

LAWRENCE G. WASDEN
Attorney General

A. RENÉ MARTIN – I.S.B. No. 3188
Deputy Attorney General
State of Idaho
Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4204
Fax: (208) 334-4298
rene.martin@doi.idaho.gov

FILED 
APR 02 2013
Department of Insurance
State of Idaho

Attorneys for Idaho Department of Insurance

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
OF THE STATE OF IDAHO**

In the Matter of:

RENAISSANCE LIFE & HEALTH
INSURANCE COMPANY OF AMERICA,

Idaho Certificate of Authority No. 25
NAIC ID No. 61700

Docket No. 18-2853-13

CONSENT ORDER

COME NOW the State of Idaho, Department of Insurance (Department), by and through its counsel, A. René Martin, Deputy Attorney General, and Renaissance Life & Health Insurance Company of America (Renaissance), and hereby stipulate and agree as follows:

1. Renaissance is a licensed insurance company in Idaho, holding Idaho Certificate of Authority No. 25 since August 25, 1953. Such certificate of authority authorizes Renaissance to engage in Idaho in the business of life insurance and disability insurance, excluding managed care.

2. Section 41-2103 of the Idaho Insurance Code, title 41, Idaho Code, entitled “Scope and format of policy,” provides that “[n]o policy of disability insurance shall be delivered or issued for delivery in [Idaho] unless it otherwise complies with [the Idaho Insurance Code]” and with the specific provisions set forth in Idaho Code § 41-2103(1) through –(9).

3. Beginning on July 1, 2009, the effective date of an amendment to such subsection by the Idaho Legislature, subsection (3) of Idaho Code § 41-2103 has provided as follows:

(3) [The policy of disability insurance] shall purport to insure only one (1) person, except that a policy may insure, originally or by subsequent amendment, upon the application of an adult member of a family, who shall be deemed the policyholder, any two (2) or more eligible members of that family, including husband, wife and any other dependent or dependents. As used in this subsection (3) and for all new and renewing policies, “dependent” includes an unmarried child under the age of twenty-five (25) years and who receives more than one-half (1/2) of his financial support from the parent, or an unmarried child of any age who is medically certified as disabled and dependent upon the parent.

4. Renaissance’s individual dental policy form INVD-100A-ID-Delta, filed with the Department on February 26, 2007, included a definition of the term “eligible dependent” that did not fully comply with the definition of “dependent” provided in Idaho Code § 41-2103(3), as amended, as described in paragraph 3 above. When the definition of “dependent” was modified through the amendment to Idaho Code § 41-2103(3) referenced in paragraph 3 above, Renaissance did not timely amend the definition of such term in dental policy form INVD-100A-ID-Delta to conform with the change in Idaho law.

5. On October 17, 2012, Renaissance submitted to the Department an Idaho Amendatory Rider, policy form INVD-ID-12A-Deltav3. Among other things, such form amended the definition of “eligible dependent,” as used by Renaissance in its individual dental policy, bringing the definition into compliance with Idaho Code § 41-2103(3), as amended.

6. Renaissance admits that, for the period from July 1, 2009, to October 29, 2012, the definition of “eligible dependent” set forth in Renaissance’s individual dental policy forms filed with the Department, as described herein, did not fully comply with the definition of “dependent” provided in Idaho Code § 41-2103(3) as amended effective July 1, 2009, and that the Department has concluded that such noncompliance constituted a violation of Idaho Code § 41-2103(3).

7. On November 14, 2012, Renaissance provided to the Department a notarized statement representing that no claims were denied or coverage declined or rejected due to its noncompliance with Idaho Code § 41-2103(3) during the time period from July 1, 2009 to October 29, 2012. The Department relies on such representation in entering into this Consent Order.

SANCTION

8. As a sanction for the matter referenced above, the Department and Renaissance agree that Renaissance shall pay to the Department an administrative penalty in the amount of five thousand dollars (\$5,000) by no later than April 1, 2013.

9. Renaissance agrees that in the future it will comply with all requirements of the Idaho Insurance Code and rules promulgated thereunder, and specifically with all requirements of Idaho law relating to its policies filed with the Department.

10. Renaissance acknowledges that this is an administrative action that is required to be reported on Department licensing applications and license renewal forms.

11. This Consent Order constitutes full and final resolution of all matters addressed herein, and the Department agrees that, upon execution of this Consent Order by Renaissance

and Renaissance's full compliance with all terms and conditions set forth herein, the Department shall seek no further sanctions for the matters addressed herein.

DATED this 28th day of March, 2013.

RENAISSANCE LIFE & HEALTH INSURANCE
COMPANY OF AMERICA

By: 

Title: VP and General Counsel

DATED this 2nd day of April, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



GEORGIA SIEHL
Bureau Chief, Company Activities

IT IS SO ORDERED.

DATED this 2nd day of April, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

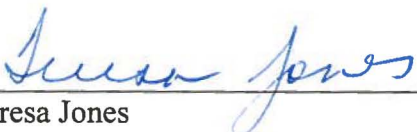
I HEREBY CERTIFY that on this 2nd day of April, 2013, I caused a true and correct, fully-executed copy of the foregoing CONSENT ORDER to be served on the following by the designated means:

Renaissance Life & Health Insurance Company of America
Attn: Todd A. Svanda, Legal Counsel & Compliance Mgr.
P.O. Box 30381
Lansing, MI 48909-7881

- first class mail
- certified mail
- hand delivery
- via facsimile

A. René Martin
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

- first class mail
- certified mail
- hand delivery
- via facsimile



Teresa Jones