

SERFF Tracking Number: AMLC-125994963 State: Arkansas
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 41364
 Company Tracking Number: 2009 GGRMSP
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: 2009 Group Standardized Medicare Supplement Policy Forms GGRMSP, GGRMSP06
 Project Name/Number: 2009 Annual Rate Filing/2009 GGRMSP

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2009 Group Standardized Medicare Supplement Policy Forms GGRMSP, GGRMSP06
 SERFF Tr Num: AMLC-125994963 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans
 SERFF Status: Closed State Tr Num: 41364

Sub-TOI: MS05G.001 Plan A Co Tr Num: 2009 GGRMSP State Status: Approved-Closed
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Author: Jan Robinson Disposition Date: 01/22/2009

Date Submitted: 01/19/2009 Disposition Status: Approved

Implementation Date Requested: 02/01/2009 Implementation Date: 02/02/2009

State Filing Description:

General Information

Project Name: 2009 Annual Rate Filing
 Project Number: 2009 GGRMSP
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: Filing submitted in Nebraska, our state of domicile, on 1/14/2009. Pending approval.

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Market Type: Group
 Group Market Size: Small and Large
 Group Market Type: Association

Filing Status Changed: 01/22/2009

State Status Changed: 01/22/2009

Deemer Date:

Corresponding Filing Tracking Number: 2009 GGRMSP

Filing Description:

2009 Group Standardized Medicare Supplement Policy Forms GGRMSP, GGRMSP06 with certificates GGRMSAC, GGRMSAC06, GGRMSBC, GGRMSBC06, GGRMSCC, GGRMSCC06, GGRMSFC, GGRMSFC06

NAIC # 91472

SERFF Tracking Number: AMLC-125994963 State: Arkansas
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 Plans
 Product Name: 2009 Group Standardized Medicare Supplement Policy Forms GGRMSP, GGRMSP06
 Project Name/Number: 2009 Annual Rate Filing/2009 GGRMSP

Company and Contact

Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com
 3700 S. Stonebridge Drive (972) 569-3670 [Phone]
 McKinney, TX 75070 (972) 569-3679[FAX]

Filing Company Information

Globe Life and Accident Insurance Company CoCode: 91472 State of Domicile: Nebraska
 204 North Robinson Avenue Group Code: 290 Company Type: Life and Health
 Oklahoma City, OK 73102 Group Name: Liberty National State ID Number:
 (405) 270-1400 ext. [Phone] FEIN Number: 63-0782739

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation: \$50.00 per Certificate - 4 x \$50.00=\$200.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$200.00	01/19/2009	25106038

SERFF Tracking Number: AMLC-125994963 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	01/22/2009	01/22/2009

SERFF Tracking Number: AMLC-125994963 State: Arkansas
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 Project Name/Number: 2009 Annual Rate Filing/2009 GGRMSP

Disposition

Disposition Date: 01/22/2009

Implementation Date: 02/02/2009

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Globe Life and Accident Insurance Company	0.000%	\$	1	\$	0.000%	0.000%	0.000%

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 Project Name/Number: 2009 Annual Rate Filing/2009 GGRMSP

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	2009 GGRMSP/GGRMSP06 Supporting Documentation	Approved	No
Rate	2009 GGRMSP Rate Pages	Approved	Yes

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 Project Name/Number: 2009 Annual Rate Filing/2009 GGRMSP

Rate Information

Rate data applies to filing.

Filing Method: Serff
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 02/01/2006
Filing Method of Last Filing: Serff - AMLC-125418307

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	0.000%	0.000%		1		0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	2009 GGRMSP Rate Pages	GGRMSP, GGRMSP06	Other	Previous State Filing Number: Rate Action Other Explanation:	AMLC- 2009 AR 1254183 GGRMSP Rate 07 Pages.pdf No Rate Change

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES

GGRMSAC / GGRMSAC06 (PLAN A), GGRMSBC / GGRMSBC06 (PLAN B)
GGRMSCC / GGRMSCC06 (PLAN C), GGRMSFC / GGRMSFC06 (PLAN F)

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Annual Premium rates - Male or Female

Issue Age	PLAN A		PLAN B		PLAN C		PLAN F	
	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
All Ages	\$1,091	\$1,091	\$1,733	\$1,733	\$1,992	\$1,992	\$2,007	\$2,007

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G09 Plan A
 Plan Code G10 Plan B
 Plan Code G11 Plan C
 Plan Code G12 Plan F

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES

GGRMSAC / GGRMSAC06 (PLAN A)

2009 Annual Medicare Rate Filing

ARKANSAS

**Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates**

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,091	\$1,091

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G09 Plan A

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES
GGRMSBC / GGRMSBC06(PLAN B)

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,733	\$1,733

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G10 Plan B

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES
GGRMSCC / GGRMSCC06(PLAN C)

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,992	\$1,992

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G11 Plan C

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES

GGRMSFC / GGRMSFC06 (PLAN F)

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$2,007	\$2,007

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G12 Plan F

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Supporting Document Schedules

Review Status:
Satisfied -Name: Health - Actuarial Justification Approved 01/22/2009
Comments:
Attachments:
 09 GGRMSP Plan A Actuarial Memorandum I.pdf
 09 GGRMSP Plan B Actuarial Memorandum I.pdf
 09 GGRMSP Plan C Actuarial Memorandum I.pdf
 09 GGRMSP Plan F Actuarial Memorandum I.pdf

Review Status:
Satisfied -Name: 2009 GGRMSP/GGRMSP06 Approved 01/22/2009
 Supporting Documentation
Comments:
Attachments:
 2009 GGRMSP Rate Filing Summary Page.pdf
 2009 AR Rate History.pdf
 09 GGRMSP Plan A NW Experience.pdf
 09 GGRMSP Plan A Projections and Parameters.pdf
 09 GGRMSP Plan B NW Experience .pdf
 09 GGRMSP Plan B Projections and Parameters.pdf
 09 GGRMSP Plan C NW Experience .pdf
 09 GGRMSP Plan C Projections and Parameters.pdf
 09 GGRMSP Plan F NW Experience.pdf
 09 GGRMSP Plan F Projections and Parameters.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT CERTIFICATE GGRMSAC06 - PLAN A

2009 RATE FILING

ACTUARIAL MEMORANDUM

This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

BENEFITS

Certificate GGRMSAC of this group policy supplements Medicare and provides benefits as follows:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of Hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Blood Deductible (Parts A and B)
- 4) Part B Coinsurance

RENEWABILITY

Coverage under this group policy will continue for as long as premiums are paid or until it is terminated in accordance with the termination provisions contained in the policy. Upon termination, except for nonpayment of premium, the certificateholder is entitled to convert to an individual Medicare supplement policy.

MARKETING METHOD AND ELIGIBILITY

This is a group standardized Medicare supplement policy form marketed by direct response solicitation to persons eligible for Medicare.

NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

1997-Present

APPLICATION OF RATES

The schedule of proposed premium rates applies to policies issued in your state and is intended to be effective for calendar year 2009.

GLOBE LIFE AND ACCIDENT POLICY FORM GGRMSP – PLAN A
2009 RATE FILING
ACTUARIAL MEMORANDUM
Page 2

SCOPE AND REASON

The purpose of this rate filing is to demonstrate that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2009 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 75%.

CERTIFICATION

I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they meet or exceed loss ratio requirements.

1/7/9
Date

Peter G. Hendee
Peter G. Hendee, FSA, MAAA
Health Actuary

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT CERTIFICATE GGRMSBC06 - PLAN B

2009 RATE FILING

ACTUARIAL MEMORANDUM

This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

BENEFITS

Certificate GGRMSBC of this group policy supplements Medicare and provides benefits as follows:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of Hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Inpatient Hospital Deductible
- 4) Blood Deductible (Parts A and B)
- 5) Part B Coinsurance

RENEWABILITY

Coverage under this group policy will continue for as long as premiums are paid or until it is terminated in accordance with the termination provisions contained in the policy. Upon termination, except for nonpayment of premium, the certificateholder is entitled to convert to an individual Medicare supplement policy.

MARKETING METHOD AND ELIGIBILITY

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NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

1997-Present

APPLICATION OF RATES

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Date

Peter G. Hendee

Peter G. Hendee, FSA, MAAA
Health Actuary

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT CERTIFICATE GGRMSCC06 - PLAN C

2009 RATE FILING

ACTUARIAL MEMORANDUM

This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

BENEFITS

Certificate GGRMSCC of this group policy supplements Medicare and provides benefits as follows:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of Hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Inpatient Hospital Deductible
- 4) Skilled Nursing Facility Coinsurance
- 5) Blood Deductible (Parts A and B)
- 6) Part B Coinsurance
- 7) Part B Calendar Year Deductible
- 8) Foreign Travel Emergency

RENEWABILITY

Coverage under this group policy will continue for as long as premiums are paid or until it is terminated in accordance with the termination provisions contained in the policy. Upon termination, except for nonpayment of premium, the certificateholder is entitled to convert to an individual Medicare supplement policy.

MARKETING METHOD AND ELIGIBILITY

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NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

1997-Present

APPLICATION OF RATES

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Peter G. Hendee
Peter G. Hendee, FSA, MAAA
Health Actuary

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT CERTIFICATE GGRMSFC06 - PLAN F

2009 RATE FILING

ACTUARIAL MEMORANDUM

This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

BENEFITS

Certificate GGRMSFC of this group policy supplements Medicare and provides benefits as follows:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of Hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Inpatient Hospital Deductible
- 4) Skilled Nursing Facility Coinsurance
- 5) Blood Deductible (Parts A and B)
- 6) Part B Coinsurance
- 7) Part B Calendar Year Deductible
- 8) 100% Part B Excess Expense
- 9) Foreign Travel Emergency

RENEWABILITY

Coverage under this group policy will continue for as long as premiums are paid or until it is terminated in accordance with the termination provisions contained in the policy. Upon termination, except for nonpayment of premium, the certificateholder is entitled to convert to an individual Medicare supplement policy.

MARKETING METHOD AND ELIGIBILITY

This is a group standardized Medicare supplement policy form marketed by direct response solicitation to persons eligible for Medicare.

NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

1997-Present

APPLICATION OF RATES

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This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

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1/7/9
Date

Peter G. Hendee
Peter G. Hendee, FSA, MAAA
Health Actuary

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2009 Rate Filing Summary

ARKANSAS

January 6, 2009

GGRMSP ORIGINAL APPROVAL DATE	November 19, 1996		
PROPOSED AMOUNT OF RATE CHANGE	CERTIFICATE	AMOUNT	
	A	0.0%	
	B	0.0%	
	C	0.0%	
	F	0.0%	
PROPOSED EFFECTIVE DATE	The next premium due date following approval or as soon thereafter as possible.		
APPLICATION OF RATES	In Force & New Business		
NUMBER OF POLICIES IN FORCE 3rd QTR 2008	CERTIFICATE	ARKANSAS	NATIONWIDE
	A	0	60
	B	0	43
	C	0	43
	F	1	162
	MC1, CATMS MC48	0	0
	TOTAL	1	308

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN

2009 RATE FILING

RATE HISTORY

STATE	Arkansas
POLICY FORM NAME	GGRMSP
ORIGINAL APPROVAL DATE	11-19-96
REVISED POLICY FORM NAME (If Applicable)	GGRMSP06
APPROVAL DATE OF REVISED POLICY FORM	08-02-06

Calendar Year	Date Approved	Amount Approved	Effective Date
1998	04-09-98	Plan A	+18.0%
		Plan B	+23.1%
		Plan C	+34.9%
		Plan F	+29.5%
1999	01-27-99	Plan A	+ 4.0%
		Plan B	+9.8%
		Plan C	+ 5.1%
		Plan F	+ 5.0%
2000	01-11-00	Plan A	+ 9.9%
		Plan B	+ 6.6%
		Plan C	+ 7.7%
		Plan F	+ 6.4%
2001	04-24-01	Plan A	+ 0.0%
		Plan B	+ 7.8%
		Plan C	+ 4.6%
		Plan F	+ 4.4%
2002	04-05-02	All Plans	+ 0.0%
2003	03-27-03	Plan A	+ 3.0%
		Plan B	+ 3.0%
		Plan C	+ 0.0%
		Plan F	+ 0.0%
2004	11-06-03	Plan A	+ 4.2%
		Plan B	+ 1.0%
		Plan C	+ 1.0%
		Plan F	+ 1.0%
2005	04-08-05	All Plans	+ 0.0%
2006	02-01-06	All Plans	+ 2.0%
2007	12-15-06	All Plans	+ 0.0%
2008	01-10-08	All Plans	+ 0.0%

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	2,629	977	0.372
	TOTAL	2,629	977	0.372
1998-12	1997	3,885	3,479	0.895
	1998	3,742	1,035	0.277
	TOTAL	7,627	4,514	0.592
1999-12	1997	3,367	489	0.145
	1998	20,493	11,924	0.582
	1999	28,057	13,600	0.485
	TOTAL	51,917	26,013	0.501
2000-12	1997	3,514	2,754	0.784
	1998	18,717	34,923	1.866
	1999	51,420	29,743	0.578
	2000	5,227	1,085	0.208
	TOTAL	78,878	68,505	0.868
2001-12	1997	3,278	1,344	0.410
	1998	17,261	11,852	0.687
	1999	46,025	23,611	0.513
	2000	6,437	2,960	0.460
	2001	749	504	0.673
	TOTAL	73,750	40,271	0.546
2002-12	1997	3,088	419	0.136
	1998	16,958	9,358	0.552
	1999	44,489	30,845	0.693
	2000	6,874	3,508	0.510
	2001	1,416	95	0.067
	2002	1,082	1,133	1.047
	TOTAL	73,907	45,358	0.614
2003-12	1997	3,160	1,714	0.542
	1998	17,348	8,715	0.502
	1999	41,547	15,939	0.384
	2000	6,394	3,330	0.521
	2001	1,473	467	0.317
	2002	2,290	478	0.209
	2003	2,115	2,089	0.988
	TOTAL	74,327	32,732	0.440

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	2,808	2,744	0.977
	1998	17,722	9,008	0.508
	1999	41,604	22,292	0.536
	2000	5,272	3,283	0.623
	2001	1,567	168	0.107
	2002	1,606	388	0.242
	2003	4,438	7,515	1.693
	2004	3,013	613	0.203
	TOTAL	78,030	46,011	0.590
2005-12	1997	3,916	5,985	1.528
	1998	17,333	8,926	0.515
	1999	37,907	37,673	0.994
	2000	4,908	5,852	1.192
	2001	1,672	424	0.254
	2002	1,740	773	0.444
	2003	4,723	4,613	0.977
	2004	3,026	636	0.210
	2005	1,014	143	0.141
	TOTAL	76,239	65,025	0.853
2006-12	1997	3,402	3,126	0.919
	1998	17,179	10,539	0.613
	1999	33,621	28,475	0.847
	2000	4,642	1,431	0.308
	2001	1,752	460	0.263
	2002	1,879	52	0.028
	2003	3,763	1,571	0.417
	2004	3,040	2,051	0.675
	2005	1,296	804	0.620
	2006	649	441	0.680
	TOTAL	71,223	48,950	0.687

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
2007-12	1997	3,528	5,556	1.575	
	1998	14,914	5,570	0.373	
	1999	30,237	18,308	0.605	
	2000	2,702	588	0.218	
	2001	1,881	509	0.271	
	2002	2,044	78	0.038	
	2003	3,887	2,620	0.674	
	2004	3,104	930	0.300	
	2005	1,648	1,183	0.718	
	2006	1,109	33	0.030	
	2007	4,416	6,357	1.440	
	TOTAL		69,470	41,732	0.601
	2008-09	1997	1,724	964	0.559
1998		11,230	3,737	0.333	
1999		21,181	14,687	0.693	
2000		1,833	887	0.484	
2001		1,505	969	0.644	
2002		1,646	1,190	0.723	
2003		3,063	5,048	1.648	
2004		2,316	1,052	0.454	
2005		1,364	1,083	0.794	
2006		830	0	0.000	
2007		6,259	18,997	3.035	
TOTAL		52,951	48,614	0.918	
GRAND TOTAL		710,948	468,702	0.659	

**INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2008-09**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2009 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			<u>Rate Increase Requested Not Included</u>		
		<u>Rate Increase Requested</u>	<u>Included</u>	<u>Loss Ratio</u>	<u>Rate Increase Requested</u>	<u>Included</u>	<u>Loss Ratio</u>
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		2,629	977	0.372	2,629	977	0.372
12-1998		7,627	4,514	0.592	7,627	4,514	0.592
12-1999		51,917	26,013	0.501	51,917	26,013	0.501
12-2000		78,878	68,505	0.868	78,878	68,505	0.868
12-2001		73,750	40,271	0.546	73,750	40,271	0.546
12-2002		73,907	45,358	0.614	73,907	45,358	0.614
12-2003		74,327	32,732	0.440	74,327	32,732	0.440
12-2004		78,030	46,011	0.590	78,030	46,011	0.590
12-2005		76,239	65,025	0.853	76,239	65,025	0.853
12-2006		71,223	48,950	0.687	71,223	48,950	0.687
12-2007		69,470	41,732	0.601	69,470	41,732	0.601
12-2008		<u>69,826</u>	<u>62,558</u>	<u>0.896</u>	<u>69,826</u>	<u>62,558</u>	<u>0.896</u>
Total through 2008		727,823	482,646	0.663	727,823	482,646	0.663
	on 1/1						
12-2009	2.6%	64,405	52,931	0.822	62,773	52,931	0.843
12-2010	6.0%	60,387	49,418	0.818	58,857	49,418	0.840
12-2011	6.0%	56,374	45,901	0.814	54,946	45,901	0.835
12-2012	6.0%	52,269	42,329	0.810	50,944	42,329	0.831
12-2013	6.0%	48,000	38,662	0.805	46,784	38,662	0.826
12-2014	6.0%	43,604	34,925	0.801	42,499	34,925	0.822
12-2015	6.0%	39,233	31,199	0.795	38,238	31,199	0.816
12-2016	6.0%	35,171	27,704	0.788	34,279	27,704	0.808
12-2017	6.0%	31,347	24,391	0.778	30,552	24,391	0.798
12-2018	6.0%	27,789	21,327	0.767	27,085	21,327	0.787
12-2019	6.0%	24,527	18,538	0.756	23,906	18,538	0.775
12-2020	6.0%	21,348	16,011	0.750	20,807	16,011	0.770
12-2021	6.0%	18,310	13,733	0.750	17,846	13,733	0.770
12-2022	6.0%	15,556	11,667	0.750	15,162	11,667	0.770
12-2023	6.0%	13,051	9,789	0.750	12,721	9,789	0.770
12-2024	6.0%	10,784	8,088	0.750	10,511	8,088	0.770
12-2025	6.0%	8,757	6,568	0.750	8,535	6,568	0.770
12-2026	6.0%	7,015	5,261	0.750	6,837	5,261	0.770
12-2027	6.0%	5,560	4,170	0.750	5,419	4,170	0.770
12-2028	6.0%	4,336	3,252	0.750	4,226	3,252	0.770
12-2029	6.0%	3,328	2,496	0.750	3,243	2,496	0.770
12-2030	6.0%	2,522	1,891	0.750	2,458	1,891	0.770
12-2031	6.0%	1,879	1,409	0.750	1,831	1,409	0.770
12-2032	6.0%	1,345	1,009	0.750	1,311	1,009	0.770
12-2033	6.0%	907	680	0.750	884	680	0.770
12-2034	6.0%	619	464	0.750	603	464	0.770
12-2035	6.0%	433	325	0.750	422	325	0.770
12-2036	6.0%	292	219	0.750	284	219	0.770
12-2037	6.0%	185	139	0.750	180	139	0.770
12-2038	6.0%	112	84	0.750	109	84	0.770
12-2039	6.0%	65	48	0.750	63	48	0.770
12-2040	6.0%	35	27	0.750	34	27	0.770
12-2041	6.0%	10	7	0.750	9	7	0.770
12-2042	6.0%	0	0	0.000	0	0	0.000
Total 2009+		599,552	474,660	0.792	584,359	474,660	0.812
GRAND TOTAL		1,327,375	957,306	0.721	1,312,182	957,306	0.730

* Rate increases are limited where necessary to maintain a 75% loss ratio.

This projection is not a guarantee of future experience.

Projected 2008 experience includes actual experience through 9-2008.

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma**

**POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48**

2009 RATE FILING

**ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008**

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2009 Rate Increase Average Requested</u>	<u>Years 2010+ Premium Trend⁽²⁾</u>
A	2.6%	6.0%
B	1.3%	6.0%
C	4.2%	6.0%
F	3.2%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.0%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
Premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	2,476	514	0.208
	TOTAL	2,476	514	0.208
1998-12	1997	6,893	5,933	0.861
	1998	4,728	4,419	0.935
	TOTAL	11,621	10,352	0.891
1999-12	1997	7,248	5,555	0.766
	1998	19,900	11,333	0.569
	1999	34,300	35,953	1.048
	TOTAL	61,448	52,841	0.860
2000-12	1997	6,462	1,264	0.196
	1998	15,149	6,198	0.409
	1999	52,701	33,031	0.627
	2000	8,053	3,345	0.415
	TOTAL	82,365	43,838	0.532
2001-12	1997	5,103	1,378	0.270
	1998	14,787	7,351	0.497
	1999	40,604	27,098	0.667
	2000	10,003	2,207	0.221
	2001	5,641	1,942	0.344
	TOTAL	76,138	39,976	0.525
2002-12	1997	5,509	2,930	0.532
	1998	14,875	9,216	0.620
	1999	36,164	22,306	0.617
	2000	9,945	1,574	0.158
	2001	10,403	5,382	0.517
	2002	3,805	2,553	0.671
	TOTAL	80,701	43,961	0.545
2003-12	1997	3,330	1,590	0.477
	1998	14,418	9,240	0.641
	1999	31,646	19,509	0.616
	2000	10,465	3,896	0.372
	2001	10,690	5,929	0.555
	2002	5,409	1,598	0.295
	2003	5,463	7,742	1.417
	TOTAL	81,421	49,504	0.608

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	2,896	196	0.068
	1998	13,692	9,095	0.664
	1999	31,377	10,804	0.344
	2000	10,868	6,188	0.569
	2001	8,123	4,571	0.563
	2002	3,866	518	0.134
	2003	7,317	9,392	1.284
	2004	1,187	88	0.074
	TOTAL	79,326	40,852	0.515
2005-12	1997	1,680	1,102	0.656
	1998	13,937	18,568	1.332
	1999	32,970	19,621	0.595
	2000	10,127	8,436	0.833
	2001	7,028	7,383	1.051
	2002	4,040	1,849	0.458
	2003	5,809	5,170	0.890
	2004	1,416	74	0.052
	TOTAL	77,007	62,203	0.808
2006-12	1997	1,252	314	0.251
	1998	12,857	11,517	0.896
	1999	33,218	12,653	0.381
	2000	10,763	12,473	1.159
	2001	7,245	2,925	0.404
	2002	3,303	847	0.256
	2003	4,430	1,945	0.439
	2004	1,431	127	0.089
	TOTAL	74,499	42,801	0.575
2007-12	1997	1,310	5	0.004
	1998	9,335	3,954	0.424
	1999	33,451	11,271	0.337
	2000	11,254	16,005	1.422
	2001	7,765	2,588	0.333
	2002	2,972	1,268	0.427
	2003	2,517	146	0.058
	2004	1,450	56	0.039
	2007	3,362	5,385	1.602
TOTAL	73,416	40,678	0.554	

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
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GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2008-09	1997	1,022	0	0.000
	1998	6,816	4,007	0.588
	1999	25,874	15,090	0.583
	2000	7,106	10,652	1.499
	2001	6,141	5,616	0.915
	2002	2,307	590	0.256
	2003	872	331	0.380
	2004	1,086	565	0.520
	2007	3,919	1,261	0.322
	TOTAL		55,143	38,112
GRAND TOTAL		755,561	465,632	0.616

**INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2008-09**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2009 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested		
		<u>Included</u>	<u>Included</u>	<u>Included</u>	<u>Not Included</u>	<u>Not Included</u>	<u>Not Included</u>
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		2,476	514	0.208	2,476	514	0.208
12-1998		11,621	10,352	0.891	11,621	10,352	0.891
12-1999		61,448	52,841	0.860	61,448	52,841	0.860
12-2000		82,365	43,838	0.532	82,365	43,838	0.532
12-2001		76,138	39,976	0.525	76,138	39,976	0.525
12-2002		80,701	43,961	0.545	80,701	43,961	0.545
12-2003		81,421	49,504	0.608	81,421	49,504	0.608
12-2004		79,326	40,852	0.515	79,326	40,852	0.515
12-2005		77,007	62,203	0.808	77,007	62,203	0.808
12-2006		74,499	42,801	0.575	74,499	42,801	0.575
12-2007		73,416	40,678	0.554	73,416	40,678	0.554
12-2008		<u>72,666</u>	<u>52,401</u>	<u>0.721</u>	<u>72,666</u>	<u>52,401</u>	<u>0.721</u>
Total through 2008		773,084	479,921	0.621	773,084	479,921	0.621
	on 1/1						
12-2009	1.3%	65,727	54,144	0.824	64,884	54,144	0.834
12-2010	6.0%	61,344	50,421	0.822	60,557	50,421	0.833
12-2011	6.0%	56,986	46,761	0.821	56,254	46,761	0.831
12-2012	6.0%	52,602	43,076	0.819	51,927	43,076	0.830
12-2013	6.0%	48,119	39,320	0.817	47,501	39,320	0.828
12-2014	6.0%	43,496	35,489	0.816	42,938	35,489	0.827
12-2015	6.0%	38,874	31,652	0.814	38,375	31,652	0.825
12-2016	6.0%	34,561	28,041	0.811	34,117	28,041	0.822
12-2017	6.0%	30,541	24,642	0.807	30,149	24,642	0.817
12-2018	6.0%	26,857	21,488	0.800	26,512	21,488	0.811
12-2019	6.0%	23,542	18,649	0.792	23,240	18,649	0.802
12-2020	6.0%	20,534	16,085	0.783	20,270	16,085	0.794
12-2021	6.0%	17,809	13,801	0.775	17,580	13,801	0.785
12-2022	6.0%	15,322	11,749	0.767	15,126	11,749	0.777
12-2023	6.0%	13,035	9,896	0.759	12,868	9,896	0.769
12-2024	6.0%	10,915	8,201	0.751	10,775	8,201	0.761
12-2025	6.0%	8,876	6,657	0.750	8,762	6,657	0.760
12-2026	6.0%	7,063	5,297	0.750	6,972	5,297	0.760
12-2027	6.0%	5,520	4,140	0.750	5,449	4,140	0.760
12-2028	6.0%	4,227	3,170	0.750	4,173	3,170	0.760
12-2029	6.0%	3,168	2,376	0.750	3,127	2,376	0.760
12-2030	6.0%	2,329	1,746	0.750	2,299	1,746	0.760
12-2031	6.0%	1,671	1,253	0.750	1,650	1,253	0.760
12-2032	6.0%	1,148	861	0.750	1,134	861	0.760
12-2033	6.0%	708	531	0.750	699	531	0.760
12-2034	6.0%	431	323	0.750	425	323	0.760
12-2035	6.0%	275	206	0.750	272	206	0.760
12-2036	6.0%	177	133	0.750	175	133	0.760
12-2037	6.0%	115	86	0.750	114	86	0.760
12-2038	6.0%	73	55	0.750	72	55	0.760
12-2039	6.0%	45	34	0.750	44	34	0.760
12-2040	6.0%	27	20	0.750	26	20	0.760
12-2041	6.0%	8	6	0.750	8	6	0.760
12-2042	6.0%	<u>0</u>	<u>0</u>	<u>0.000</u>	<u>0</u>	<u>0</u>	<u>0.000</u>
Total 2009+		596,121	480,310	0.806	588,471	480,310	0.816
GRAND TOTAL		1,369,205	960,232	0.701	1,361,555	960,232	0.705

* Rate increases are limited where necessary to maintain a 75% loss ratio.

This projection is not a guarantee of future experience.

Projected 2008 experience includes actual experience through 9-2008.

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma**

**POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MCI, CATMS AND MC48**

2009 RATE FILING

**ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008**

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2009 Rate Increase Average Requested</u>	<u>Years 2010+ Premium Trend⁽²⁾</u>
A	2.6%	6.0%
B	1.3%	6.0%
C	4.2%	6.0%
F	3.2%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.0%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
Premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	2,037	3,711	1.822
	TOTAL	2,037	3,711	1.822
1998-12	1997	7,574	7,422	0.980
	1998	7,453	3,446	0.462
	TOTAL	15,027	10,868	0.723
1999-12	1997	4,908	4,803	0.979
	1998	25,514	18,754	0.735
	1999	41,445	32,764	0.791
	TOTAL	71,867	56,321	0.784
2000-12	1997	4,346	1,143	0.263
	1998	20,262	12,143	0.599
	1999	65,294	35,537	0.544
	2000	6,541	8,730	1.335
	TOTAL	96,443	57,553	0.597
2001-12	1997	6,584	3,615	0.549
	1998	16,312	9,597	0.588
	1999	48,805	51,293	1.051
	2000	6,958	4,710	0.677
	2001	1,377	420	0.305
TOTAL	80,036	69,635	0.870	
2002-12	1997	5,964	3,007	0.504
	1998	15,347	9,701	0.632
	1999	48,038	26,769	0.557
	2000	4,933	13,493	2.735
	2001	2,550	1,892	0.742
	2002	2,175	874	0.402
	TOTAL	79,007	55,736	0.705
2003-12	1997	6,134	3,037	0.495
	1998	14,540	7,570	0.521
	1999	48,185	36,977	0.767
	2000	4,240	11,166	2.633
	2001	2,731	1,431	0.524
	2002	6,557	3,779	0.576
	2003	1,592	692	0.435
	TOTAL	83,979	64,652	0.770

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	6,265	4,294	0.685
	1998	11,677	8,052	0.690
	1999	46,984	30,945	0.659
	2000	3,465	10,140	2.926
	2001	2,304	552	0.240
	2002	6,628	5,515	0.832
	2003	3,159	1,778	0.563
	2004	3,299	1,118	0.339
	TOTAL	83,781	62,394	0.745
2005-12	1997	6,429	4,230	0.658
	1998	11,356	15,221	1.340
	1999	47,142	39,307	0.834
	2000	2,064	3,736	1.810
	2001	1,597	188	0.118
	2002	6,863	3,991	0.582
	2003	3,567	2,554	0.716
	2004	5,264	1,545	0.294
	2005	730	3,156	4.323
	TOTAL	85,012	73,928	0.870
2006-12	1997	6,495	1,512	0.233
	1998	11,995	13,900	1.159
	1999	46,366	47,339	1.021
	2000	1,859	4,222	2.271
	2001	138	86	0.623
	2002	6,576	5,178	0.787
	2003	3,754	1,717	0.457
	2004	5,545	1,147	0.207
	2005	1,300	877	0.675
	2006	2,164	3,659	1.691
	TOTAL	86,192	79,637	0.924

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1997	6,764	3,414	0.505
	1998	11,183	8,796	0.787
	1999	44,767	52,983	1.184
	2000	98	0	0.000
	2002	6,072	3,838	0.632
	2003	4,078	2,847	0.698
	2004	5,338	1,139	0.213
	2005	1,382	1,626	1.177
	2006	2,791	1,344	0.482
	2007	1,993	561	0.281
	TOTAL	84,466	76,548	0.906
2008-09	1997	5,196	5,460	1.051
	1998	7,335	3,890	0.530
	1999	30,270	37,895	1.252
	2002	4,711	2,387	0.507
	2003	3,165	1,585	0.501
	2004	2,608	4,204	1.612
	2005	1,115	124	0.111
	2006	2,371	489	0.206
	2007	3,616	3,283	0.908
		TOTAL	60,387	59,317
GRAND TOTAL		828,234	670,300	0.809

**INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2008-09**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2009 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested Included	Rate Increase Requested Not Included				
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		2,037	3,711	1.822	2,037	3,711	1.822
12-1998		15,027	10,868	0.723	15,027	10,868	0.723
12-1999		71,867	56,321	0.784	71,867	56,321	0.784
12-2000		96,443	57,553	0.597	96,443	57,553	0.597
12-2001		80,036	69,635	0.870	80,036	69,635	0.870
12-2002		79,007	55,736	0.705	79,007	55,736	0.705
12-2003		83,979	64,652	0.770	83,979	64,652	0.770
12-2004		83,781	62,394	0.745	83,781	62,394	0.745
12-2005		85,012	73,928	0.870	85,012	73,928	0.870
12-2006		86,192	79,637	0.924	86,192	79,637	0.924
12-2007		84,466	76,548	0.906	84,466	76,548	0.906
12-2008		<u>79,908</u>	<u>75,066</u>	<u>0.939</u>	<u>79,908</u>	<u>75,066</u>	<u>0.939</u>
Total through 2008		847,755	686,049	0.809	847,755	686,049	0.809
	on 1/1						
12-2009	4.2%	75,604	60,086	0.795	72,557	60,086	0.828
12-2010	6.0%	70,786	56,253	0.795	67,933	56,253	0.828
12-2011	6.0%	65,913	52,391	0.795	63,256	52,391	0.828
12-2012	6.0%	60,935	48,383	0.794	58,478	48,383	0.827
12-2013	6.0%	55,784	44,291	0.794	53,535	44,291	0.827
12-2014	6.0%	50,465	40,139	0.795	48,431	40,139	0.829
12-2015	6.0%	45,254	36,083	0.797	43,430	36,083	0.831
12-2016	6.0%	40,462	32,368	0.800	38,831	32,368	0.834
12-2017	6.0%	35,950	28,819	0.802	34,501	28,819	0.835
12-2018	6.0%	31,737	25,480	0.803	30,458	25,480	0.837
12-2019	6.0%	27,920	22,445	0.804	26,795	22,445	0.838
12-2020	6.0%	24,410	19,635	0.804	23,426	19,635	0.838
12-2021	6.0%	21,187	17,062	0.805	20,333	17,062	0.839
12-2022	6.0%	18,235	14,686	0.805	17,500	14,686	0.839
12-2023	6.0%	15,517	12,498	0.805	14,891	12,498	0.839
12-2024	6.0%	12,999	10,463	0.805	12,475	10,463	0.839
12-2025	6.0%	10,701	8,604	0.804	10,270	8,604	0.838
12-2026	6.0%	8,688	6,979	0.803	8,338	6,979	0.837
12-2027	6.0%	6,967	5,587	0.802	6,687	5,587	0.836
12-2028	6.0%	5,493	4,396	0.800	5,272	4,396	0.834
12-2029	6.0%	4,248	3,393	0.799	4,076	3,393	0.832
12-2030	6.0%	3,224	2,569	0.797	3,094	2,569	0.830
12-2031	6.0%	2,373	1,889	0.796	2,277	1,889	0.830
12-2032	6.0%	1,683	1,338	0.795	1,615	1,338	0.829
12-2033	6.0%	1,091	867	0.795	1,047	867	0.828
12-2034	6.0%	728	578	0.793	699	578	0.827
12-2035	6.0%	519	410	0.791	498	410	0.824
12-2036	6.0%	344	271	0.789	330	271	0.822
12-2037	6.0%	214	168	0.786	205	168	0.819
12-2038	6.0%	128	100	0.783	122	100	0.816
12-2039	6.0%	73	57	0.782	70	57	0.815
12-2040	6.0%	35	28	0.782	34	28	0.815
12-2041	6.0%	8	7	0.782	8	7	0.815
12-2042	6.0%	0	0	0.000	0	0	0.000
Total 2009+		699,674	558,319	0.798	671,472	558,319	0.831
GRAND TOTAL		1,547,429	1,244,368	0.804	1,519,228	1,244,368	0.819

This projection is not a guarantee of future experience.

Projected 2008 experience includes actual experience through 9-2008.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2009 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2009 Rate Increase Average Requested</u>	<u>Years 2010+ Premium Trend⁽²⁾</u>
A	2.6%	6.0%
B	1.3%	6.0%
C	4.2%	6.0%
F	3.2%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.0%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
 Premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	5,646	3,785	0.670
	TOTAL	5,646	3,785	0.670
1998-12	1997	18,392	14,761	0.803
	1998	18,406	13,413	0.729
	TOTAL	36,798	28,174	0.766
1999-12	1997	17,289	10,366	0.600
	1998	90,836	57,269	0.630
	1999	90,790	75,107	0.827
	TOTAL	198,915	142,742	0.718
2000-12	1997	15,134	8,789	0.581
	1998	86,192	59,260	0.688
	1999	137,382	135,272	0.985
	2000	21,585	17,502	0.811
	TOTAL	260,293	220,823	0.848
2001-12	1997	13,965	5,044	0.361
	1998	74,286	59,767	0.805
	1999	119,814	114,534	0.956
	2000	41,614	37,194	0.894
	2001	12,894	8,136	0.631
	TOTAL	262,573	224,675	0.856
2002-12	1997	14,825	10,464	0.706
	1998	73,758	61,340	0.832
	1999	107,165	79,053	0.738
	2000	34,631	13,050	0.377
	2001	21,005	12,931	0.616
	2002	7,446	1,560	0.210
	TOTAL	258,830	178,398	0.689
2003-12	1997	14,492	30,143	2.080
	1998	71,688	64,712	0.903
	1999	102,685	65,047	0.633
	2000	33,078	10,868	0.329
	2001	18,021	7,967	0.442
	2002	16,283	6,159	0.378
	2003	11,473	3,687	0.321
	TOTAL	267,720	188,583	0.704

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	12,587	19,453	1.545
	1998	60,920	54,488	0.894
	1999	96,175	89,762	0.933
	2000	30,055	11,690	0.389
	2001	16,793	5,420	0.323
	2002	16,197	7,068	0.436
	2003	18,825	8,912	0.473
	2004	3,298	1,403	0.425
	TOTAL	254,850	198,196	0.778
2005-12	1997	8,255	2,589	0.314
	1998	53,136	47,572	0.895
	1999	91,298	62,316	0.683
	2000	30,622	14,915	0.487
	2001	16,903	17,475	1.034
	2002	15,180	4,466	0.294
	2003	18,928	13,496	0.713
	2004	9,246	3,787	0.410
	2005	3,945	1,171	0.297
	TOTAL	247,513	167,787	0.678
2006-12	1997	4,115	1,130	0.275
	1998	45,727	47,253	1.033
	1999	87,781	79,175	0.902
	2000	24,558	26,093	1.063
	2001	17,610	7,087	0.402
	2002	14,017	7,850	0.560
	2003	18,149	9,879	0.544
	2004	9,523	5,033	0.529
	2005	5,732	7,855	1.370
	2006	1,366	2,392	1.751
	TOTAL	228,578	193,747	0.848

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2009 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1997	1,447	1,292	0.893
	1998	43,165	30,835	0.714
	1999	76,347	51,764	0.678
	2000	25,580	21,561	0.843
	2001	17,088	4,613	0.270
	2002	13,050	4,670	0.358
	2003	16,609	3,365	0.203
	2004	10,371	6,499	0.627
	2005	6,186	4,001	0.647
	2006	2,597	1,122	0.432
	2007	52,726	25,625	0.486
		TOTAL	265,166	155,347
2008-09	1997	524	0	0.000
	1998	33,874	26,243	0.775
	1999	49,045	26,356	0.537
	2000	18,976	10,160	0.535
	2001	12,055	3,098	0.257
	2002	10,326	1,848	0.179
	2003	9,918	4,338	0.437
	2004	8,277	35,580	4.299
	2005	4,978	2,871	0.577
	2006	2,105	255	0.121
	2007	80,083	95,635	1.194
	2008	2,427	511	0.211
	TOTAL	232,588	206,895	0.890
GRAND TOTAL		2,519,470	1,909,152	0.758

**INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2008-09**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2009 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested <u>Not Included</u>		
		<u>Rate Increase Requested Included</u>					
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		5,646	3,785	0.670	5,646	3,785	0.670
12-1998		36,798	28,174	0.766	36,798	28,174	0.766
12-1999		198,915	142,742	0.718	198,915	142,742	0.718
12-2000		260,293	220,823	0.848	260,293	220,823	0.848
12-2001		262,573	224,675	0.856	262,573	224,675	0.856
12-2002		258,830	178,398	0.689	258,830	178,398	0.689
12-2003		267,720	188,583	0.704	267,720	188,583	0.704
12-2004		254,850	198,196	0.778	254,850	198,196	0.778
12-2005		247,513	167,787	0.678	247,513	167,787	0.678
12-2006		228,578	193,747	0.848	228,578	193,747	0.848
12-2007		265,166	155,347	0.869	265,166	155,347	0.869
12-2008		<u>307,743</u>	<u>267,480</u>	<u>0.827</u>	<u>307,743</u>	<u>267,480</u>	<u>0.869</u>
Total through 2008		2,594,625	1,969,737	0.759	2,594,625	1,969,737	0.759
	on 1/1						
12-2009	3.2%	290,219	232,534	0.801	281,220	232,534	0.827
12-2010	6.0%	274,437	219,975	0.802	265,927	219,975	0.827
12-2011	6.0%	259,595	208,071	0.802	251,546	208,071	0.827
12-2012	6.0%	244,553	195,998	0.801	236,970	195,998	0.827
12-2013	6.0%	229,089	183,669	0.802	221,986	183,669	0.827
12-2014	6.0%	212,927	170,882	0.803	206,325	170,882	0.828
12-2015	6.0%	195,156	156,752	0.803	189,105	156,752	0.829
12-2016	6.0%	177,879	143,046	0.804	172,363	143,046	0.830
12-2017	6.0%	161,234	129,955	0.806	156,234	129,955	0.832
12-2018	6.0%	145,404	117,301	0.807	140,895	117,301	0.833
12-2019	6.0%	130,505	105,430	0.808	126,458	105,430	0.834
12-2020	6.0%	116,535	94,115	0.808	112,922	94,115	0.833
12-2021	6.0%	103,250	83,376	0.808	100,049	83,376	0.833
12-2022	6.0%	90,422	73,071	0.808	87,618	73,071	0.834
12-2023	6.0%	78,313	63,350	0.809	75,884	63,350	0.835
12-2024	6.0%	67,333	54,644	0.812	65,245	54,644	0.838
12-2025	6.0%	57,284	46,557	0.813	55,508	46,557	0.839
12-2026	6.0%	48,256	39,223	0.813	46,760	39,223	0.839
12-2027	6.0%	40,406	32,841	0.813	39,153	32,841	0.839
12-2028	6.0%	33,512	27,235	0.813	32,473	27,235	0.839
12-2029	6.0%	27,521	22,366	0.813	26,668	22,366	0.839
12-2030	6.0%	22,388	18,172	0.812	21,694	18,172	0.838
12-2031	6.0%	17,973	14,573	0.811	17,416	14,573	0.837
12-2032	6.0%	14,014	11,335	0.809	13,579	11,335	0.835
12-2033	6.0%	10,542	8,505	0.807	10,215	8,505	0.833
12-2034	6.0%	7,812	6,290	0.805	7,570	6,290	0.831
12-2035	6.0%	5,740	4,607	0.803	5,562	4,607	0.828
12-2036	6.0%	4,116	3,293	0.800	3,989	3,293	0.825
12-2037	6.0%	2,848	2,265	0.795	2,760	2,265	0.821
12-2038	6.0%	1,896	1,501	0.792	1,838	1,501	0.817
12-2039	6.0%	1,200	947	0.789	1,163	947	0.815
12-2040	6.0%	710	560	0.788	688	560	0.814
12-2041	6.0%	221	174	0.788	214	174	0.813
12-2042	6.0%	<u>10</u>	<u>8</u>	<u>0.788</u>	<u>10</u>	<u>8</u>	<u>0.813</u>
Total 2009+		3,073,301	2,472,621	0.805	2,978,005	2,472,621	0.830
GRAND TOTAL		5,667,927	4,442,358	0.784	5,572,630	4,442,358	0.797

This projection is not a guarantee of future experience.

Projected 2008 experience includes actual experience through 9-2008.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP/GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2009 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2008

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2009 Rate Increase</u> <u>Average Requested</u>	<u>Years 2010+</u> <u>Premium Trend⁽²⁾</u>
A	2.6%	6.0%
B	1.3%	6.0%
C	4.2%	6.0%
F	3.2%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.0%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
 Premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.