

BEFORE THE DIVISION OF INSURANCE  
DEPARTMENT OF LABOR AND REGULATION  
STATE OF SOUTH DAKOTA

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IN THE MATTER OF	)	
RENAISSANCE LIFE AND HEALTH INS. CO.	)	CONSENT ORDER
OF AMERICA	)	

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In resolution of the above matter and in lieu of issuance of a Notice of Hearing and a formal hearing, the undersigned parties do hereby agree to the following:

RENAISSANCE LIFE AND HEALTH INS. CO. OF AMERICA, ("RENAISSANCE") whose address of record is P.O. Box 30381, Lansing, MI 48909, holds a certificate of authority to do business in the State of South Dakota;

RENAISSANCE is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation into their business activity in South Dakota;

The Division alleges the following:

- 1) RENAISSANCE sold dental insurance policies in South Dakota through non-resident insurance producers who were not properly appointed with the company, in violation of SDCL § 58-30-176;
- 2) RENAISSANCE delivered insurance policies to South Dakota residents, without filing or otherwise receiving approval of the policy forms from the Division, in violation of SDCL § 58-11-12;
- 3) The above-cited conduct may be grounds for the revocation or suspension of RENAISSANCE's certificate of authority pursuant to SDCL §§ 58-6-46, 58-11-12, 58-30-176;

RENAISSANCE is aware of and understands the nature of the allegations and has been informed that it has the right to a Notice of Hearing, counsel, and appeal; and that by agreeing to sign this Consent Order, waives these rights;

In return for RENAISSANCE agreeing to and complying with the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL § 1-26-20;

By the execution of this Consent Order and the payment of a penalty pursuant to this Consent Order, RENAISSANCE waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

RENAISSANCE agrees to pay a monetary penalty of \$15,000 pursuant to SDCL §§ 58-6-46 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

RENAISSANCE further agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota;

RENAISSANCE further agrees that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

The Division and RENAISSANCE agree that this Consent Order will be the sole action taken by the Division, in regards to all dental insurance policies issued through or relating to Communication for America Association ("CFA") and the World Travelers of America Association ("WTA"). The Division and RENAISSANCE agree that RENAISSANCE may continue serving any polices currently in effect through CFA and WTA;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that RENAISSANCE pay a monetary penalty in the amount of \$15,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that RENAISSANCE abide by the agreements made in this Consent Order; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 9<sup>th</sup> day of JANUARY, 2018.

  
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Larry Deiter, Director  
South Dakota Division of Insurance

The undersigned, on behalf of RENAISSANCE, represents that the company understands the terms of this Consent Order and the waiver of its due process rights and that it voluntarily enters into this Consent Order.

Dated this 3rd day of December, 2018.

Sue E. Jenkins  
Signature of Authorized Representative

Sue E. Jenkins  
Printed Name

V.P. and General Counsel  
Title