

SERFF Tracking Number: RENA-127076420 State: Arkansas
 Filing Company: Renaissance Life & Health Insurance Company of America State Tracking Number: 48382
 Company Tracking Number: 2012 REN/REN INDIVIDUAL RATES
 TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental
 Product Name: 2012 Ren Individual Rates
 Project Name/Number: 2012 Ren/Ren Individual Rates/

Filing at a Glance

Company: Renaissance Life & Health Insurance Company of America

Product Name: 2012 Ren Individual Rates SERFF Tr Num: RENA-127076420 State: Arkansas
 TOI: H10I Individual Health - Dental SERFF Status: Closed-Approved- Closed State Tr Num: 48382
 Sub-TOI: H10I.000 Health - Dental Co Tr Num: 2012 REN/REN INDIVIDUAL RATES State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Rosalind Minor
 Authors: Denise Chadwell, Todd Svanda Disposition Date: 04/08/2011
 Date Submitted: 04/01/2011 Disposition Status: Approved-Closed
 Implementation Date Requested: 01/01/2012 Implementation Date: 01/01/2012
 State Filing Description:

General Information

Project Name: 2012 Ren/Ren Individual Rates
 Project Number:
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 4.08%

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments: N/A
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 04/08/2011
 State Status Changed: 04/08/2011
 Created By: Denise Chadwell
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Denise Chadwell
 Filing Description:
 April 1, 2011

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

Re: Renaissance Life & Health Insurance Company of America (N.A.I.C. No. 61700)

SERFF Tracking Number: RENA-127076420 State: Arkansas
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of America
Company Tracking Number: 2012 REN/REN INDIVIDUAL RATES
TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental
Product Name: 2012 Ren Individual Rates
Project Name/Number: 2012 Ren/Ren Individual Rates/

FEIN# 47-0397286, Group No. 0477

Individual Dental Product – Updated Rate Filing

Related Form Number – INVD-100A-AR v2

SERFF Tracking Number – RENA-127076420

Dear Sir or Madam:

Enclosed you will find updated rates for our individual Dental Policies, form number INVD-100A-AR v2. The previous rates were approved by your department on 4/27/2009, under SERFF Tracking number RENA-126129170, State Tracking number 45522 . Enclosed are the following documents:

1. The updated rates;
2. The actuarial memorandum; and
3. Any appropriate transmittal forms, certifications, and/or filing fees.

It is our intention to begin using these new rates effective January 1, 2012.

Should you have any questions or require any additional information, please contact me directly at (517) 347-5258, by e-mail at dchadwell@renaissancefamily.com. or through SERFF. Thank you for your assistance.

Sincerely,

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

Enclosures

Company and Contact

Filing Contact Information

Denise A. Chadwell, Compliance Specialist dchadwell@renaissancefamily.com
4100 Okemos Road 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

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 P.O. Box 30381 Group Code: 477 Company Type: Life & Health
 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: \$50.00 per rate filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Renaissance Life & Health Insurance Company of America	\$50.00	04/01/2011	46173592

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	04/08/2011	04/08/2011

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Disposition

Disposition Date: 04/08/2011

Implementation Date: 01/01/2012

Status: Approved-Closed

Comment: We have approved a 4.08% 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	4.080%	4.080%	\$27	2	\$660	7.420%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Actuarial Memorandum Exhibits	Approved	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: 16.100%
Effective Date of Last Rate Revision: 05/15/2009
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	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	N/A	4.080%	4.080%	\$27	2	\$660	7.420%	0.000%