

SERFF Tracking Number: RENA-126485896 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company of America State Tracking Number: 45593
 Company Tracking Number: DELTA/REN INDV. RATES-2011
 TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental
 Product Name: Delta/Ren Rate Filing 2011
 Project Name/Number: Delta/Ren Indv. Rates-2011/Delta/Ren Indv. Rates-2011

Filing at a Glance

Company: Renaissance Life & Health Insurance Company of America

Product Name: Delta/Ren Rate Filing 2011 SERFF Tr Num: RENA-126485896 State: Arkansas
 TOI: H10I Individual Health - Dental SERFF Status: Closed-Approved- Closed State Tr Num: 45593

Sub-TOI: H10I.000 Health - Dental Co Tr Num: DELTA/REN INDV. RATES-2011 State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Rosalind Minor
 Authors: Denise Chadwell, Veta Daniel, Todd Svanda Disposition Date: 05/06/2010
 Date Submitted: 05/06/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2011 Implementation Date:
 State Filing Description:

General Information

Project Name: Delta/Ren Indv. Rates-2011
 Project Number: Delta/Ren Indv. Rates-2011
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 05/06/2010

Deemer Date:
 Submitted By: Denise Chadwell
 Filing Description:
 May 6, 2010

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: Domicilliary state has been filed concurrently.
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 05/06/2010
 Created By: Veta Daniel
 Corresponding Filing Tracking Number:

Arkansas Insurance Department
 1200 West 3rd Street
 Little Rock, AR 72201-1904

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Company Tracking Number: DELTA/REN INDV. RATES-2011
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Product Name: Delta/Ren Rate Filing 2011
Project Name/Number: Delta/Ren Indv. Rates-2011/Delta/Ren Indv. Rates-2011

Re: Renaissance Life & Health Insurance Company of America (N.A.I.C. No. 61700)
FEIN# 47-0397286, Group No. 0477
Individual Dental Product – Updated Rate Filing
Related Form Number – INVD-100A-Delta-AR, et al
SERFF Tracking Number – RENA-126485896

Dear Sir or Madam:

On behalf of Renaissance Life & Health Insurance Company of America, enclosed for filing are updated rates for your review and approval. These rates will supersede the rates that were filed and approved under SERFF Tracking No. RENA-125984203 January 13, 2009. These rates will be used in conjunction with individual dental Policy INVD-100A-Delta-AR.

Enclosed are the rates and actuarial memorandum.

Should you need additional information, please contact me directly at 517-347-5258, via email at dchadwell@renaissancefamily.com or through SERFF. Thank you for your assistance.

Sincerely,

Denise A. Chadwell
Supervisor
Renaissance Life & Health Insurance Company of America

Company and Contact

Filing Contact Information

Ms. Denise Chadwell, Supervisor dchadwell@renaissancefamily.com
4100 Okemos Rd. 517-347-5258 [Phone]
Okemos, MI 48864 517-381-4565 [FAX]

Filing Company Information

Renaissance Life & Health Insurance Company CoCode: 61700 State of Domicile: Indiana
of America
P.O. Box 30381 Group Code: 477 Company Type: Life & Health
Lansing, MI 48909-7881 Group Name: State ID Number:

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(800) 745-7509 ext. [Phone] FEIN Number: 47-0397286

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Rate Filing Fee = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Renaissance Life & Health Insurance Company of America	\$50.00	05/06/2010	36269634

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/06/2010	05/06/2010

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Disposition

Disposition Date: 05/06/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 6.19% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

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	6.190%	6.190%	\$8,823	376	\$142,446	6.610%	3.450%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Actuarial Memorandum Exhibits	Approved-Closed	No

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.100%
Effective Date of Last Rate Revision: 01/01/2009
Filing Method of Last Filing: SERFF

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	6.190%	6.190%	\$8,823	376	\$142,446	6.610%	3.450%