA-126129170 State: Arkansas
Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 42214
of America
Company Tracking Number:
TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
Product Name: Ren/Ren Individual Rates
Project Name/Number: /

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Renaissance Life & Health Insurance Company of America	\$50.00	04/27/2009	27437611

SERFF Tracking Number: RENA-126129170 State: Arkansas
Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 42214
of America
Company Tracking Number:
TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
Product Name: Ren/Ren Individual Rates
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	05/15/2009	05/15/2009

SERFF Tracking Number: RENA-126129170 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company of America State Tracking Number: 42214
 Company Tracking Number:
 TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
 Product Name: Ren/Ren Individual Rates
 Project Name/Number: /

Disposition

Disposition Date: 05/15/2009

Implementation Date:

Status: Approved-Closed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Renaissance Life & Health Insurance Company of America	16.100%	16.100%	\$0	0	\$0	34.000%	13.900%

SERFF Tracking Number: RENA-126129170 State: Arkansas

Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 42214
of America

Company Tracking Number:

TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental

Product Name: Ren/Ren Individual Rates

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Rates	Approved-Closed	Yes

SERFF Tracking Number: RENA-126129170 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company of America State Tracking Number: 42214
 Company Tracking Number:
 TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
 Product Name: Ren/Ren Individual Rates
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Updated rates
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: Increase
Effective Date of Last Rate Revision:
Filing Method of Last Filing: Initial Rates

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Renaissance Life & Health Insurance Company of America	16.100%	16.100%	\$0	0	\$0	34.000%	13.900%

SERFF Tracking Number: RENA-126129170 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 42214
 of America
 Company Tracking Number:
 TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
 Product Name: Ren/Ren Individual Rates
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved- Rates Closed		INVD-100A-AR v2	Revised	Previous State Filing Number: Percent Rate Change Request:	FRCS- AR - Ren Ren Ret Act Attach Individual Version 1.pdf 1250580 56 16.100

Renaissance Life & Health Insurance Company of America
Product: Ren/Ren Commercial Rates
5 Statewide Regions - Initial Filing

Region		High Plan	Admin %	Low Plan	Admin %	Composite Admin	Loss Ratio
AK, DC, DE, MA	1-Party	\$46.40		\$37.60			
	2-Party	\$89.55	12.19%	\$72.20	13.83%	12.44%	87.6%
	Family	\$152.49		\$119.56			
CA, CO, CT, MD, MI, MN NH, NJ, RI, WA, WI	1-Party	\$39.60		\$32.40			
	2-Party	\$76.43	14.28%	\$62.21	16.05%	14.55%	85.5%
	Family	\$130.19		\$103.03			
AZ, FL, GA, HI, IL, ME NC, OH, OR, VA, VT	1-Party	\$38.00		\$30.80			
	2-Party	\$73.34	14.88%	\$59.14	16.89%	15.18%	84.8%
	Family	\$124.93		\$97.94			
IA, ID, IN, KS, KY, LA, MO MT, ND, NE, NM, NV, PA SC, SD, TN, TX, UT, WY	1-Party	\$36.40		\$29.60			
	2-Party	\$70.26	15.54%	\$56.84	17.57%	15.84%	81.8%
	Family	\$119.67		\$94.12			
AL, AR, MS, OK, WV	1-Party	\$32.80		\$26.80			
	2-Party	\$63.30	17.24%	\$51.46	19.40%	17.56%	82.4%
	Family	\$107.84		\$85.22			

Renaissance Life & Health Insurance Company of America
Product: Ren/Ren Age 55 and Over Individual Rates
5 Statewide Regions

Region	High Plan	Admin %	Low Plan	Admin %	Composite Rate	Composite Admin	Average Increase	Expected Loss Ratio
AK, DC, DE, MA	\$58.00	12.19%	\$47.00	13.83%	\$56.35	12.44%	64.0%	87.6%
CA, CO, CT, MD, MI, MN, NH, NJ, RI, WA, WI	\$49.50	14.28%	\$40.50	16.05%	\$48.15	14.55%	40.2%	85.5%
AZ, FL, GA, HI, IL, ME, NC, OH, OR, VA, & VT	\$47.50	14.88%	\$38.50	16.89%	\$46.15	15.18%	34.4%	84.8%
IA, ID, IN, KS, KY, MO, MT, ND, NE, NM, LA, NV, PA, SC, SD, TN, TX, UT, WY	\$45.50	15.54%	\$37.00	17.57%	\$44.23	15.84%	28.8%	84.2%
AL, AR, MS, OK, WV	\$41.00	17.24%	\$33.50	19.40%	\$39.88	17.56%	16.1%	82.4%
Current & First Nationwide Rates Filed:	\$36.00	11.20%	\$25.00	14.40%	\$34.35	11.68%	NA	88.3%

Renaissance Life & Health Insurance Company of America
Ren/Ren Product - Nationwide Experience

<u>Projection Assumptions</u>		
Rate Increase:	32.40%	
Claims Trend:	5.00%	
Monthly Net Growth:	0	Subs

Calendar Year	Earned Premium	Paid Claims	Change in Clm Liab	Incurred Claims	Incurred Loss Ratio	Expected Incurred Clms	Expected Loss Ratio	A/E Claims Ratio	Active Life Reserves	Earned Premium Current Rate Basis	Individual Months	Number of Claims
(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)	(i)	(j)	(k)		
2007	\$16,840	\$29,920	\$1,385	\$31,306	185.9%	14,920	88.6%	209.82%	0	\$16,840	502	237
2008	\$206,378	\$156,468	\$14,386	\$170,854	82.8%	182,851	88.6%	93.44%	0	\$206,378	6,067	1,168
Proj 2009	\$295,310	\$223,516	\$0	\$223,516	75.7%	182,851	79.8%	94.85%	0	\$224,101	6,588	1,268
Lifetime:	\$223,218	\$186,389	\$15,771	\$202,160	90.6%	\$197,771	88.6%	102.22%				

Renaissance Life & Health Insurance Company of America
Product: Ren/Ren Age 55 and Over Individual Rates
Percentage Increases Detail

<u>Descriptions</u>		<u>Percentages</u>
Experience Loss Ratio: (01/07 - 12/08 Exp. Period)	Incurred Claims/ Earned Premium	0.9057
Age adjustment: (now include ages 55 - 64)	Adjustment for offering rates to 55 & over	2.09%
Age adjusted L.R.:	0.9057*1.0209	0.9246
Claim Trend: (5% for 12 Months)	1.05^(12/12)	5.0%
Decrease in fee discount: (Increase in incurred claims)	Claims to increase by 14.74%	14.7%
Trend & Age Adjust Loss Ratio:	0.8452 * 1.05 * 1.1474	1.1139
Prior Expected Loss Ratio:	Fixed Data Point	0.8960
Premium Increase needed:	1.0182 / 0.8960 - 1	24.3%
Future Expected Loss Ratio:	Fixed Data Point	0.7980
Premium Increase needed:	1.0182 / 0.7980 - 1	39.6%
Requested Rate Increase:		32.4%

Renaissance Life & Health Insurance Company of America

High Plan Ren/Ren Product Pricing Change

	2007/2008 <u>Pricing</u>		2009 <u>Pricing</u>
Delta PPO Migration: Discount:	28.9% 26.6%	2009 Par Migration (DWP PPO) Discount	22.0% 6.0%
Delta Premier Migration: Discount:	59.5% 6.1%	2009 Non-Par Migration (70th Percentile) Discount:	78.0% 2.6%
Delta Non-Par Migration: Discount:	11.6% 19.0%		
Effective Discount:	13.5%	Effective Discount:	3.3%
High Plan Differential:	1.1174		

Low Plan Ren/Ren Product Pricing Change
--

Delta PPO Migration*: Discount:	100.0% 26.6%	2009 Par Migration (DWP PPO) Discount	22.0% 6.0%
* All claims paid off PPO schedule		2009 Non-Par Migration (70th Percentile) Discount:	78.0% 2.6%
Effective Discount:	26.6%	Effective Discount:	3.3%
Low Plan Differential:	1.3173		
Combined Differential (15% Low/85% High):	1.1474		