

**State:** District of Columbia **Filing Company:** Delta Dental Insurance Company  
**TOI/Sub-TOI:** H10G Group Health - Dental/H10G.000 Health Dental  
**Product Name:** DDIC, ENT-smPPO-DC-C, Rates  
**Project Name/Number:** DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

## Filing at a Glance

Company: Delta Dental Insurance Company  
 Product Name: DDIC, ENT-smPPO-DC-C, Rates  
 State: District of Columbia  
 TOI: H10G Group Health - Dental  
 Sub-TOI: H10G.000 Health Dental  
 Filing Type: Rate  
 Date Submitted: 09/20/2013  
 SERFF Tr Num: DDPa-129192935  
 SERFF Status: Pending Industry Response  
 State Tr Num:  
 State Status:  
 Co Tr Num: DDIC, ENT-SMPPO-DC-C, RATES  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Connie Roth, Noel Brennan, Alisa Koelling  
 Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:

**State:** District of Columbia **Filing Company:** Delta Dental Insurance Company  
**TOI/Sub-TOI:** H10G Group Health - Dental/H10G.000 Health Dental  
**Product Name:** DDIC, ENT-smPPO-DC-C, Rates  
**Project Name/Number:** DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

### General Information

Project Name: DDIC, ENT-smPPO-DC-C, Rates Status of Filing in Domicile: Not Filed  
 Project Number: DDIC, ENT-smPPO-DC-C, Rates Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small  
 Group Market Type: Employer, Association, Blanket Overall Rate Impact:  
 Filing Status Changed: 10/24/2013  
 State Status Changed: Deemer Date:  
 Created By: Alisa Koelling Submitted By: Alisa Koelling  
 Corresponding Filing Tracking Number:

Filing Description:  
September 17, 2013 VIA SERFF

District of Columbia Insurance Department  
 Administration Division  
 810 1st Street, NE, Suite 701  
 Washington, DC 20002

Re: Delta Dental Insurance Company ("DDIC") Form and Rate Filing

Form Name: DC Group Dental Contract, et al  
 Form Number: ENT-smPPO-DC-C, et al  
 NAIC Number: 81396  
 SERFF Tracking Number: DDPA-129192936 & DDPA-129192935

Proposed Effective Date: On Approval

Dear Sir or Madam:

Delta Dental Insurance Company is submitting the above referenced new Small Group (50 lives and under) Dental Insurance forms and rates on a review and approval basis. This is not PPACA or ACA related.

The enclosed rates will apply to the forms submitted under SERFF Tracking Number DDPA-129192936, ENT-smPPO-DC-C, et al.

The forms submitted under DDPA-129192936 do not replace any forms on file with your Department and will be used when our dental products are sold to employer/employee groups, labor unions or association groups located in the District of Columbia.

Our effective date for use of these forms and rates will be the earlier of the date the filing is approved or the date it is deemed approved by your Department.

Thank you for assisting us in this filing process. If there are any questions, please contact me at (916) 861-1974 or at akoelling@delta.org.

**State:** District of Columbia **Filing Company:** Delta Dental Insurance Company  
**TOI/Sub-TOI:** H10G Group Health - Dental/H10G.000 Health Dental  
**Product Name:** DDIC, ENT-smPPO-DC-C, Rates  
**Project Name/Number:** DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

Sincerely,

Alisa Koelling  
Regulatory Analyst

## Company and Contact

### Filing Contact Information

Alisa Koelling, Regulatory Analyst	akoelling@delta.org
11155 International Drive	916-861-1974 [Phone]
Rancho COrdova, CA 95670	916-861-2748 [FAX]

### Filing Company Information

Delta Dental Insurance Company	CoCode: 81396	State of Domicile: Delaware
1130 Sanctuary Parkway	Group Code: 2479	Company Type: LAH
Suite 600	Group Name:	State ID Number:
Alpharetta, GA 30009	FEIN Number: 94-2761537	
(770) 641-5217 ext. [Phone]		

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

SERFF Tracking #:

DDPA-129192935

State Tracking #:

Company Tracking #:

DDIC, ENT-SMPPO-DC-C, RATES

State: District of Columbia

Filing Company: Delta Dental Insurance Company

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: DDIC, ENT-smPPO-DC-C, Rates

Project Name/Number: DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	10/24/2013	10/24/2013

#### Response Letters

Responded By	Created On	Date Submitted
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**State:** District of Columbia **Filing Company:** Delta Dental Insurance Company  
**TOI/Sub-TOI:** H10G Group Health - Dental/H10G.000 Health Dental  
**Product Name:** DDIC, ENT-smPPO-DC-C, Rates  
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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/24/2013
Submitted Date	10/24/2013
Respond By Date	11/21/2013

Dear Alisa Koelling,

**Introduction:**

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

**Objection 1**

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Actuarial Memorandum Delta DC Small Group PPO 2013\_09\_16, [ENT-smPPO-DC-C] (Rate)

Comments: Enclosed rates for this filing could not be located. Please provide.

**Conclusion:**

Sincerely,  
Darniece Shirley

**SERFF Tracking #:**

DDPA-129192935

**State Tracking #:****Company Tracking #:**

DDIC, ENT-SMPPO-DC-C, RATES

**State:** District of Columbia**Filing Company:**

Delta Dental Insurance Company

**TOI/Sub-TOI:** H10G Group Health - Dental/H10G.000 Health Dental**Product Name:** DDIC, ENT-smPPO-DC-C, Rates**Project Name/Number:** DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Memorandum Delta DC Small Group PPO 2013_09_16	ENT-smPPO-DC-C	New		Actuarial Memorandum Delta DC Small Group PPO 2013 09 16.pdf,



ACTUARIAL MEMORANDUM  
Delta Dental Insurance Company  
State of District of Columbia  
September 16, 2013

Form Number ENT-smPPO-DC-C

**1. Scope and Purpose of Filing**

This rate certification is for the above Delta Dental Insurance Company (DDIC) forms. This rate filing is the first using this form. However, we are not filing a new product from a rating perspective. There are no changes to our manual rates and rating methodology for 2014.

**2. Actuarial Certification**

I, Thomas J. Leibowitz, FSA, MAAA, am a member of the American Academy of Actuaries, and meet the Academy Qualification Standard for rendering this Opinion.

I have reviewed the actuarial assumptions and methods on which the rates are based. I hereby certify that to the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of the state of District of Columbia and complies with Actuarial Standard of Practice No. 8. The rates shown are

- Based on actuarially sound principles
- Are not inadequate, excessive or unfairly discriminatory, and
- Are reasonable in relation to the benefits provided.

A handwritten signature in dark ink, appearing to read "Thomas J. Leibowitz". The signature is fluid and cursive, with a long horizontal stroke at the end.

Thomas J. Leibowitz, FSA, MAAA  
Vice President and Chief Actuary  
Delta Dental Insurance Company  
One First Street  
San Francisco, CA 94105

State: District of Columbia

Filing Company:

Delta Dental Insurance Company

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: DDIC, ENT-smPPO-DC-C, Rates

Project Name/Number: DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	Please see the attached Cover Letter.
<b>Attachment(s):</b>	Cover Letter (Rate).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Submitter is employee of the company.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	Please see the attached Actuarial Memorandum.
<b>Attachment(s):</b>	Actuarial Memorandum Delta DC Small Group PPO 2013 09 16.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	Please see the attached Actuarial Memorandum.
<b>Attachment(s):</b>	Actuarial Memorandum Delta DC Small Group PPO 2013 09 16.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	We are not a P&C company.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



SERFF Tracking #:

DDPA-129192935

State Tracking #:

Company Tracking #:

DDIC, ENT-SMPPO-DC-C, RATES

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Product Name: DDIC, ENT-smPPO-DC-C, Rates

Project Name/Number: DDIC, ENT-smPPO-DC-C, Rates/DDIC, ENT-smPPO-DC-C, Rates

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	We are not a P&C company.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	This filing is not PPACA or ACA related.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	This filing is not PPACA or ACA related.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

September 17, 2013

VIA SERFF

District of Columbia Insurance Department  
Administration Division  
810 1<sup>st</sup> Street, NE, Suite 701  
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Sincerely,



Alisa Koelling  
Regulatory Analyst



ACTUARIAL MEMORANDUM  
Delta Dental Insurance Company  
State of District of Columbia  
September 16, 2013

Form Number ENT-smPPO-DC-C

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Thomas J. Leibowitz, FSA, MAAA  
Vice President and Chief Actuary  
Delta Dental Insurance Company  
One First Street  
San Francisco, CA 94105



ACTUARIAL MEMORANDUM  
Delta Dental Insurance Company  
State of District of Columbia  
September 16, 2013

Form Number ENT-smPPO-DC-C

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