

**Department of Managed Health Care/Department of Insurance
Medical Loss Ratio Reporting Form
Dental Coverage**

1. MLR Reporting Year	2017
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	
3. Legal Name	Renaissance Life & Health Insuranc
4. DBA	N/A
5. Federal Tax Exempt Status? Please enter Yes or No	No

Cell Key:

Blank cells require input from Health plan or Health insurer

Version 4.22.15

Revised Version 5.26.15

Revised Version 4.15.16 corrected dates for Cycle Year
(CY)2015-2016 on TABs Parts 1, 2 and 4.

Revised Version 5.10.17 12/31 and 3/31 Columns years to be
auto populated on TABs Parts 1 and 2.

Revised Version 8.15.2017 updated formula for MLR on TAB
Part 4 to calculate MLR to 1 decimal place.

Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

Federal Tax Exempt
 No

Part 1

		Health Insurance Coverage							
		DHMO Products							
		Individual		Small Group		Large Group		Individual	
		Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018
		1	2	3	4	5	6	7	8
Part 1 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.									
1.	Premium								
	1.1 Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,658,829	\$ 4,658,829
2.	Claims								
	2.1 Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,336,418	\$ 3,464,131
3.	Federal and State Taxes and Licensing or Regulatory Fees								
	3.1 Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year								
	3.1 a Federal income taxes deductible from premium in MLR calculations							\$ 185,994	\$ 185,994
	3.1 b Other Federal Taxes (other than income tax) and assessments deductible from premium								
	3.2 State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)							\$ 10,050	\$ 10,050
	3.2 a State income, excise, business, and other taxes							\$ 109,539	\$ 109,539
	3.2 b State premium taxes								
	3.2 c Community benefit expenditures								
	3.3 Regulatory authority licenses and fees							\$ 20,602	\$ 20,602
	3.4 Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 326,185	\$ 326,185
4.	Non-Claims Costs								
	4.1 Direct sales salaries and benefits							\$ 18,526	\$ 18,526
	4.2 Agents and brokers fees and commissions							\$ 113,454	\$ 113,454
	4.3 Other taxes								
	4.3a Taxes and assessments (exclude amounts reported in Section 3 or Line 10)								
	4.3b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)								
	4.4 Other general and administrative expenses							\$ 32,764	\$ 32,764
	4.5 Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 164,744	\$ 164,744
5.	Other Indicators or information								
	5.1 Number of covered lives							7,866	7,866
	5.2 Member months							96,262	96,262
	5.3 Number of life-years							8,022	8,022
		Grand Total as of 12/31/2017 for ALL markets in col. 1-12.							
6.	Net investment income and other gain / (loss)	\$ 108,285							
7.	Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)	\$ 15,887							

Cell Keys:
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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 1 - Summary of Data

Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

Part 1		Health Insurance Coverage			
		DPPO & Indemnity Products			
		Small Group		Large Group	
		Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018
		9	10	11	12
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.					
1.	Premium				
1.1	Total direct premium earned	\$ -	\$ -	\$ -	\$ -
2.	Claims				
2.1	Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -
3.	Federal and State Taxes and Licensing or Regulatory Fees				
3.1	Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year				
3.1 a	Federal income taxes deductible from premium in MLR calculations				
3.1 b	Other Federal Taxes (other than income tax) and assessments deductible from premium				
3.2	State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)				
3.2 a	State income, excise, business, and other taxes				
3.2 b	State premium taxes				
3.2 c	Community benefit expenditures				
3.3	Regulatory authority licenses and fees				
3.4	Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ -	\$ -
4.	Non-Claims Costs				
4.1	Direct sales salaries and benefits				
4.2	Agents and brokers fees and commissions				
4.3	Other taxes				
4.3a	Taxes and assessments (exclude amounts reported in Section 3 or Line 10)				
4.3b	Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)				
4.4	Other general and administrative expenses				
4.5	Total non-claims costs	\$ -	\$ -	\$ -	\$ -
5.	Other Indicators or information				
5.1	Number of covered lives				
5.2	Member months				
5.3	Number of life-years	-	-	-	-
6.	Net investment income and other gain / (loss)				
7.	Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)				

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Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

Part 2

		Health Insurance Coverage						Health Insurance Coverage		
		DHMO Products						DPPO & Indemnity		
		Individual		Small Group		Large Group		Individual		Small
		Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017
		1	2	3	4	5	6	7	8	9
Part 2		NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.								
1.	Premium:									
1.1	Direct premium written							\$ 4,658,829	\$ 4,658,829	
1.2	Unearned premium prior year									
1.3	Unearned premium MLR Reporting year									
1.4	Premium balances written off									
2.	Claims:									
2.1	Claims Paid									
2.1a	Claims paid during the MLR reporting year regardless of incurred date							\$ 3,335,043		
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year								\$ 3,448,949	
2.2	Direct claim liability									
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date									
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year									
2.3	Direct claim liability prior year									
2.4	Direct claim reserves									
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date							\$ 140,852		
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year								\$ 15,182	
2.5	Direct claim reserves prior year							\$ 139,477		
2.6	Experience rating refunds (rate credits) paid									
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year									
2.6b	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year									
2.7	Reserve for experience rating refunds (rate credits)									
2.7a	Reserved in MLR reporting year regardless of incurred date									
2.7b	Reserves specific to the MLR reporting year through 3/31 of the following year									
2.8	Reserve for experience rating refunds (rate credits) prior year									
2.9	Incurred dental incentive pool and bonuses									
2.9a	Paid dental incentive pools and bonuses MLR Reporting year									
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year									
2.9c	Accrued dental incentive pools and bonuses prior year									
2.10	Contingent benefit and lawsuit reserves									
2.11	Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,336,418	\$ 3,464,131	\$ -

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 2 - Premium and Claims

Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

		Dental Coverage		
		Individual Products		
		Group	Large Group	
		Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018
		10	11	12
Part 2				
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.				
1.	Premium:			
1.1	Direct premium written			
1.2	Unearned premium prior year			
1.3	Unearned premium MLR Reporting year			
1.4	Premium balances written off			
2.	Claims:			
2.1	Claims Paid			
2.1a	Claims paid during the MLR reporting year regardless of incurred date			
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year			
2.2	Direct claim liability			
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date			
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year			
2.3	Direct claim liability prior year			
2.4	Direct claim reserves			
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date			
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year			
2.5	Direct claim reserves prior year			
2.6	Experience rating refunds (rate credits) paid			
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year			
2.6b	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year			
2.7	Reserve for experience rating refunds (rate credits)			
2.7a	Reserved in MLR reporting year regardless of incurred date			
2.7b	Reserves specific to the MLR reporting year through 3/31 of the following year			
2.8	Reserve for experience rating refunds (rate credits) prior year			
2.9	Incurred dental incentive pool and bonuses			
2.9a	Paid dental incentive pools and bonuses MLR Reporting year			
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year			
2.9c	Accrued dental incentive pools and bonuses prior year			
2.10	Contingent benefit and lawsuit reserves			
2.11	Total incurred claims	\$ -	\$ -	\$ -

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Health Plan ID
 0
 Local Name
 Renaissance Life & Health Insurance Company of America
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 N/A
 MLR Reporting Year
 2017

Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
1. Incurred Claims		
		Based on actual claims for California

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

Part 4

		Health Insurance Coverage						
		Individual				DHMO Products		
						Small Group		
		PY2	PY1	CY	Total	PY2	PY1	CY
		1	2	3	4	5	6	7
Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.								
1.	Medical Loss Ratio Numerator							
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)							
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)			\$ -	\$ -			\$ -
1.3	MLR numerator (Line 1.2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2.	Medical Loss Ratio Denominator							
2.1	Premium earned (Part 1 Line 1.1)			\$ -	\$ -			\$ -
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)			\$ -	\$ -			\$ -
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3.	3.1 Life-years (Part 1 Line 5.3)			0	0			0
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)							
4.1	MLR							Not Required to Calculate

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

		Large Group					Inc		
Part 4		Total	PY2	PY1	CY	Total	PY2	PY1	
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		8	9	10	11	12	13	14	
1.	Medical Loss Ratio Numerator								
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)								
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)	\$ -			\$ -	\$ -	\$ 3,115,387	\$ 3,369,417	
1.3	MLR numerator (Line 1.2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,115,387	\$ 3,369,417	
2.	Medical Loss Ratio Denominator								
2.1	Premium earned (Part 1 Line 1.1)	\$ -			\$ -	\$ -	\$ 4,005,826	\$ 4,423,265	
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)	\$ -			\$ -	\$ -	\$ 287,455	\$ 250,979	
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,718,371	\$ 4,172,286	
3.	3.1 Life-years (Part 1 Line 5.3)	0			0	0	6,775	7,526	
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)								
4.1	MLR	Not Required to Calculate			Not Required to Calculate				

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID
 0
 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

Health Insurance Coverage						
DPPO & Indemnity Products						
Individual	Small Group					

Part 4							
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.							
	CY	Total	PY2	PY1	CY	Total	PY2
	15	16	17	18	19	20	21
1. Medical Loss Ratio Numerator							
1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)							
1.2 Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)	\$ 3,464,131	\$ 9,948,935			\$ -	\$ -	
1.3 MLR numerator (Line 1.2)	\$ 3,464,131	\$ 9,948,935	\$ -	\$ -	\$ -	\$ -	\$ -
2. Medical Loss Ratio Denominator							
2.1 Premium earned (Part 1 Line 1.1)	\$ 4,658,829	\$ 13,087,920			\$ -	\$ -	
2.2 Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)	\$ 326,185	\$ 864,619			\$ -	\$ -	
2.3 MLR Denominator (Line 2.1 - Line 2.2)	\$ 4,332,644	\$ 12,223,301	\$ -	\$ -	\$ -	\$ -	\$ -
3. 3.1 Life-years (Part 1 Line 5.3)	8,022	22,323			0	0	
4. MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)							
4.1 MLR		81.4%				Not Required to Calculate	

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID
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 Legal Name
 Renaissance Life & Health Insurance Company of America
 dBA
 N/A
 MLR Reporting Year
 2017

		Large Group		
Part 4		PY1	CY	Total
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		22	23	24
1.	Medical Loss Ratio Numerator			
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)			
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)		\$ -	\$ -
1.3	MLR numerator (Line 1.2)	\$ -	\$ -	\$ -
2.	Medical Loss Ratio Denominator			
2.1	Premium earned (Part 1 Line 1.1)		\$ -	\$ -
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)		\$ -	\$ -
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ -	\$ -	\$ -
3.	3.1 Life-years (Part 1 Line 5.3)		0	0
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)			
4.1	MLR			Not Required to Cal

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**Department of Managed Health Care
Medical Loss Ratio Reporting Form: Dental Coverage
Attestation**

Health Plan ID

0

Legal Name

Renaissance Life & Health Insurance Company of America

dBA

N/A

MLR Reporting Year

2017

Attestation

Attestation Statement

The officers of this reporting Health plan being duly sworn, each attest that he/she is the described officer of the reporting Health plan, and that this MLR Reporting Form, the Company/Health plan Associations, and any supplemental submission that the Health plan includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Managed Health Care's guidance and reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Managed Health Care.

Chief Executive Officer/President

Chief Financial Officer