

State: District of Columbia **Filing Company:** Renaissance Life & Health Insurance Company of America

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: 2013 Delta/Ren Rates

Project Name/Number: 2013 Delta/Ren Rates/2013 Delta/Ren Rates

Filing at a Glance

Company: Renaissance Life & Health Insurance Company of America

Product Name: 2013 Delta/Ren Rates

State: District of Columbia

TOI: H10I Individual Health - Dental

Sub-TOI: H10I.000 Health Dental

Filing Type: Rate

Date Submitted: 07/26/2012

SERFF Tr Num: RENA-128159351

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: 2013 DELTA/REN RATES

Implementation: On Approval

Date Requested:

Author(s): Denise Chadwell, Veta Daniel, Errick Phillips, Meredith Sharp

Reviewer(s): Darniece Shirley (primary), Carolyn King

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

State: District of Columbia **Filing Company:** Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental
Product Name: 2013 Delta/Ren Rates
Project Name/Number: 2013 Delta/Ren Rates/2013 Delta/Ren Rates

General Information

Project Name: 2013 Delta/Ren Rates Status of Filing in Domicile: Pending
Project Number: 2013 Delta/Ren Rates Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: -7.11% Filing Status Changed: 07/27/2012
State Status Changed:
Deemer Date: Created By: Veta Daniel
Submitted By: Veta Daniel Corresponding Filing Tracking Number:

Filing Description:

Government of the District of Columbia
Department of Insurance, Securities and Banking
Actuarial Analysis Division
810 First Street, Suite 701
Washington DC 20002
ATTN: Mr. Laszlo Pentek, Health Actuary

RE: Renaissance Life & Health Insurance Company of America, NAIC No. 61700
FEIN# 47-0397286, Group No. 0477
SERFF Tracking No. RENA-128159351
Individual Dental Product – Updated Rate Filing
Form Number - INVD-100A-Delta

On behalf of Renaissance Life & Health Insurance Company of America, please find enclosed our revised rates for your review and approval. These rates will be used in conjunction with our Individual Dental Product, INVD-100A-DELTA. These rates were previously submitted under SERFF Tracking No. RENA-126496756 and approved on August 11, 2010. Enclosed are:

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, 2013.

If you have any questions or concerns regarding this filing, please contact me at 517-347-5273 or via email at vdaniel@renaissancefamily.com.

Thank you.

Veta M. Daniel
Administrative Process Specialist
Renaissance Life & Health Insurance Company of America

State: District of Columbia **Filing Company:** Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental
Product Name: 2013 Delta/Ren Rates
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Company and Contact

Filing Contact Information

Veta Daniel, Administrative Product Specialist
 4100 Okemos Road
 Okemos, MI 48864
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 517-347-5273 [Phone]
 517-381-4565 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Renaissance Life & Health Insurance Company of America	\$0.00		

State: District of Columbia

Filing Company:

Renaissance Life & Health Insurance Company of America

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: 2013 Delta/Ren Rates

Project Name/Number: 2013 Delta/Ren Rates/2013 Delta/Ren Rates

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

-7.110%

Effective Date of Last Rate Revision:

01/01/2011

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 req'd):	Minimum % Change (where req'd):
Renaissance Life & Health Insurance Company of America	-7.110%	-7.110%	\$-847	16	\$11,915	0.000%	-9.990%

SERFF Tracking #:

RENA-128159351

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

2013 DELTA/REN RATES

State:

District of Columbia

Filing Company:

Renaissance Life & Health Insurance Company of America

TOI/Sub-TOI:

H101 Individual Health - Dental/H101.000 Health Dental

Product Name:

2013 Delta/Ren Rates

Project Name/Number:

2013 Delta/Ren Rates/2013 Delta/Ren Rates

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1		DC Delta Ren Act Memo Exhibits	INVD-100A-Delta	New		DC Delta Ren Act Memo Exhibits.pdf

Exhibit 1
Renaissance Life & Health Insurance Company of America
Delta/Ren Individual Dental Product
Form Number INVD-100A-Delta-DC
Rate History for District of Columbia

Form Filing Approval Date: 03/16/2007

District of Columbia	Approval Date	High Plan			
		Age 54- Rate			Age 55+ Rate
		1-Party	2-Party	Family	1-Party
Initial Rate Filing	3/16/2007	NA	NA	NA	\$36.00
Rate Revision 1 Filing	2/11/2009	\$42.00	\$81.06	\$138.03	\$52.50
% Change					45.83%
Rate Revision 2 Filing	08/11/2010	\$42.32	\$81.67	\$139.07	\$52.89
% Change		0.76%	0.75%	0.75%	0.74%
Cummulative Change		0.76%	0.75%	0.75%	46.92%

District of Columbia	Approval Date	Medium Plan			
		Age 54- Rate			Age 55+ Rate
		1-Party	2-Party	Family	1-Party
Initial Rate Filing	08/11/2010	\$37.91	\$73.17	\$124.63	\$47.39

District of Columbia	Approval Date	Low Plan				Weighted Average Rate District of Columbia	Weighted Average Rate Nationwide
		Age 54- Rate			Age 55+ Rate		
		1-Party	2-Party	Family	1-Party		
Initial Rate Filing	03/16/2007	NA	NA	NA	\$25.00	\$34.35	\$34.35
Rate Revision 1 Filing	02/11/2009	\$26.80	\$51.46	\$85.22	\$33.50	\$49.65	\$39.93
% Change					34.00%	44.54%	16.25%
Rate Revision 2 Filing	08/11/2010	\$29.48	\$56.60	\$93.73	\$36.85	\$50.48	\$43.24
% Change		10.00%	9.99%	9.99%	10.00%	1.68%	8.29%
Cummulative Change		10.00%	9.99%	9.99%	47.40%	46.97%	25.89%

Exhibit 2
Renaissance Life & Health Insurance Company of America
Delta/Ren Individual Dental Product
Form Number INVD-100A-Delta-DC

		Requested Increase	Policyholders as of 6/30/2012	Percentage of Total Policyholders	Earned Premium for Jul-11 - Jun-12	Current Avg Annual Premium	Requested Avg Annual Premium	Filing Status
Nationwide		0.28%	71,546	100.00%	\$42,961,806.36	\$616.98	\$618.70	N/A
District of Columbia		-7.11%	16	0.02%	\$11,915.26	\$733.40	\$681.26	Filed
1 AL	Alabama	0.34%	711	0.99%	\$424,654.08	\$576.59	\$578.56	Filed
2 AK	Alaska	-7.57%	15	0.02%	\$7,966.47	\$621.26	\$574.26	Filed
3 AZ	Arizona	6.79%	1,363	1.91%	\$784,722.78	\$582.82	\$622.38	Filed
4 AR	Arkansas	0.06%	389	0.54%	\$203,379.65	\$532.19	\$532.52	Filed
5 CA	California	5.84%	2,133	2.98%	\$1,342,383.92	\$676.79	\$716.29	Filed
6 CO	Colorado	-0.18%	575	0.80%	\$299,975.07	\$615.75	\$614.63	Filed
7 CT	Connecticut	9.57%	197	0.28%	\$121,825.14	\$609.54	\$667.88	Filed
8 DE	Delaware	-0.37%	297	0.42%	\$214,419.20	\$688.05	\$685.53	Filed
9 DC	District of Columbia	-7.11%	16	0.02%	\$11,915.26	\$733.40	\$681.26	Filed
10 FL	Florida	0.00%	4,937	6.90%	\$2,627,925.08	\$528.47	\$528.47	Filed
11 GA	Georgia	0.10%	1,486	2.08%	\$798,277.64	\$537.89	\$538.43	Filed
12 HI	Hawaii	-0.14%	20	0.03%	\$13,851.75	\$735.31	\$734.29	Filed
13 ID	Idaho	0.00%	129	0.18%	\$55,022.21	\$576.55	\$576.55	Filed
14 IL	Illinois	0.05%	4,474	6.25%	\$2,255,471.30	\$520.80	\$521.04	Filed
15 IN	Indiana	-6.62%	3,564	4.98%	\$2,097,958.84	\$596.42	\$556.94	Filed
16 IA	Iowa	0.06%	364	0.51%	\$122,693.70	\$534.52	\$534.85	Filed
17 KS	Kansas	0.05%	382	0.53%	\$195,289.78	\$558.22	\$558.48	Filed
18 KY	Kentucky	-7.09%	629	0.88%	\$343,352.11	\$551.50	\$512.40	Filed
19 LA	Louisiana	0.22%	274	0.38%	\$175,049.02	\$609.98	\$611.30	Filed
20 ME	Maine	-0.36%	54	0.08%	\$32,501.64	\$611.46	\$609.27	Filed
21 MD	Maryland	-11.90%	655	0.92%	\$396,954.65	\$595.95	\$525.02	Filed
22 MA	Massachusetts	-7.27%	258	0.36%	\$181,226.72	\$741.66	\$687.75	Filed
23 MI	Michigan	0.29%	28,235	39.46%	\$19,738,964.85	\$695.92	\$697.93	Filed
24 MN	Minnesota	1.41%	247	0.35%	\$144,112.00	\$611.01	\$619.63	Filed
25 MS	Mississippi	0.17%	278	0.39%	\$150,520.97	\$543.20	\$544.12	Filed
26 MO	Missouri	0.17%	1,432	2.00%	\$815,865.84	\$552.60	\$553.52	Filed
27 MT	Montana	0.00%	35	0.05%	\$16,682.58	\$537.15	\$537.15	Filed
28 NE	Nebraska	0.03%	162	0.23%	\$76,992.59	\$567.69	\$567.83	Filed
29 NV	Nevada	6.60%	934	1.31%	\$467,946.85	\$535.55	\$570.89	Filed
30 NH	New Hampshire	1.39%	81	0.11%	\$48,688.60	\$629.14	\$637.89	Filed
31 NJ	New Jersey	-0.32%	859	1.20%	\$590,124.18	\$675.92	\$673.78	Filed
32 NM	New Mexico	0.08%	158	0.22%	\$77,480.59	\$550.83	\$551.26	Filed
35 NC	North Carolina	-5.86%	35	0.05%	\$20,367.04	\$607.81	\$572.16	Filed
36 ND	North Dakota	0.00%	14	0.02%	\$6,342.66	\$538.24	\$538.24	Filed
37 OH	Ohio	1.04%	5,498	7.68%	\$2,765,196.73	\$541.64	\$547.27	Filed
38 OK	Oklahoma	0.48%	654	0.91%	\$342,832.47	\$574.59	\$577.37	Filed
39 OR	Oregon	7.52%	937	1.31%	\$302,641.61	\$501.41	\$539.10	Filed
40 PA	Pennsylvania	0.00%	192	0.27%	\$66,377.57	\$562.48	\$562.48	Filed
41 RI	Rhode Island	1.36%	31	0.04%	\$19,598.80	\$613.32	\$621.68	Filed
42 SC	South Carolina	0.05%	765	1.07%	\$463,671.66	\$620.74	\$621.07	Filed
43 SD	South Dakota	0.17%	46	0.06%	\$22,128.64	\$568.36	\$569.34	Filed
44 TN	Tennessee	0.10%	3,045	4.26%	\$1,609,585.35	\$544.41	\$544.94	Filed
45 TX	Texas	0.06%	1,921	2.68%	\$1,079,652.94	\$582.66	\$583.01	Filed
46 UT	Utah	0.02%	476	0.67%	\$150,042.15	\$540.30	\$540.40	Filed
47 VT	Vermont	-0.96%	20	0.03%	\$12,958.68	\$622.81	\$616.84	Filed
48 VA	Virginia	-0.29%	265	0.37%	\$134,743.57	\$609.14	\$607.40	Filed
49 WA	Washington	9.69%	643	0.90%	\$287,632.89	\$565.93	\$620.74	Filed
50 WV	West Virginia	0.07%	183	0.26%	\$100,177.33	\$537.24	\$537.62	Filed
51 WI	Wisconsin	0.09%	1,316	1.84%	\$692,894.74	\$583.58	\$584.11	Filed
52 WY	Wyoming	0.00%	162	0.23%	\$50,766.47	\$539.17	\$539.17	Filed

Exhibit 3
Renaissance Life & Health Insurance Company of America
Individual Dental Product
Form Number INVD-100A-Delta-DC
Rate Summary Currently Approved Plan Designs

Plan Description	High Plan^	Medium Plan^	Low Plan^
Service Class:	Coinsurance Percentages		
Preventative & Diagnostic	90%/70%*	100%/80%*	50%
Emergency Palliative Treatment	90%/70%*	100%/80%*	50%
Radiographs - Bitewings	90%/70%*	100%/80%*	50%
Radiographs - All other	90%/70%*	80%/60%*	50%
Periodontal Prophylaxes	80%	80%/60%*	50%
Denture Repair, Rebase, Relining	80%	80%/60%*	50%
Oral Surgery	50%	50%	50%
Minor Restorative	50%	80%/60%*	50%
Periodontics	50%	50%	50%
Endodontics	50%	50%	50%
Major Restorative	50%	50%	50%
Prosthodontics	50%	50%	50%
Deductible	\$0	\$50	\$50
Maximum	\$1,600	\$1,000	\$1,000
<u>Current Rates</u>			
Ages 55+ Rate Per Person	\$52.89	\$47.39	\$36.85
Administrative Cost %	16.50%	18.00%	21.50%
Ages 54- Rate 1-Party	\$42.32	\$37.91	\$29.48
Ages 54- Rate 2-Party	\$81.67	\$73.17	\$56.60
Ages 54- Rate Family	\$139.07	\$124.63	\$93.73
Administrative Cost %	20.62%	22.50%	26.87%
<u>Proposed Rates</u>			
Ages 55+ Rate Per Person	\$49.19	\$44.07	\$33.17
Administrative Cost %	16.50%	18.00%	21.50%
Ages 54- Rate 1-Party	\$41.39	\$38.65	\$28.74
Ages 54- Rate 2-Party	\$79.88	\$74.59	\$55.18
Ages 54- Rate Family	\$136.14	\$127.06	\$91.39
Administrative Cost %	19.61%	20.52%	24.81%
<u>Percentage Change in Rates</u>			
Ages 55+ Rate Per Person	-7.00%	-7.01%	-9.99%
Ages 54- Rate 1-Party	-2.20%	1.95%	-2.51%
Ages 54- Rate 2-Party	-2.19%	1.94%	-2.51%
Ages 54- Rate Family	-2.11%	1.95%	-2.50%
<u>Number of Policies Affected by Change</u>			
Ages 55+ Rate Per Person	13	2	1
Ages 54- Rate 1-Party	0	0	0
Ages 54- Rate 2-Party	0	0	0
Ages 54- Rate Family	0	0	0

* In Network/Out of Network

^ All plans are subject to change due to competitive considerations. Any change would only occur after approval from the state is received.

Exhibit 3 cont
Renaissance Life & Health Insurance Company of America
Individual Dental Product
Form Number INVD-100A-Delta-DC
Rate Summary New Plan Designs

<u>Plan Description</u>	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J*
Service Class:	Coinsurance Percentages						
Preventative & Diagnostic	100%	50%	100%	100%	100%	100%	100%
Emergency Palliative Treatment	100%	50%	100%	100%	100%	100%	100%
Radiographs - Bitewings	100%	50%	100%	100%	100%	100%	100%
Radiographs - All other	50%	50%	0%	0%	80%	0%	50/65/80%
Periodontal Prophylaxes	50%	50%	0%	0%	80%	0%	50/65/80%
Denture Repair, Rebase, Relining	50%	50%	0%	0%	80%	80%	50/65/80%
Oral Surgery	50%	50%	0%	0%	50%	80%	20/35/50%
Minor Restorative	50%	50%	0%	50%	50%	0%	20/35/50%
Periodontics	50%	50%	0%	0%	50%	80%	20/35/50%
Endodontics	50%	50%	0%	0%	50%	80%	20/35/50%
Major Restorative	50%	50%	0%	0%	50%	80%	20/35/50%
Prosthodontics	50%	50%	0%	0%	50%	80%	20/35/50%
Deductible	\$50	\$50	\$0	\$0	\$0	\$1,000	\$50
Maximum	\$1,000	\$1,000	No Max	\$1,000	\$1,000	\$5,000	\$1,000
<u>Proposed Rates</u>							
Ages 55+ Rate Per Person	\$38.47	\$36.12	\$20.15	\$22.03	\$41.93	\$28.85	\$46.00
Administrative Cost %	20.77%	19.38%	34.74%	31.77%	19.06%	27.69%	17.37%
Ages 54- Rate 1-Party	\$35.29	\$31.59	\$19.52	\$21.31	\$37.27	\$26.35	\$41.37
Ages 54- Rate 2-Party	\$67.76	\$60.65	\$37.67	\$41.12	\$71.93	\$50.86	\$79.85
Ages 54- Rate Family	\$112.23	\$100.45	\$64.21	\$70.10	\$122.62	\$86.70	\$136.11
Administrative Cost %	22.64%	22.16%	35.87%	32.85%	21.44%	30.32%	19.31%

^ All plans are subject to change due to competitive considerations. Any change would only occur after approval from the state is received.

*Coinsurance percentages increase in the 2nd and 3rd years then remain at the highest levels

Exhibit 4
Development of Proposed Rates
Renaissance Life & Health Insurance Company of America
Delta/Ren Individual Dental Product
Form Number INVD-100A-Delta-DC
District of Columbia

Rates for Ages 55 and Older

Plan	a	b	c	d=a*b	e=c/b	f	g	h=d*e*f*g	i	j=h/i	k	l=j*(1+k)
	Current Gross Premium	Expected Loss Ratio	Experience Loss Ratio*	Current Pure Premium	Experience Adjustment	Change in Region Adjustment**	Trend Adjustment	Revised Pure Premium	New Region Expected Loss Ratio	Unadjusted Revised Gross Premium	Effect of Floor & Cap on Gross Prem^	Revised Gross Premium
High Plan	\$52.89	83.50%	78.43%	\$44.16	0.939	1.0000	1.082	\$44.86	83.50%	\$53.73	-8.45%	\$49.19
Medium Plan^	\$47.39	82.00%	N/A	\$38.86	0.939	1.0000	1.082	\$39.48	82.00%	\$48.14	-8.45%	\$44.07
Low Plan	\$36.85	78.50%	70.77%	\$28.93	0.902	1.0000	1.061	\$27.67	78.50%	\$35.25	-5.90%	\$33.17

New Plans	a	b	c	d=b*c	e	f=d/e	Plan Description
	Pricing Plan Gross Premium	Pricing Plan Pure Premium	New Plan Design Adj	New Plan Pure Premium	New Plan Exp Loss Ratio	New Plan Gross Premium	
Plan D	\$33.17	\$26.04	1.1704	\$30.48	79.23%	\$38.47	Private Label Plan Avg Rate
Plan E	\$33.17	\$26.04	1.1185	\$29.12	80.62%	\$36.12	Supplemental Plan Version 1
Plan F	\$49.19	\$41.07	0.3202	\$13.15	65.26%	\$20.15	Preventive Only Plan - Fillings @ 0% - Closed Panel
Plan G	\$49.19	\$41.07	0.3659	\$15.03	68.23%	\$22.03	Preventive Only Plan - Fillings @ 50% - Closed Panel
Plan H	\$49.19	\$41.07	0.8264	\$33.94	80.94%	\$41.93	Closed Panel Product Plan B
Plan I	\$49.19	\$41.07	0.5078	\$20.86	72.31%	\$28.85	High Deductible Plan B
Plan J	\$49.19	\$41.07	0.9254	\$38.01	82.63%	\$46.00	Graduated Copay Plan

* Credibility weighted incurred loss ratio for all states in the region combined

** The effect of moving the state to another region for rating purposes, if applicable

^ Medium Plan rates were developed in relation to High Plan rates. Due to the lack of credible experience for the Medium Plan, the relationship is maintained for this rating period.

Rates for Ages 54 and Younger

Plan	a	b	c=a*b	d	e	f	g	h=c*(1+d+e)	i=c*(1+f+g)	j	k=1-(1-j)/b
	Ages 55+ Gross Premium	Age Adjustment	1-Party Gross Premium	2-Party Spousal Factor	2-Party Dependent Factor	Family Spousal Factor	Family Dependent Factor	2-Party Gross Premium	Family Gross Premium	Ages 55+ Expected Loss Ratio	Ages 54- Expected Loss Ratio
High Plan	\$49.19	0.8414	\$41.39	0.8	0.13	0.89	1.40	\$79.88	Error	83.50%	80.39%
Medium Plan	\$44.07	0.8770	\$38.65	0.8	0.13	0.89	1.40	\$74.59	\$127.06	82.00%	79.48%
Low Plan	\$33.17	0.8666	\$28.74	0.8	0.12	0.89	1.29	\$55.18	\$91.39	78.50%	75.19%
Plan D	\$38.47	0.9174	\$35.29	0.8	0.12	0.89	1.29	\$67.76	\$112.23	79.23%	77.36%
Plan E	\$36.12	0.8746	\$31.59	0.8	0.12	0.89	1.29	\$60.65	\$100.45	80.62%	77.84%
Plan F	\$20.15	0.9686	\$19.52	0.8	0.13	0.89	1.40	\$37.67	\$64.21	65.26%	64.13%
Plan G	\$22.03	0.9672	\$21.31	0.8	0.13	0.89	1.40	\$41.12	\$70.10	68.23%	67.15%
Plan H	\$41.93	0.8889	\$37.27	0.8	0.13	0.89	1.40	\$71.93	\$122.62	80.94%	78.56%
Plan I	\$28.85	0.9135	\$26.35	0.8	0.13	0.89	1.40	\$50.86	\$86.70	72.31%	69.68%
Plan J	\$46.00	0.8994	\$41.37	0.8	0.13	0.89	1.40	\$79.85	\$136.11	82.63%	80.69%

Exhibit 5
Renaissance Life & Health Insurance Company of America
Form Number INVD-100A-Delta-DC
Delta/Ren District of Columbia Experience

Most Recent 4 Quarters

	Earned Premium	Paid Claims	Change in Clm Liab	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	Active Life Reserves as of Year End	Earned Prem Current Rate Basis	Exposure In Member Months	Number of Claims
	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	(j)	(k)	(l)	(m)
Jul-11 - Jun-12	\$11,915	\$7,413	\$147	\$7,560	63.5%	\$9,890	83.0%	76.4%	0	11,935	237	148

Projection Assumptions

Rate Increase effective 1/1/2013:	-7.11%	Claim Trend [^] :	4.00%	Insurance Trend:	0.00%	Lapse Rate ^{**} :	0.00%
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With Requested Increase

Calendar Year	Earned Premium	Paid Claims	Change in Clm Liab	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	Active Life Reserves as of Year End	Earned Prem Current Rate Basis	Exposure In Member Months	Number of Claims
(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	(j)	(k)	(l)	(m)
2007*	\$0	\$0	\$0	\$0	0.0%	0	88.6%	0.00%	\$0	\$0	-	-
2008	\$864	\$219	\$8	\$227	26.2%	766	88.6%	29.63%	\$0	\$1,269	24	4
2009	\$2,804	\$1,514	\$83	\$1,597	57.0%	2,391	85.3%	66.80%	\$0	\$2,824	54	12
2010	\$6,773	\$3,441	(\$61)	\$3,379	49.9%	5,775	85.3%	58.52%	\$0	\$6,823	129	89
2011	\$11,360	\$9,948	(\$118)	\$9,831	86.5%	9,429	83.0%	104.26%	\$59	\$11,401	224	181
2012	\$11,625			\$8,224	70.7%	9,649	83.0%	85.23%				
2013	\$10,900			\$8,553	78.5%	9,047	83.0%	94.54%				
2014	\$10,900			\$8,895	81.6%	9,047	83.0%	98.32%				
2015	\$11,790			\$9,251	78.5%	9,785	83.0%	94.54%				
2016	\$11,790			\$9,621	81.6%	9,785	83.0%	98.32%				
2017	\$12,752			\$10,006	78.5%	10,584	83.0%	94.54%				
2018	\$12,752			\$10,406	81.6%	10,584	83.0%	98.32%				
2019	\$13,792			\$10,822	78.5%	11,448	83.0%	94.54%				
2020	\$13,792			\$11,255	81.6%	11,448	83.0%	98.32%				
2021	\$14,918			\$11,706	78.5%	12,382	83.0%	94.54%				
Past	\$21,800			\$15,034	69.0%							
Future	\$125,011			\$98,740	79.0%							
Lifetime	\$146,811			\$113,774	77.5%							
Interest 5%												
Past	\$22,562			\$15,402	68.3%							
Future	\$95,273			\$75,052	78.8%							
Lifetime	\$117,836			\$90,454	76.8%							

* 2007 was the initial year Delta/Ren was filed

** Assumed to be offset by new business

[^] Future Premium increases equal claim trend

Without Requested Increase

Calendar Year	Earned Premium	Paid Claims	Change in Clm Liab	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	Active Life Reserves as of Year End	Earned Prem Current Rate Basis	Exposure In Member Months	Number of Claims
(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	(j)	(k)	(l)	(m)
2007*	\$0	\$0	\$0	\$0	#DIV/0!	\$0	88.60%	#DIV/0!	\$0	\$0	-	-
2008	\$864	\$219	\$8	\$227	26.25%	\$766	88.60%	29.63%	\$0	\$1,269	24	4
2009	\$2,804	\$1,514	\$83	\$1,597	57.0%	2,391	85.3%	66.80%	\$0	\$2,824	54	12
2010	\$6,773	\$3,441	(\$61)	\$3,379	49.9%	5,775	85.3%	58.52%	\$0	\$6,823	129	89
2011	\$11,360	\$9,948	(\$118)	\$9,831	86.5%	9,429	83.0%	104.26%	\$59	\$11,401	224	181
2012	\$11,625			\$8,224	70.74%	\$9,649	83.00%	85.23%				
2013	\$11,734			\$8,553	72.89%	\$9,740	83.00%	87.82%				
2014	\$11,734			\$8,895	75.80%	\$9,740	83.00%	91.33%				
2015	\$12,692			\$9,251	72.89%	\$10,534	83.00%	87.82%				
2016	\$12,692			\$9,621	75.80%	\$10,534	83.00%	91.33%				
2017	\$13,728			\$10,006	72.89%	\$11,394	83.00%	87.82%				
2018	\$13,728			\$10,406	75.80%	\$11,394	83.00%	91.33%				
2019	\$14,848			\$10,822	72.89%	\$12,324	83.00%	87.82%				
2020	\$14,848			\$11,255	75.80%	\$12,324	83.00%	91.33%				
2021	\$16,059			\$11,706	72.89%	\$13,329	83.00%	87.82%				
Past	\$10,440			\$5,203	49.8%							
Future	\$145,049			\$108,571	74.9%							
Lifetime	\$155,489			\$113,774	73.2%							
Interest 5%												
Past	\$22,562			\$15,402	68.3%							
Future	\$101,717			\$75,052	73.8%							
Lifetime	\$124,280			\$90,454	72.8%							

Exhibit 5 Continued
Renaissance Life & Health Insurance Company of America
Form Number INVD-100A-Delta-DC
Delta/Ren Nationwide Experience

Most Recent 4 Quarters

	Expected	Active Life	Earned Prem	Exposure			
	Incurred	Reserves as of	Current	In Member			
	Loss Ratio	Year End	Rate Basis	Months			
	Claims			of Claims			
	(g)	(j)	(k)	(m)			
	(h)=(g)/(b)	(i)=(e)/(g)					
Jul-11 - Jun-12	\$34,516,467	80.3%	91.7%	0	43,240,684	1,030,802	570,382

Projection Assumptions

Rate Increase effective 1/1/2013:	0.28%	Claim Trend:	4.00%	Insurance Trend:	0.00%	Lapse Rate**:	0.00%
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With Requested Increase

Future Premium increases equal claim trend

Calendar	Expected	Active Life	Earned Prem	Exposure			
Year	Incurred	Reserves as of	Current	In Member			
	Loss Ratio	Year End	Rate Basis	Months			
	Claims			of Claims			
	(g)	(j)	(k)	(l)			
	(h)=(g)/(b)	(i)=(e)/(g)		(m)			
2007*	3,176,450	88.6%	105.33%	\$0	\$4,688,745	73,400	55,090
2008	10,962,695	88.6%	104.90%	\$0	\$16,230,234	331,430	199,804
2009	26,331,387	83.0%	98.95%	\$102,304	\$34,340,015	782,756	201,676
2010	33,106,076	83.0%	94.85%	\$332,507	\$42,517,706	998,627	604,978
2011	33,656,636	80.3%	90.65%	\$622,012	\$42,551,942	1,008,799	562,844
2012	35,195,953	80.3%	94.61%				
2013	35,527,055	80.3%	97.48%				
2014	35,527,055	80.3%	101.38%				
2015	38,426,063	80.3%	97.48%				
2016	38,426,063	80.3%	101.38%				
2017	41,561,629	80.3%	97.48%				
2018	41,561,629	80.3%	101.38%				
2019	44,953,058	80.3%	97.48%				
2020	44,953,058	80.3%	101.38%				
2021	48,621,228	80.3%	97.48%				
Past					\$129,469,247		
Future					\$504,074,295		
Lifetime					\$633,543,543		
Interest 5%							
Past					\$137,437,132	\$109,585,763	79.7%
Future					\$383,527,278	\$303,880,356	79.2%
Lifetime					\$520,964,410	\$413,466,118	79.4%

* 2007 was the initial year Delta/Ren was filed

** Assumed to be offset by new business

Without Requested Increase

Calendar	Expected	Active Life	Earned Prem	Exposure			
Year	Incurred	Reserves as of	Current	In Member			
	Loss Ratio	Year End	Rate Basis	Months			
	Claims			of Claims			
	(g)	(j)	(k)	(l)			
	(h)=(g)/(b)	(i)=(e)/(g)		(m)			
2007*	\$3,176,450	88.60%	105.33%	\$0	\$4,688,745	73,400	55,090
2008	\$10,962,695	88.60%	104.90%	\$0	\$16,230,234	331,430	199,804
2009	\$26,331,387	83.0%	98.95%	\$102,304	\$34,340,015	782,756	201,676
2010	\$33,106,076	83.0%	94.85%	\$332,507	\$42,517,706	998,627	604,978
2011	\$33,656,636	80.3%	90.65%	\$622,012	\$42,551,942	1,008,799	562,844
2012	\$35,195,953	80.3%	94.61%				
2013	\$35,527,055	80.30%	97.75%				
2014	\$35,527,055	81.6%	101.66%				
2015	\$38,426,063	80.30%	97.75%				
2016	\$38,426,063	80.30%	101.66%				
2017	\$41,561,629	80.30%	97.75%				
2018	\$41,561,629	80.30%	101.66%				
2019	\$44,953,058	80.30%	97.75%				
2020	\$44,953,058	80.30%	101.66%				
2021	\$48,486,335	80.30%	97.75%				
Past					\$129,469,247		
Future					\$502,797,420		
Lifetime					\$632,266,668		
Interest 5%							
Past					\$137,437,132	\$109,585,763	79.7%
Future					\$382,579,053	\$303,880,356	79.4%
Lifetime					\$520,016,185	\$413,466,118	79.5%

SERFF Tracking #:

RENA-128159351

State Tracking #:

Company Tracking #:

2013 DELTA/REN RATES

State:

District of Columbia

Filing Company:

Renaissance Life & Health Insurance Company of America

TOI/Sub-TOI:

H101 Individual Health - Dental/H101.000 Health Dental

Product Name:

2013 Delta/Ren Rates

Project Name/Number:

2013 Delta/Ren Rates/2013 Delta/Ren Rates

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
DC Delta Ren Act Memo.pdf			

Renaissance Life and Health Insurance Company of America (RLHICA)
Actuarial Memorandum
Delta/Ren Individual Dental Product
Form Number INVD-100A-Delta-DC

Scope & Purpose

The purpose of this filing is to request the approval of a rate revision for the three existing plans and the approval of initial rates for additional plans, all under the Delta/Ren Individual Dental Product.

Proposed Effective Date

The requested revised rates will be effective for new business as of 01/01/2013 and for renewal business as of the renewal date of the policy on or immediately following 01/01/2013. The requested initial rates will be effective for new business as of 01/01/2013.

Applicability

The filed rates will be applicable for all individuals, new and renewal.

History of Rate Adjustments

Please see the attached Exhibit 1 for the approval date of the policy form and a complete rate history.

Product Description

Description of Benefits

Individual dental benefits are provided by this coverage. Please see Exhibit 3 for a brief description of the plans available under this form.

Coverage for certain services may have time or frequency limitations. Examples: coverage for some diagnostic and preventive services may be limited to one or two times per year, replacement of crowns and prosthetics may be restricted to five or seven years. Additional details with regard to standard types of benefit provisions are given in the policies. Benefits are to be paid on a fee for service basis.

Renewability Clause

These policies are conditionally renewable.

Marketing Method

This product is available for sale through agents, associations, brokers, and direct contact by staff representatives. Other marketing methods utilizing e-commerce are likely to be used in the future.

Network and Fee Arrangements

The DeltaUSA networks are available with these plans.

For the Low Plan and Plan D, the fees will be reimbursed at the PPO fee level regardless of which provider is used. However, the policyholder will not be balance billed if they use a participating provider in either network.

For Plans F, G, and H, the fees will be reimbursed at the PPO fee level only if a participating provider is used. The policyholder will be responsible for payment of all fees for services provided by non-PPO providers.

For the High Plan, Medium Plan, and Plans E, I, and J, if the policyholder uses a participating provider in either network, the fees will be reimbursed at the appropriate network fee level and the policyholder will not be balance billed. Otherwise, the fees will be reimbursed at the standard out of network fee level and the policyholder will be balance billed for any excess fees.

Underwriting

These plans will not use individual health status underwriting. The primary intention of underwriting will be to establish the attained age of the insured, the number of dependents to be covered and the region of residence for the purpose of applying the appropriate rates.

Premium Classes

Premium rates will vary according to the following:

1. Plan Design

The differences in the three plans are the:

- Deductible
- Coinsurance percentages
- Network reimbursement
- Annual and lifetime maximums

2. Individual Characteristics

- Region of insured's residence
- Attained age of the insured upon issue and renewal
- Rating structure
 - 1-Person (ages 55 and older)
 - 1-Party/2-Party/Family (ages 54 and younger)

Issue Age Range

There are no issue age limits for this product.

Premium Modalization Rules

Monthly premiums are calculated for one-year contracts. Annual payments, equal to the monthly premium multiplied by 12, will also be accepted.

Distribution of Business

Please see Exhibit 2 for Earned Premium, the number of policy holders, the average annual premium and the average premium increase by state.

We expect the following distribution of business in the future:

Ages 54 and Younger (1-Party):	4%
Ages 54 and Younger (2-Party):	4%
Ages 54 and Younger (Family):	2%
Ages 55 and Older:	90%

High Plan	40%
Medium Plan	25%
Low Plan	10%
Plans D – J	25%

Rate Development

Please see the attached Exhibit 3 for a comparison of current rates to the proposed rates. The proposed rates are based on regional experience for groups of states with similar claims costs as described below. Please see Exhibit 4 for a numerical demonstration of the rate development for this state.

Rates for High, Medium, and Low Plans ages 55+

- For each state and plan, the pure premium (per member per month claim cost) was calculated using 2011 claims where credible or expected pure premium where not credible. States were then placed into groups (or regions) according to the pure premium.

- For each region and plan, the loss ratio for 2011 was calculated using the region's current rate earned premium and the actual incurred claims for the region. The incurred loss ratio was then credibility weighted with the expected loss ratio to get a credibility weighted incurred loss ratio.
- The ratio of the credibility weighted incurred loss ratio over the expected loss ratio (the experience adjustment) was applied to the expected pure premium, along with the trend adjustment, the change in region adjustment (where applicable) to get a revised pure premium. For states that were moved from one region to another, the change in region adjustment is the ratio of the rate for the new region over the rate for the current region.
- The Medium Plan rates were developed in relation to High Plan rates. Due to the lack of credible experience for the Medium Plan, the relationship is maintained for this rating period.
- A cost analysis was performed to determine the appropriate administrative expense percentage for this product (see Expenses below). The current administrative expense percentage was confirmed to be appropriate. The revised pure premium was divided by 1 minus the administrative expense percentage to get the revised gross premium.

Rates for High, Medium, and Low Plans ages 54-

- The age adjustment factors were developed by category of service from the age factors used in Delta Dental Plan of Michigan's manual formula to adjust for the expected differences in claim cost by age. The Age Adjustment shown in Exhibit 4 for each plan is the impact of applying the age adjustment factors to the High or Low Plan experience for ages 55+.

The rates for the additional plans were developed using actual 2011 experience from the High or Low plan and then adjusting for the differences in the plan designs. The High or Low plan's pure premiums were then increased or decreased by the change in the claim cost resulting in the other plans' pure premiums. The administrative percentages were set such that the dollar amount per monthly premium for administrative cost was approximately the same as that for the Medium Plan.

- For the difference in the coinsurance percentages, paid claims were grouped into service categories and recalculated using the appropriate coinsurance percentage for the new plan and adjusted for the expected change in utilization. The ratio of the newly calculated total paid claims over the original plan total paid claims is the expected change in claim cost due to the change in coinsurance percentages.
- For the plans where there is a difference in the annual maximum, paid claims per member per year were grouped into size categories and adjusted for the expected change in claim cost due to the different coinsurance percentages. These claims are then recalculated with any annual claims exceeding the new lower annual maximum capped at the new maximum. The ratio of the newly calculated total paid claims over the original plan's total paid claims is the expected change in claim cost due to the new annual maximum.
- For the plans where there is a difference in the deductible amount, the total paid claims are changed by the amount of the deductible for the new plan, multiplied by the average number of covered lives, multiplied by the expected utilization of the services to which the deductible applies, multiplied by the effect of the coinsurance percentage.
- The age adjustment factors for the new plans were developed by category of service from the age factors used in Delta Dental Plan of Michigan's manual formula to adjust for the expected differences in claim cost by age. The Age Adjustment shown in Exhibit 4 for each new plan is the impact of applying the age adjustment factors to the High or Low Plan experience for ages 55+ in the development of the premium rate for that plan.

Morbidity

The morbidity used in the development of the rates for ages 55+ was the actual 2011 experience for this product.

Given the lack of experience for policies issued to policyholders aged 54 and younger, the morbidity used in the development of the rates for ages 54- was Delta Dental Plan of Michigan experience for a group with \$297,000,000 of premium covering 399,000 subscribers and their associated spouses and children. RLHICA is an affiliate of Delta Dental Plan of Michigan (DDPMI). The majority of DDPMI's experience reflects a "reasonable and customary"

(R&C) reimbursement for services. This is similar to RLHICA. Most other features such as time limitations are also similar to RLHICA.

Mortality

Mortality has no impact on dental plan utilization beyond loss of eligibility and, therefore, has no bearing on the development of rates. Projections of future premiums and claims will assume no mortality.

Persistency

Based on the experience of this product, we expect to renew about 85% of subscribers. This assumption has little impact on the rates proposed.

Expenses

Total administrative expenses for this form, including commissions, taxes and risk margins and profit margin, are expected to be approximately 20%.

Please see Exhibit 3 for the administrative expense percentages for this state/region by plan and age band.

Profit and Risk Margins

Risk margins of 1.5% are included in these rates, along with a 1% profit margin.

Trend Assumption

The trend assumption used in the development of the rates is 4% for the High Plan and 3.5% for the Low Plan. The Segal Survey projected dental trend for 2012 is 3.8% for PPO plans and 4.2% for indemnity plans. This is in line with expectations for the company's individual business. Given the difference in plan design, it is expected that the Low Plan trend will be lower than that for the High Plan. With this in mind, a trend of 4.0% for the High plan and 3.5% for the Low Plan were deemed appropriate.

In the development of the rates, trend was applied over the two-year period from July 1, 2011 to the July 1, 2013.

Anticipated and Expected Loss Ratios

The weighted average expected loss ratio for this form is 80.3%. Please see Exhibit 4 for the expected loss ratios by age band and plan. These loss ratios are based on the expense assumptions outlined above. The expected loss ratios are the same for all durations.

The future nationwide loss ratio is expected to be 79.2%. This is the ratio of the sum of the expected incurred claims for 2013 through 2021 over the sum of the expected earned premium for 2013 through 2021. Please see Exhibit 5 for the future anticipated loss ratio for this state.

Lifetime Loss Ratio

The overall expected lifetime loss ratio is 79.4%. This is the ratio of the sum of the expected incurred claims for 2007 through 2021 over the sum of the expected earned premium for 2007 through 2021. Please see Exhibit 5 for the expected lifetime loss ratio for this state.

Minimum Required Loss Ratio

The minimum required loss ratio for this product is 55%. The expected future and expected lifetime loss ratios exceed this minimum required loss ratio.

Experience

Please see Exhibit 5 for the past and future expected experience for this form.

Reserves

Claims Liability and Reserves

Unpaid claims liabilities are calculated using the development method. This method is commonly used by health actuaries for calculations of this type. All calculations are performed in a manner consistent with relevant actuarial standards of practice (including ASOP No. 5, Incurred Health and Disability Claims and ASOP No. 23, Data Quality).

Active Life Reserves

Where appropriate, RLHICA will hold unearned premium reserves (for policy owners who pay annually) and contract reserves (for policies subject to waiting periods).

Actuarial Certification

I, Angela Matthews, am a member of the American Academy of Actuaries and meet its qualification standards to render the actuarial opinion contained herein. To the best of my knowledge and judgment:

1. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory.
2. The premiums are based on sound actuarial principles.
3. The rates produced are reasonable related to the applicable coverage and characteristics of the anticipated class of enrollees.
4. The premium rates filed were prepared in conformity with Actuarial Standards of Practice.
5. The premium rates are in compliance with the applicable laws, rules, and guidelines of the state of District of Columbia.



Angela M. Matthews, FSA, MAAA
July 25th, 2012