

SERFF Tracking Number: AMLC-126430265 State: Arkansas
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44430
Company Tracking Number: 2010 AR GLOBE PRE ANNUAL RATE FILING
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: 2010 Individual Pre-Standardized Medicare Supplement Policy Forms MCP-2, MCP-3, MCP-4, and MEDSUP-2
Project Name/Number: 2010 AR Globe Pre-Standardized Annual Rate Filing/2010 AR Globe Pre-Standardized Annual Rate Filing

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2010 Individual Pre- Standardized Medicare Supplement Policy Forms MCP-2, MCP-3, MCP-4, and MEDSUP-2 SERFF Tr Num: AMLC-126430265 State: Arkansas

TOI: MS02I Individual Medicare Supplement - Pre-Standardized

Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 44430

Filing Type: Rate Co Tr Num: 2010 AR GLOBE PRE ANNUAL RATE FILING State Status: Approved-Closed

Reviewer(s): Stephanie Fowler
Author: Darla Grisolia Disposition Date: 01/22/2010
Date Submitted: 12/22/2009 Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2010

Implementation Date: 01/22/2010

State Filing Description:

General Information

Project Name: 2010 AR Globe Pre-Standardized Annual Rate Filing
Project Number: 2010 AR Globe Pre-Standardized Annual Rate Filing
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Our annual rate filing for Nebraska, our state of domicile, was submitted on 12/22/09 and is currently pending.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 8%

Filing Status Changed: 01/22/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/22/2010

Deemer Date:

Submitted By: Darla Grisolia

Created By: Darla Grisolia

Corresponding Filing Tracking Number: 2010 AR Globe Pre Annual Rate Filing

Filing Description:

Attached is our 2010 Annual Rate Filing for Individual Pre-Standardized Medicare Supplement Policy Forms MCP-2, MCP-3, MCP-4, and MEDSUP-2. We are requesting rate changes by policy as indicated on our Rate Filing Summary

SERFF Tracking Number: AMLC-126430265 State: Arkansas
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 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: 2010 Individual Pre-Standardized Medicare Supplement Policy Forms MCP-2, MCP-3, MCP-4, and MEDSUP-2
 Project Name/Number: 2010 AR Globe Pre-Standardized Annual Rate Filing/2010 AR Globe Pre-Standardized Annual Rate Filing

Page and as listed below.

MCP-2 +8.0%
 MCP-3 +8.0%
 MCP-4 +8.0%
 MEDSUP-2 +8.0%

An Actuarial Memorandum and supporting documentation are provided for your consideration.

Company and Contact

Filing Contact Information

Darla Grisolia, Rate Compliance Specialist dgrisolia@torchmarkcorp.com
 3700 S. Stonebridge Drive 469-525-4752 [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	12/22/2009	33002453

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/22/2010	01/22/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/21/2010	01/21/2010	Darla Grisolia	01/22/2010	01/22/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	2010 Globe Pre-Standardized	Darla Grisolia	01/22/2010	01/22/2010

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Disposition

Disposition Date: 01/22/2010

Implementation Date: 01/22/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	2010 AR Rate History	Accepted for Informational Purposes	Yes
Supporting Document	2010 AR Pre-Standardized Supporting Documentation	Accepted for Informational Purposes	Yes
Rate	2010 Globe Pre-Standardized	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/21/2010
Submitted Date 01/21/2010
Respond By Date 02/22/2010

Dear Darla Grisolia,

This will acknowledge receipt of the captioned filing.

This filing is currently under review. However, I will need a copy of the proposed base monthly rates by dollar amount to complete my review.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/22/2010
Submitted Date 01/22/2010

Dear Stephanie Fowler,

Comments:

I have attached the Rate Pages under the Rate/Rule Tab as requested in the Objection dated 1/21/2010.

Response 1

Comments: See Rate Pages under Rate/Rule Tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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Amendment Letter

Submitted Date: 01/22/2010

Comments:

I have attached the Rate Pages as requested under the Rate/Rule Tab as requested in the Objection dated 1/21/2010.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
2010 Globe Pre-Standardized	MCP-2, MCP-3, MCP-4, MEDSUP-2	Revised	Previous State Filing Number: 41278 Percent Rate Change Request: 8	2010 AR Rate Pages.pdf 2010 AR Rate Pages.pdf

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved 01/22/2010	2010 Globe Pre-Standardized	MCP-2, MCP-3, MCP-4, MEDSUP-2	Revised	Previous State Filing Number: 41278 Percent Rate Change Request: 8.000	2010 AR Rate Pages.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

Policy Form MCP-2

2010 Annual Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Policy Number)	Current Annual Premium	Proposed Annual Premium
2097014	\$ 4,268	\$ 4,609

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual * .090 (rounded to near dollar)
Bank Draft = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code G3

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

Policy Form MCP-3

2010 Annual Rate Filing

Arkansas

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Policy Number)	Current Annual Premium	Proposed Annual Premium
2139874	\$ 4,111	\$ 4,440
2174773	\$ 4,111	\$ 4,440
2223925	\$ 4,213	\$ 4,550
2295824	\$ 4,111	\$ 4,440

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual * .090 (rounded to near dollar)
Bank Draft = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code M3

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

Policy Form MCP-4

2010 Annual Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Policy Number)	Current Annual Premium	Proposed Annual Premium
2271953	\$ 3,571	\$ 3,857

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual * .090 (rounded to near dollar)
Bank Draft = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code M4

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

Policy Form MEDSUP-2

2010 Annual Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Policy Number)	Current Annual Premium	Proposed Annual Premium
202902	\$ 5,420	\$ 5,854

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual * .090 (rounded to near dollar)
Bank Draft = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code 98