

SERFF Tracking Number: AMLC-126158160 State: Arkansas
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 42406
Company Tracking Number: 2008 AR GL RFC
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: 2008 AR GLOBE MEDICARE SUPPLEMENT REFUND CALCULATION
Project Name/Number: 2008 AR GL RFC/2008 AR GL RFC

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2008 AR GLOBE MEDICARE SUPPLEMENT REFUND CALCULATION SERFF Tr Num: AMLC-126158160 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 42406
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: 2008 AR GL RFC State Status: Filed-Closed
Other

Filing Type: Form Co Status: Reviewer(s): Stephanie Fowler
Author: Jan Robinson Disposition Date: 05/21/2009
Date Submitted: 05/19/2009 Disposition Status: Accepted For Informational Purposes
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 2008 AR GL RFC
Project Number: 2008 AR GL RFC
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 05/21/2009

Deemer Date:

Filing Description:

2008 AR GLOBE MEDICARE SUPPLEMENT REFUND CALCULATION

NAIC # 91472

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type:
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 05/21/2009
Corresponding Filing Tracking Number: 2008 AR GL RFC

SERFF Tracking Number: AMLC-126158160 State: Arkansas
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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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$0.00	05/19/2009	

SERFF Tracking Number: AMLC-126158160 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/21/2009	05/21/2009

SERFF Tracking Number: *AMLC-126158160* *State:* *Arkansas*
Filing Company: *Globe Life and Accident Insurance Company* *State Tracking Number:* *42406*
Company Tracking Number: *2008 AR GL RFC*
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *2008 AR GLOBE MEDICARE SUPPLEMENT REFUND CALCULATION*
Project Name/Number: *2008 AR GL RFC/2008 AR GL RFC*

Disposition

Disposition Date: 05/21/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *AMLC-126158160* *State:* *Arkansas*
Filing Company: *Globe Life and Accident Insurance Company* *State Tracking Number:* *42406*
Company Tracking Number: *2008 AR GL RFC*
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
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Project Name/Number: *2008 AR GL RFC/2008 AR GL RFC*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-126158160 State: Arkansas
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 42406
 Company Tracking Number: 2008 AR GL RFC
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2008 AR GLOBE MEDICARE SUPPLEMENT REFUND CALCULATION
 Project Name/Number: 2008 AR GL RFC/2008 AR GL RFC

Supporting Document Schedules

Review Status:

Bypassed -Name: Flesch Certification 05/19/2009
Bypass Reason: NA
Comments:

Review Status:

Bypassed -Name: Application 05/19/2009
Bypass Reason: NA
Comments:

Review Status:

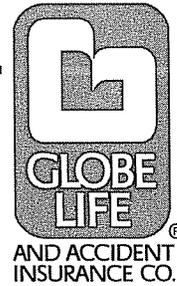
Bypassed -Name: Health - Actuarial Justification 05/19/2009
Bypass Reason: NA
Comments:

Review Status:

Bypassed -Name: Outline of Coverage 05/19/2009
Bypass Reason: NA
Comments:

Review Status:

Satisfied -Name: 2008 AR GLOBE MED SUPP 05/21/2009
 REFUND CALCULATION Accepted for Informational Purposes
Comments:
Attachments:
 2008 Globe Arkansas Med Supp Refund Cover Letter.pdf
 GN 2008 AR - BMK.pdf



May 8, 2009

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

RE: 2008 Medicare Supplement Refund Calculation

Enclosed are the Refund Calculations for the following policy forms with issues in your state:

Pre-Standardized Policy Forms Combined

Individual Standardized Policy Forms

Group Standardized Policy Forms

If you have any questions, or need further information, please call me at (469) 525-4818.

Sincerely,

A handwritten signature in black ink, appearing to read 'Christopher Pailes', is written over a light-colored background.

Christopher Pailes
Actuarial Department

CP/sjs

Enclosures

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: SMSBP (P): PRESTANDARDIZED BUSINESS
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	0	4.175	0	0.493	0	1.194	0	0.659	0	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	0	4.175	0	0.493	0	3.170	0	0.678	0	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	0	4.175	0	0.493	0	4.754	0	0.695	0	0.730
8	0	4.175	0	0.493	0	5.445	0	0.702	0	0.750
9	0	4.175	0	0.493	0	6.075	0	0.708	0	0.760
10	0	4.175	0	0.493	0	6.650	0	0.713	0	0.760
11	0	4.175	0	0.493	0	7.176	0	0.717	0	0.760
12	182,258	4.175	760,927	0.493	375,137	7.655	1,395,185	0.720	1,004,533	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	0	4.175	0	0.493	0	8.493	0	0.725	0	0.770
15	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
16	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	182,258 (K):		760,927 (L):		375,137 (M):		1,395,185 (N):		1,004,533	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.640

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE:
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): PRESTANDARDIZED BUSINESS
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	25,292	6,369
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	25,292	6,369
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	1,278,230	971,560
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	1,303,522	977,929
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.640	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.750	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	817	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.150	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE:
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): PRESTANDARDIZED BUSINESS
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.900
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: A SMSBP (P): GMSA
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	-2	4.175	-8	0.493	-4	0.000	0	0.000	0	0.550
3	851	4.175	3,553	0.493	1,752	1.194	1,016	0.659	670	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	329	4.175	1,374	0.493	677	3.170	1,043	0.678	707	0.690
6	162	4.175	676	0.493	333	3.998	648	0.686	444	0.710
7	0	4.175	0	0.493	0	4.754	0	0.695	0	0.730
8	0	4.175	0	0.493	0	5.445	0	0.702	0	0.750
9	0	4.175	0	0.493	0	6.075	0	0.708	0	0.760
10	249	4.175	1,040	0.493	513	6.650	1,656	0.713	1,181	0.760
11	0	4.175	0	0.493	0	7.176	0	0.717	0	0.760
12	0	4.175	0	0.493	0	7.655	0	0.720	0	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	0	4.175	0	0.493	0	8.493	0	0.725	0	0.770
15	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
16	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	1,589 (K):		6,634 (L):		3,271 (M):		4,363 (N):		3,002	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.570

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSA
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	3,216	974
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	3,216	974
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	20,083	11,234
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	23,299	12,208
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.570	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.524	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	24	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSA
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY 0.000
RATIO 3 = RATIO 2 + TOLERANCE

IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT
TO PREMIUM IS NOT REQUIRED.

IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.

12. ADJUSTED INCURRED CLAIMS 0
[TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)]
X RATIO 3(LINE 11)

13. REFUND 0
TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) -

ADJUSTED INCURRED CLAIMS (LINE 12)

BENCHMARK RATIO (RATIO 1)

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO
REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT

AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: B SMSBP (P): GMSB
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	592	4.175	2,472	0.493	1,218	1.194	707	0.659	466	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	0	4.175	0	0.493	0	3.170	0	0.678	0	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	0	4.175	0	0.493	0	4.754	0	0.695	0	0.730
8	0	4.175	0	0.493	0	5.445	0	0.702	0	0.750
9	1,219	4.175	5,089	0.493	2,509	6.075	7,405	0.708	5,243	0.760
10	2,994	4.175	12,500	0.493	6,162	6.650	19,910	0.713	14,196	0.760
11	0	4.175	0	0.493	0	7.176	0	0.717	0	0.760
12	0	4.175	0	0.493	0	7.655	0	0.720	0	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	0	4.175	0	0.493	0	8.493	0	0.725	0	0.770
15	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
16	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	4,805 (K):		20,061 (L):		9,890 (M):		28,022 (N):		19,905	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.620

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSB
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	5,391	6,219
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	5,391	6,219
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	39,219	26,228
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	44,610	32,447
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.620	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.727	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	29	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSB
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: C SMSBP (P): GMSC
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	0	4.175	0	0.493	0	1.194	0	0.659	0	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	0	4.175	0	0.493	0	3.170	0	0.678	0	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	0	4.175	0	0.493	0	4.754	0	0.695	0	0.730
8	0	4.175	0	0.493	0	5.445	0	0.702	0	0.750
9	0	4.175	0	0.493	0	6.075	0	0.708	0	0.760
10	965	4.175	4,029	0.493	1,986	6.650	6,417	0.713	4,575	0.760
11	0	4.175	0	0.493	0	7.176	0	0.717	0	0.760
12	0	4.175	0	0.493	0	7.655	0	0.720	0	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	0	4.175	0	0.493	0	8.493	0	0.725	0	0.770
15	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
16	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	965 (K):		4,029 (L):		1,986 (M):		6,417 (N):		4,575	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.628

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: C
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSC
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	0	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	0	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	1,073	0
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	1,073	0
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.628	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.000	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	1	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: C
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSC
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: F SMSBP (P): GMSF
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	3,395	4.175	14,174	0.493	6,988	1.194	4,054	0.659	2,671	0.650
4	607	4.175	2,534	0.493	1,249	2.245	1,363	0.669	912	0.670
5	487	4.175	2,033	0.493	1,002	3.170	1,544	0.678	1,047	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	0	4.175	0	0.493	0	4.754	0	0.695	0	0.730
8	1,264	4.175	5,277	0.493	2,602	5.445	6,882	0.702	4,832	0.750
9	430	4.175	1,795	0.493	885	6.075	2,612	0.708	1,849	0.760
10	3,348	4.175	13,978	0.493	6,891	6.650	22,264	0.713	15,874	0.760
11	0	4.175	0	0.493	0	7.176	0	0.717	0	0.760
12	0	4.175	0	0.493	0	7.655	0	0.720	0	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	0	4.175	0	0.493	0	8.493	0	0.725	0	0.770
15	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
16	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	9,531 (K):		39,792 (L):		19,617 (M):		38,719 (N):		27,185	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.596

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSF
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	11,886	9,443
B. CURRENT YEAR'S ISSUES (Z)	1,701	505
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	10,185	8,938
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	61,311	35,403
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	71,496	44,341
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.596	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.620	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	39	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GMSF
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
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(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: A SMSBP (P): GGRMSA
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.507	0	0.000	0	0.000	0	0.460
2	0	4.175	0	0.567	0	0.000	0	0.000	0	0.630
3	0	4.175	0	0.567	0	1.194	0	0.759	0	0.750
4	0	4.175	0	0.567	0	2.245	0	0.771	0	0.770
5	0	4.175	0	0.567	0	3.170	0	0.782	0	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	0	4.175	0	0.567	0	5.445	0	0.811	0	0.870
9	1,127	4.175	4,705	0.567	2,668	6.075	6,847	0.818	5,600	0.880
10	70	4.175	292	0.567	166	6.650	466	0.824	384	0.880
11	522	4.175	2,179	0.567	1,236	7.176	3,746	0.828	3,102	0.880
12	0	4.175	0	0.567	0	7.655	0	0.831	0	0.880
13	0	4.175	0	0.567	0	8.093	0	0.834	0	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	1,719 (K):		7,177 (L):		4,069 (M):		11,058 (N):		9,086	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.721

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GGRMSA
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	0	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	0	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	5,153	50
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	5,153	50
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.721	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.010	

TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B)		

TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	8	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GGRMSA
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: B SMSBP (P): GGRMSB
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.507	0	0.000	0	0.000	0	0.460
2	0	4.175	0	0.567	0	0.000	0	0.000	0	0.630
3	0	4.175	0	0.567	0	1.194	0	0.759	0	0.750
4	0	4.175	0	0.567	0	2.245	0	0.771	0	0.770
5	0	4.175	0	0.567	0	3.170	0	0.782	0	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	0	4.175	0	0.567	0	5.445	0	0.811	0	0.870
9	729	4.175	3,044	0.567	1,726	6.075	4,429	0.818	3,623	0.880
10	0	4.175	0	0.567	0	6.650	0	0.824	0	0.880
11	636	4.175	2,655	0.567	1,506	7.176	4,564	0.828	3,779	0.880
12	0	4.175	0	0.567	0	7.655	0	0.831	0	0.880
13	0	4.175	0	0.567	0	8.093	0	0.834	0	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	1,365 (K):		5,699 (L):		3,231 (M):		8,993 (N):		7,402	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.724

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GGRMSB
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	0	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	0	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	7,137	7,816
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	7,137	7,816
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.724	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	1.095	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	5	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GGRMSB
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: F SMSBP (P): GGRMSF
FOR THE STATE OF: ARKANSAS
COMPANY NAME: GLOBE LIFE & ACCIDENT INSURANCE COMPANY
NAIC GROUP CODE: 290 NAIC COMPANY CODE: 91472
ADDRESS: 204 N. ROBINSON AVE., OKLAHOMA CITY, OK 73102
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.507	0	0.000	0	0.000	0	0.460
2	0	4.175	0	0.567	0	0.000	0	0.000	0	0.630
3	0	4.175	0	0.567	0	1.194	0	0.759	0	0.750
4	0	4.175	0	0.567	0	2.245	0	0.771	0	0.770
5	0	4.175	0	0.567	0	3.170	0	0.782	0	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	1,574	4.175	6,571	0.567	3,726	5.445	8,570	0.811	6,951	0.870
9	1,037	4.175	4,329	0.567	2,455	6.075	6,300	0.818	5,153	0.880
10	717	4.175	2,993	0.567	1,697	6.650	4,768	0.824	3,929	0.880
11	102	4.175	426	0.567	241	7.176	732	0.828	606	0.880
12	0	4.175	0	0.567	0	7.655	0	0.831	0	0.880
13	0	4.175	0	0.567	0	8.093	0	0.834	0	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	3,430 (K):		14,320 (L):		8,120 (M):		20,370 (N):		16,639	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.714

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GGRMSF
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	2,090	2,595
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	2,090	2,595
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	30,833	68,034
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	32,923	70,629
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.714	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	2.145	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	19	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: OKLAHOMA CITY, OK
TITLE: ACTUARIAL STUDENT

SMSBP (W): GGRMSF
COMPANY NAME: GLOBE LIFE & ACCIDENT
NAIC COMPANY CODE: 91472
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY 0.000
RATIO 3 = RATIO 2 + TOLERANCE

IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT
TO PREMIUM IS NOT REQUIRED.

IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.

12. ADJUSTED INCURRED CLAIMS 0
[TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)]
X RATIO 3(LINE 11)

13. REFUND 0
TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) -

ADJUSTED INCURRED CLAIMS (LINE 12)

BENCHMARK RATIO (RATIO 1)

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO
REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT

AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE