STATE OF INDIANA	)	BEFORE THE INDIANA
	) SS:	
COUNTY OF MARION	)	COMMISSIONER OF INSURANCE

IN THE MATTER OF:)
)
Renaissance Life & Health Insurance Company of America)
4100 Okemos Road)
Okemos, Michigan 48864)

Examination of: **Renaissance Life & Health Insurance Company of America**

NOTICE OF ENTRY OF ORDER

Enclosed is the Final Order entered by Holly W. Lambert, Commissioner of the Indiana Department of Insurance, after fully considering and reviewing the Verified Report of Examination of Renaissance Life & Health Insurance Company of America, any relevant examination work papers, and any written submissions or rebuttals. The Verified Report of Examination, as amended by the Final Order, has been adopted by the Commissioner.

Pursuant to Ind. Code § 27-1-3.1-12(b), within thirty (30) days of receipt of the Final Order, each director of Renaissance Life & Health Insurance Company of America, shall file an affidavit with the Indiana Department of Insurance stating that he/she has received a copy of the Verified Report of Examination and the Final Order.

The Final Order is a final administrative decision that may be appealed pursuant to Ind. Code § 4-21.5-5.

June 30, 2026
Date

Jerry Ehlers
Examinations Manager

CERTIFIED MAIL NUMBER: 7004 1160 0000 3835 9944

STATE OF INDIANA	)	BEFORE THE INDIANA
	) SS:	
COUNTY OF MARION	)	COMMISSIONER OF INSURANCE

IN THE MATTER OF:)
)
Renaissance Life & Health Insurance Company of America)
4100 Okemos Road)
Okemos, Michigan 48864)

Examination of: **Renaissance Life & Health Insurance Company of America**

FINDINGS AND FINAL ORDER

The Indiana Department of Insurance conducted an examination into the affairs of the « Renaissance Life & Health Insurance Company of America (hereinafter "Company") for the time period January 1, 2020 through December 31, 2024.

The Verified Report of Examination was filed with the Commissioner of the Department of Insurance (hereinafter "Commissioner") by the Examiner on April 22, 2026.

A copy of the Verified Report of Examination, along with a Notice of Opportunity to Make Written Submission or Rebuttal, was mailed to the Company via Certified Mail on May 18, 2026, and was received by the Company on May 21, 2026.

On May 26, 2026 pursuant to Ind. Code § 27-1-3.1-10, the Company filed a response to the Verified Report of Examination. The Commissioner has fully considered the Company's response.

NOW THEREFORE, based on the Verified Report of Examination and the response filed by the Company, the Commissioner hereby FINDS as follows:

1. The suggested modifications to the Verified Report of Examination submitted by the Company are reasonable and shall be incorporated into the Verified Examination Report. A copy of the Verified Report of Examination, as amended, is attached hereto.

2. The Verified Report of Examination, as amended, is true and accurate report of the financial condition and affairs of the Company as of December 31, 2024.
3. The Examiners' recommendations are reasonable and necessary in order for the Company to comply with the insurance laws of the state of Indiana.

Based on the FINDINGS, the Commissioner does hereby ORDER:

1. Pursuant to Ind. Code § 27-1-3.1-11(a)(1), the Verified Report of Examination is adopted and shall be filed. Hereafter the Verified Report of Examination, as amended, may constitute prima facie evidence of the facts contained therein in any action or proceeding taken by the Indiana Department of Insurance against the Company, its officers, directors, or agents.

2. The Company shall comply with the Examiner's Recommendations enumerated in summary form and throughout the text of the Verified Report of Examination, as amended. A written response to these recommendations should be provided to the Department within 30 days of receipt of this order.

3. Compliance with the Examiner's recommendations shall be completed on or before the filing of the subsequent annual statement. In the event it is not feasible to comply with a recommendation before the filing of the subsequent annual statement, the Company shall submit a written explanation as to why it was not feasible with the filing of the annual statement.

Signed this 30th day of June, 2026.

Holly W. Lambert
Insurance Commissioner
Indiana Department of Insurance

ABOUT AFFIRMATIONS

The following pages for affirmations need to be signed by each Board Member and returned to the Indiana Department of Insurance within thirty (30) days in accordance with I.C. §27-1-3.1-12(b).

If your affirmations list individuals that are no longer on your Board of Directors, you may simply retype the form on plain white paper with the correct names and a line to the right for signature. If the names are misspelled, you may do the same, simply re-type the corrected form with a line to the right for signature.

Should you have any questions or difficulties with these forms or you require additional time past the thirty (30) day requirement, please do not hesitate to contact this department at (317) 232-2390.

STATE OF INDIANA

Department of Insurance

REPORT OF EXAMINATION

OF

RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA

NAIC CO. CODE 61700
NAIC GROUP CODE 0477

As of

December 31, 2024

TABLE OF CONTENTS

STATE OF INDIANA

MIKE BRAUN, GOVERNOR

Indiana Department of Insurance
Holly W. Lambert, Commissioner
311 W. Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: 317-232-3520
Fax: 317-232-5251
Website: in.gov/idoi

April 22, 2026

Honorable Holly W. Lambert, Commissioner
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Dear Commissioner:

Pursuant to the authority vested in Appointment Number 4244, an examination has been made of the affairs and financial condition of:

Renaissance Life & Health Insurance Company of America
4100 Okemos Road
Okemos, Michigan 48864

hereinafter referred to as the "Company," or "RLHICA," an Indiana domestic stock, life, and annuity insurance company. The examination was conducted remotely with support from the offices of the Company in Indianapolis, Indiana.

The Report of Examination, reflecting the status of the Company as of December 31, 2024, is hereby respectfully submitted.

SCOPE OF EXAMINATION

The Company was last examined by representatives of the Indiana Department of Insurance (INDOI) and covered the period from January 1, 2017 through December 31, 2019. The present risk-focused examination was conducted by Noble Consulting Services, Inc., and covered the period from January 1, 2020 through December 31, 2024, and included any material transactions and/or events occurring subsequent to the examination date and noted during the course of this examination.

The examination was conducted in accordance with the NAIC *Financial Condition Examiners Handbook* (Handbook). The Handbook requires that we plan and perform the examination to evaluate the financial condition, assess corporate governance, identify current and prospective risks of the Company, and evaluate system controls and procedures used to mitigate those risks. An examination also includes identifying and evaluating significant risks that could cause an insurer's surplus to be materially misstated both currently and prospectively.

The examination of the Michigan domestic insurance companies of Delta Dental of Michigan (DDMI) was called by the Michigan Department of Insurance and Financial Services (DIFS) in accordance with the Handbook guidelines, through the NAIC's Financial Examination Electronic Tracking System. The DIFS served as the lead state on the examination, and the INDOI, the New Mexico Office of the Superintendent of Insurance, the New York State Department of Financial Services, the North Carolina Department of Insurance, the Ohio Department of Insurance, and the Tennessee Department of Commerce and Insurance served as participants.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. This may include assessing significant estimates made by management and evaluating management's compliance with Statutory Accounting Principles. The examination does not attest to the fair presentation of the financial statements included herein. If, during the course of the examination an adjustment is identified, the impact of such adjustment will be documented separately following the Company's financial statements.

This examination report includes significant findings of fact, as mentioned in the Indiana Code (IC) 27-1-3.1-10 and general information about the insurer and its financial condition. There may be other items identified during the examination that, due to their nature (e.g., subjective conclusions, proprietary information, etc.), are not included within the examination report but separately communicated to other regulators and/or the Company.

HISTORY

RLHICA is an Indiana for-profit life and health insurance company licensed in all states except New York. The Company was originally incorporated as Central National Life Insurance Company of Omaha (CNL) and was domiciled in Delaware. In late 1999, 100% of the net CNL business was reinsured by Household Life Insurance Company in an effort to leave CNL as a shell company with multiple licenses. In November 2005, CNL was acquired by Renaissance Holding Company (RHC), a subsidiary of Renaissance Health Services Corporation (RHSC), and its name was changed to its current name. In 2007, Great Lakes Delta Insurance Company (GLDIC), an Indiana life and health company formerly a wholly owned subsidiary of DDMI, was merged into RLHICA. The Company assumed all GLDIC dental risk business. RHSC is the ultimate controlling person. RHSC is a parent to multiple dental insurance companies, as well as companies providing services to both the insurance and dental industry. Effective September 1, 2009, the Company redomesticated from Delaware to Indiana.

CAPITAL AND SURPLUS

RHC owned 100% of the Company's issued and outstanding stock as of the examination date. There were 235,000 authorized shares of common stock with a par value of $25 per share and 120,000 shares issued and outstanding throughout the examination period. No capital contributions were made or received during the examination period.

DIVIDENDS TO STOCKHOLDERS

There were no dividends paid during the examination period.

MANAGEMENT AND CONTROL

Directors

The Company's Bylaws provide that the business affairs of the business and property of the Company shall be managed by a Board of Directors (Board) of not less than five (5) nor more than nine (9) directors, who may or may not be stockholders of the Company, and who shall be elected annually by vote of the stockholders for the term of one (1) year, and shall serve until the election and acceptance of their duly qualified successors. All directors should be at least eighteen (18) years of age, and a majority of the Board should be citizens and residents of the United States. At least one (1) of the directors shall be a resident of the state of Indiana. The number of directors which shall constitute the entire Board shall be fixed from time to time by resolution of the Board or stockholders.

The following is a listing of persons serving as directors as of December 31, 2024, and their principal occupations as of that date:

Name and Location	Principal Occupation
Amy Lyn Basel East Lansing, Michigan	Chief Financial Officer, Chief Risk Officer, and Treasurer Delta Dental Plan of Michigan, Inc.
Sue Ellen Jenkins Haslett, Michigan	Chief Legal Officer and Secretary - RLHICA Executive Vice President, Chief Legal Officer, and Chief Administrative Officer Delta Dental Plan of Michigan, Inc.
Goran Mike Jurkovic Lansing, Michigan	President and Chief Executive Officer Delta Dental Plan of Michigan, Inc.
Michelle Rae Kohler Fishers, Indiana	Chief Dental Officer, Government Programs Delta Dental Plan of Michigan, Inc.
Kushtrim Shaqiri Grosse Pointe Farms, Michigan	Senior Vice President, Government Programs Delta Dental Plan of Michigan, Inc.

Officers

The officers of the Company shall be a Chairperson of the Board, a President and Chief Executive Officer, a Secretary, a Treasurer, and other officers as may be deemed necessary by the Board or the President and Chief Executive Officer. One (1) person may hold two (2) or more positions with the exception that the office of President and Chief Executive Officer and Secretary may not be held by the same person. The Chairperson of the Board, President and Chief Executive Officer, Secretary, and Treasurer shall be chosen by the Board at their first meeting after the election of directors and shall hold office until his or her successor is chosen and qualified. The President and Chief Executive Officer, in his or her sole discretion, may appoint additional officers as may be deemed necessary.

The following is a list of key officers and their respective titles as of December 31, 2024:

Name	Office
Diana Patricia Steinhoff	President and Chief Executive Officer
Goran Mike Jurkovic	Chairperson and Executive Vice President
Sue Ellen Jenkins	Chief Legal Officer and Secretary
Jessica Lynn Kenworthy	Chief Financial Officer and Treasurer
Jordan Gary Leaming	Assistant Secretary

CONFLICT OF INTEREST

Directors and officers are required to review and sign Conflict of Interest statements annually. It was determined that all directors and officers listed in the Management and Control section of this Report of Examination have reviewed and signed their statements as of December 31, 2024.

OATH OF OFFICE

IC 27-1-7-10(i) stipulates that every director, when elected, shall take and subscribe to an oath stating that he or she will faithfully, honestly, and diligently administer the affairs of the Company and will not knowingly violate any of the laws applicable to such Company. It was determined that all directors listed in the Management and Control section of this Report of Examination have subscribed to an oath as of December 31, 2024.

CORPORATE RECORDS

Articles of Incorporation

There were no amendments made to the Articles of Incorporation during the examination period.

Bylaws

The Bylaws were amended and restated during the examination period and effective April 16, 2021. The amended Bylaws included an update of the principal office address, lowered the total number of directors from eighteen (18) to nine (9) and amended the term length of office for directors from three (3) year to one (1) year terms.

Minutes

The Board and shareholders' meeting minutes were reviewed for the period under examination through the fieldwork date. Significant actions taken during each meeting were noted.

IC 27-1-7-7(b) states an annual meeting of shareholders, members, or policyholders shall be held within five (5) months after the close of each fiscal year of the Company and at such time within that period as the Bylaws may provide. The Company's Bylaws do not specify the date or time the annual meeting of shareholders is to be held. For each year under review, the annual meeting of shareholders was held within five (5) months following the close of each fiscal year.

AFFILIATED COMPANIES

Organizational Structure

The following abbreviated organizational chart shows the Company's parent and affiliates as of December 31, 2024 that were included in this examination:

	NAIC Co. Code	Domiciliary State/Country
Renaissance Health Service Corporation		MI
Delta Dental Plan of Michigan, Inc. (DDMI)	54305	MI
The 4100 Group, Inc.***		MI
The T4G Management, LLC		MI
Red Cedar Investment Management, LLC****		
Delta Dental Plan of Ohio, Inc. (DDOH)**	54402	OH
Delta Dental Plan of Indiana, Inc. (DDIN)**	**52634**	**IN**
Delta Dental Fund dba Dental Foundation**		MI
Delta Dental of Tennessee	54526	TN
Delta Dental Plan of New Mexico, Inc. (DDNM)	47287	NM
Delta Dental of Kentucky, Inc. (DDKY)	54674	KY
Delta Dental of North Carolina	54658	NC
Delta Dental Plan of Arkansas, Inc. (DDAR)	47155	AR
Renaissance Holding Company*		
Renaissance Life & Health Insurance Company of America	**61700**	**IN**
Renaissance Life & Health Insurance Company of New York (RLHNY)	15638	NY

*owned by DDMI (58.0%), DDAR (13.2%), Fore Holding Corporation (8.9%), Delta Dental of Kentucky, Inc. (5.9%), DDIN (5.8%), DDOH (4.2%), and DDNM (4%)
**controlled by DDMI
***owned by DDMI (75%) and DDOH (25%)
****controlled by The T4G Management, LLC

Affiliated Agreements

The following affiliated agreements and transactions were disclosed as part of the Form B – Holding Company Registration Statement and were filed with the INDOI, as required, in accordance with IC 27-1-23-4.

Administrative Service Agreement
The Company was a party to an Administrative Service Agreement that was effective February 1, 2017 which replaced all previous agreements whereby services are provided between and among the members of the holding company system for claims, customer services, and managerial services. For the year ending December 31, 2024, RLHICA paid $5.8 million to DDMI and $1.1 million to Dentist Direct, LLC, for services provided under this Agreement.

The Company entered into an Administrative Service Agreement with RLHNY that was effective December 18, 2017, which superseded and replaced the previous Administrative Service Agreement between the parties entered into as of January 1, 2010. For the year ending December 31, 2024, RLHICA billed RLHNY $ $2.6 million for services provided under this Agreement.

Investment Advisory Agreement
The Company was a party to an Amended and Restate Investment Advisory Agreement effective April 1, 2020, with Red Cedar Investment Management, LLC (RCIM) for the purposes of managing a portion of its assets on a fully discretionary basis. For 2024, the Company was billed $261 thousand by RCIM for services provided under this Agreement.

Consolidated Federal Income Tax Allocation Agreement
The Company is party to a Consolidated Federal Income Tax Allocation Agreement (Tax Allocation Agreement) effective January 13, 2017. The Tax Allocation Agreement provides for the allocation and settlement of consolidated federal income tax liability with RHC and other taxable affiliates of RHC, including RLHNY (together with RLHICA, the "Members" of the "Group"). The Tax Allocation Agreement provides a method for (1) allocating consolidated federal income tax liability among the Members; (2) reimbursing RHC or the appropriate Member for payment of such tax liability on behalf of the Group; and (3) having RHC or appropriate Member compensate a Member for the use of its tax attributes in the consolidated return of the Group when the Group is able to utilize the Member's losses or credits on the consolidated return.

FIDELITY BOND AND OTHER INSURANCE

The Company protects itself against loss from any fraudulent or dishonest acts by any employees through a fidelity bond issued by Great American Insurance Company. The fidelity bond is adequate to meet the minimum coverage suggested by the NAIC.

The Company had additional types of coverage in-force as of December 31, 2024, including but not limited to commercial property liability, cybersecurity, employment practices liability, ERISA liability, management indemnity/directors' and officers' liability, professional indemnity liability, and workers' compensation liability.

TERRITORY AND PLAN OF OPERATION

RLHICA is a wholly owned subsidiary of RHC and has approximately two hundred eighty (280) employees, with most located in the Indianapolis, Indiana office. The Company also has nineteen (19) employees working in a Binghamton, New York office servicing a block of group life and disability insurance. The employees provide customer service and claims processing. Many of the Company's administrative and managerial functions are performed by DDMI employees. Under several affiliated agreements, the Company has the ability to provide or receive services.

The Company primarily sells dental insurance (group and individual plans). The Company directly writes plans in forty-nine (49) states and the District of Columbia. The Company also sells Medicare supplement plans, ceding a majority of those premiums to an unaffiliated reinsurer. The Company also writes a small amount of vision business. Effective April 1, 2017, the Company acquired a block of group life and disability business from Security Mutual Life Insurance Company. The Company began writing Life and Disability business on their own paper in late 2018. The Company seeks to grow its group market dental sales through the offering of group life and disability products. In addition, it is considering underwriting government program business, such as Medicare Advantage dental benefits.

The Company's largest three (3) states, by total DPW, are Texas ($21.9 million – 13.8%), Michigan ($14.4 million – 9.1%), and Utah ($12.7 million – 8.0%). These three (3) states make up 30.9% of total writings for the Company as of December 31, 2024.

REINSURANCE

Ceded Reinsurance

Effective December 31, 1999, the Company entered into a Bulk Reinsurance and Assumption Agreement with Pavonia Life Insurance Company of Michigan (Pavonia), formerly named Household Life Insurance Company, where the Company ceded life and disability business to Pavonia. As of December 31, 2024, ceded premiums were $45,000.

Effective June 1, 2016, the Company entered into a Coinsurance Basis Reinsurance Agreement with Mutual of Omaha Insurance Company (MOOIC) for its Medicare supplement business, whereby the Company is ceding 90% of its Medicare supplement business to MOOIC. As of December 31, 2024, the ceded premiums were $2.5 million.

Effective July 1, 2018, the Company reinsured group long-term care business with Munich American Reassurance Company. As of December 31, 2024, ceded reserve credits totaling $145,000 were reported by the Company.

Effective May 1, 2019, the Company entered into a Dental Benefit Quota Share Reinsurance Agreement with Axis Insurance Company (AIC) where the Company cedes a small amount of group dental and vision business to AIC. As of December 31, 2024, the ceded premiums were $812,000.

Effective November 1, 2019, the Company reinsured a block of dental and vision business to Solstice Health Insurance Company. As of December 31, 2024, ceded premiums were $1.1 million.

Effective July 1, 2020, the Company entered into two (2) reinsurance agreements with RGA Reinsurance Company. As of December 31, 2024, ceded reserve credits were $1.0 million and ceded premiums were $2.4 million.

Assumed Reinsurance

Effective May 1, 2002, the Company entered into the AARP Dental Program Quota Share Reinsurance Agreement with Delta Dental Insurance Company. As of December 31, 2024, assumed premiums were $8.2 million.

Effective May 1, 2004, the Company entered into the AARP Dental Program Quota Share Reinsurance Agreement with Dentegra Insurance Company. As of December 31, 2024, assumed premiums were $13.5 million.

Effective May 1, 2006, the Company entered into the AARP Dental Program Quota Share Reinsurance Agreement with Dentegra Insurance Company of New England. As of December 31, 2024, assumed premiums were $286,000.

Effective April 1, 2017, the Company entered into a quota share participation in a national program underwritten by Security Mutual Life Insurance Company of New York. This program covers group term life, accident and disability insurance pursuant to a 100% quota share Coinsurance Agreement. Amendment No. 1 to the Coinsurance Agreement was effective January 1, 2019. As of December 31, 2024 assumed reserves were $22,000.

Effective December 1, 2021, the Company entered into a quota share reinsurance agreement with American National Life Insurance Company of Texas. As of December 31, 2024, assumed premiums were less than one hundred dollars.

FINANCIAL STATEMENTS

The following financial statements are based on the statutory financial statements filed by the company with the INDOI and present the financial condition of the company for the period ending December 31, 2024. The accompanying comments on financial statements reflect any examination adjustments to the amounts reported in the annual statement and should be considered an integral part of the financial statements.

RENAISSANCE LIFE & HEALTH INSURANCE COMPANY
Assets
As of December 31, 2024

	Per Company*
Bonds	$ 50,921,782
Stocks:	
Common stocks	13,069,637
Cash, cash equivalents and short-term investments	22,365,365
Other invested assets	1,747
Subtotals, cash and invested assets	86,358,531
Investment income due and accrued	365,974
Premiums and considerations:	
Uncollected premiums and agents' balances in course of collection	2,975,903
Deferred premiums, agents' balances and installments booked but deferred and not yet due	546,810
Reinsurance:	
Amounts recoverable from reinsurers	824,630
Funds held by or deposited with reinsured companies	21,528
Amounts receivable relating to uninsured plans	18,394
Net deferred tax asset	4,723,485
Guaranty funds receivable or on deposit	193,535
Receivables from parent, subsidiaries and affiliates	856,452
Health care and other amounts receivable	1,430,819
Aggregate write-ins for other than invested assets	40,359
Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts	98,356,420
Totals	$ 98,356,420

There were no adjustments to the as-filed financial statements, therefore the Annual Statement amounts agree to the examination amounts.

RENAISSANCE LIFE & HEALTH INSURANCE COMPANY
Liabilities, Surplus and Other Funds
As of December 31, 2024

	Per Company*
Aggregate reserve for life contracts	$ 744,993
Aggregate reserve for accident and health contracts	12,127,139
Contract claims:	
Life	1,937,305
Accident and health	11,492,579
Premiums and annuity considerations for life and accident and health contracts received in advance	2,902,460
Commissions to agents due or accrued-life and annuity contracts and health contracts	1,901,520
General expenses due or accrued	8,035,965
Taxes, licenses and fees	1,006,005
Amounts withheld or retained by reporting entity as agent or trustee	77,333
Remittances and items not allocated	64,258
Miscellaneous liabilities:	
Asset Valuation Reserve	2,234,510
Payable to parent, subsidiaries and affiliates	710,986
Payable for securities	1,700,012
Aggregate write-ins for liabilities	1,309,128
Total liabilities excluding protected cell liabilities	46,244,193
Total liabilities	46,244,193
Aggregate write-ins for special surplus funds	
Common capital stock	3,000,000
Gross paid in and contributed surplus	23,376,765
Unassigned funds (surplus)	25,735,462
Surplus as regards policyholders	52,112,227
Totals	$ 98,356,420

There were no adjustments to the as-filed financial statements, therefore the Annual Statement amounts agree to the examination amounts.

RENAISSANCE LIFE & HEALTH INSURANCE COMPANY
Summary of Operations
For the Year Ended December 31, 2024

	Per Company*
UNDERWRITING INCOME	
Premiums and annuity considerations for life and accident and health contracts	$ 174,036,373
Net investment income	2,578,735
Amortization of interest maintenance reserve	(78,371)
Commissions and expense allowances on reinsurance ceded	821,097
Aggregate write-ins for miscellaneous income	7,193,714
Total	184,551,548
Death benefits	6,201,018
Disability benefits and benefits under accident and health contracts	110,211,661
Increase in aggregate reserves for life and accident and health contracts	1,561,093
Totals	117,973,772
Commissions on premiums, annuity considerations, and deposit type contract funds	14,155,653
Commissions and expense allowances on reinsurance assumed	15,399
General insurance expenses and fraternal expenses	56,189,110
Insurance taxes, licenses and fees, excluding federal income taxes	5,752,833
Aggregate write-ins for deductions	1,336
Totals	194,088,103
Net gain from operations before dividends to policyholders, refunds to members and federal income taxes	(9,536,555)
Federal and foreign income taxes incurred	(222,882)
Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses)	(9,313,673)
Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax	630,142
Net income	$ (8,683,531)

* There were no adjustments to the as-filed financial statements, therefore the Annual Statement amounts agree to the examination amounts.

RENAISSANCE LIFE & HEALTH INSURANCE COMPANY
Reconciliation of Capital and Surplus Account

	2024	2023*	2022*	2021	2020
Surplus as regards policyholders, December 31 prior year	$ 54,792,070	$ 47,907,228	$ 48,945,504	$ 49,518,033	$ 56,176,598
Net income	(8,683,531)	(595,728)	(1,744,203)	(1,363,983)	9,476,844
Change in net unrealized capital gains or (losses) less capital gains tax	916,509	676,701	(2,706,298)	557,742	(1,179,732)
Change in net deferred income tax	3,321,276	(810,455)	(238,650)	1,125,348	(3,322,672)
Change in nonadmitted assets	1,868,272	8,383,107	1,823,812	(719,944)	(11,766,284)
Change in asset valuation reserve	(102,369)	(768,783)	1,827,064	(171,692)	133,279
Change in surplus as regards policyholders for the year	(2,679,843)	6,884,842	(1,038,274)	(572,529)	(6,658,565)
Surplus as regards policyholders, December 31 current year	$ 52,112,227	$ 54,792,070	$ 47,907,228	$ 48,945,504	$ 49,518,033

* The balances include immaterial rounding differences.

COMMENTS ON THE FINANCIAL STATEMENTS

There were no recommended adjustments to the financial statements as of December 31, 2024, based on the results of this examination.

OTHER SIGNIFICANT ISSUES

There were no significant issues noted during the course of the examination.

SUBSEQUENT EVENTS

On October 31, 2025, the Company completed its acquisition of assets of Ansel Health including a technology platform offers a streamlined delivery system for supplemental health insurance products. It is anticipated that the acquisition enriches the Company's ability to innovate and offer modern, easy-to-use insurance solutions that address the growing financial challenges Americans face with healthcare costs.

AFFIDAVIT

This is to certify that the undersigned is a duly qualified Examiner-in-Charge appointed by the Indiana Department of Insurance and that they, in coordination with staff assistance from Noble Consulting Services, Inc., and actuarial assistance from Paradigm Actuaries, performed an examination of Renaissance Life & Health Insurance Company, as of December 31, 2024.

The Indiana Department of Insurance is accredited under the National Association of Insurance Commissioners Financial Regulation Accreditation Standards.

This examination was performed in accordance with those procedures required by the NAIC Financial Condition Examiners Handbook and other procedures tailored for this examination. Such procedures performed on this examination do not constitute an audit made in accordance with generally accepted auditing standards and no audit opinion is expressed on the financial statements contained in this report.

The attached Report of Examination is a true and complete report of the condition of the Renaissance Life & Health Insurance Company as of December 31, 2024, as determined by the undersigned.

Paul Ellis

Paul Ellis, CFE
Noble Consulting Services, Inc.

Under the Supervision of:

Jerry Ehlers

Jerry Ehlers, CFE, AES
Examinations Manager
Indiana Department of Insurance

State of: Indiana
County of: Marion

On this 16th day of June, 2026 before me personally appeared, Paul Ellis and Jerry Ehlers, to sign this document.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal in said County and State, the day and year last above written.

My commission expires: July 20 2033

Lorie A. Ellert
Notary Public

LORIE A ELLERT
Notary Public
Marion County - State of Indiana
Commission Number NP0764698
My Commission Expires Jul 20, 2033