

SERFF Tracking Number: AMLC-126245043 State: Arkansas  
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 43044  
 Company Tracking Number: 2009GHSX  
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3  
 Project Name/Number: 2009 GHSX Rate Filing/2009GHSX

## Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3 SERFF Tr Num: AMLC-126245043 State: ArkansasLH

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

SERFF Status: Closed

State Tr Num: 43044

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Co Tr Num: 2009GHSX

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Jan Robinson

Disposition Date: 08/12/2009

Date Submitted: 07/28/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 10/01/2009

Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 GHSX Rate Filing

Project Number: 2009GHSX

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: There are no policies in force in Nebraska, our state of domicile, and therefore no filing will be made in Nebraska.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 10%

Group Market Type:

Filing Status Changed: 08/12/2009

Explanation for Other Group Market Type:

State Status Changed: 08/12/2009

Deemer Date:

Corresponding Filing Tracking Number: 2009GHSX

SERFF Tracking Number: AMLC-126245043 State: Arkansas  
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 43044  
 Company Tracking Number: 2009GHSX  
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3  
 Project Name/Number: 2009 GHSX Rate Filing/2009GHSX

Filing Description:  
 2009 GHSX Rate Filing  
 Individual Hospital/Surgical Policy Forms GHS1, GHS2 and GHS3  
 NAIC # 91472

Enclosed is our Rate Filing for the captioned policy forms. An Actuarial Memorandum and other supporting documentation are provided for your consideration.

## 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: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$50.00	07/28/2009	29478755

SERFF Tracking Number: AMLC-126245043 State: Arkansas  
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 43044  
Company Tracking Number: 2009GHSX  
TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense  
Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3  
Project Name/Number: 2009 GHSX Rate Filing/2009GHSX

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/12/2009	08/12/2009

SERFF Tracking Number: AMLC-126245043 State: Arkansas  
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 43044  
 Company Tracking Number: 2009GHSX  
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense  
 Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3  
 Project Name/Number: 2009 GHSX Rate Filing/2009GHSX

## Disposition

Disposition Date: 08/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 10% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	10.000%	10.000%	\$5,428	17	\$54,284	10.000%	10.000%

SERFF Tracking Number: AMLC-126245043 State: Arkansas  
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 43044  
 Company Tracking Number: 2009GHSX  
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense  
 Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3  
 Project Name/Number: 2009 GHSX Rate Filing/2009GHSX

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	2009 AR GHSX Supporting Documentation	Approved-Closed	No
<b>Rate</b>	2009 AR GHSX Rate Filing	Approved-Closed	No

SERFF Tracking Number: AMLC-126245043 State: Arkansas  
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 43044  
 Company Tracking Number: 2009GHSX  
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense  
 Product Name: 2009 Individual Hospital/Surgical Expense Forms GHS1, GHS2, and GHS3  
 Project Name/Number: 2009 GHSX Rate Filing/2009GHSX

## Rate Information

Rate data applies to filing.

**Filing Method:** Serff  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 10.000%  
**Effective Date of Last Rate Revision:** 01/18/2009  
**Filing Method of Last Filing:** Serff - AMLC-125766295

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	10.000%	10.000%	\$5,428	17	\$54,284	10.000%	10.000%