

SERFF Tracking Number: AMLC-127845391 State: Arkansas
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 50333
Company Tracking Number: 2012ARGMSX
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: 2012 Globe Individual Standardized Medicare Supplement Rate Filing
Project Name/Number: 2012 Annual Rate Filing/2012ARGMSx

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2012 Globe Individual SERFF Tr Num: AMLC-127845391 State: Arkansas

Standardized Medicare Supplement Rate Filing

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 50333

Standard Plans 2010 Closed

Sub-TOI: MS08I.012 Multi-Plan 2010

Co Tr Num: 2012ARGMSX

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Author: Sue Fisher

Disposition Date: 12/06/2011

Date Submitted: 11/23/2011

Disposition Status: Approved-

Closed

Implementation Date Requested: 01/01/2012

Implementation Date:

State Filing Description:

General Information

Project Name: 2012 Annual Rate Filing

Status of Filing in Domicile: Pending

Project Number: 2012ARGMSx

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Nebraska's filing was submitted on November 18, 2011 and is pending review

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/06/2011

State Status Changed: 12/06/2011

Deemer Date:

Created By: Sue Fisher

Submitted By: Sue Fisher

Corresponding Filing Tracking Number:

Filing Description:

2012 Individual Standardized Medicare Supplement Rate Filing

Globe Life and Accident Insurance Company

NAIC # 91472

Attached is our 2012 Annual Rate Filing for Globe Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

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GMSA, GMSA06, GMSA10 +0.0%
GMSB, GMSB06, GMSB10 +0.0%
GMSC, GMSC06, GMSC10 +0.0%
GMSF, GMSF06, GMSF10 +0.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

The proposed effective Date is January 1, 2012 or as soon thereafter as possible and allowed.

If you have any questions, or need additional information, please let me know

Sincerely
Sue Fisher
Rate Compliance Specialist

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
3700 S. Stonebridge Drive 972-569-3241 [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

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	12/06/2011	12/06/2011

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Disposition

Disposition Date: 12/06/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was requested.

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	0.000%	0.000%	\$	21	\$	0.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	2012 Plan A Supporting Documents	Approved-Closed	No
Supporting Document	2012 Plan B Supporting Documents	Approved-Closed	No
Supporting Document	2012 Plan C Supporting Documents	Approved-Closed	No
Supporting Document	2012 Plan F Supporting Documents	Approved-Closed	No
Rate	2012 Plan A Rate Page(s)	Approved-Closed	Yes
Rate	2012 Plan B Rate Page(s)	Approved-Closed	Yes
Rate	2012 Plan C Rate Page(s)	Approved-Closed	Yes
Rate	2012 Plan F Rate Page(s)	Approved-Closed	Yes

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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:
Filing Method of Last Filing: SERFF

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	0.000%	0.000%		21		0.000%	0.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments	
Approved-Closed 12/06/2011	2012 Plan A Rate Page(s)	GMSA, GMSA06, Other GMSA10		Previous State Filing Number: Rate Action Other Explanation:	47697 0.0%	2012 AR Plan A Rate Page(s).pdf
Approved-Closed 12/06/2011	2012 Plan B Rate Page(s)	GMSB, GMSB06, Other GMSB10		Previous State Filing Number: Rate Action Other Explanation:	47697 0.0%	2012 AR Plan B Rate Page(s).pdf
Approved-Closed 12/06/2011	2012 Plan C Rate Page(s)	GMSC, GMSC06, Other GMSC10		Previous State Filing Number: Rate Action Other Explanation:	47697 0.0%	2012 AR Plan C Rate Page(s).pdf
Approved-Closed 12/06/2011	2012 Plan F Rate Page(s)	GMSF, GMSF06, Other GMSF10		Previous State Filing Number: Rate Action Other Explanation:	47697 0.0%	2012 AR Plan F Rate Page(s).pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSA / GMSA06 / GMSA10

2012 Annual Medicare Rate Filing

ARKANSAS

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

Attained Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$1,089	\$1,089	0.0%

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	

For Company Use: Plan Code J05

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSB / GMSB06 / GMSB10

2012 Annual Medicare Rate Filing

ARKANSAS

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

Attained Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$1,805	\$1,805	0.0%

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

For Company Use: Plan Code J06

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSC / GMSC06 / GMSC10

2012 Annual Medicare Rate Filing

ARKANSAS

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

Attained Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$2,069	\$2,069	0.0%

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

For Company Use: Plan Code J07

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSF / GMSF06 / GMSF10

2012 Annual Medicare Rate Filing

ARKANSAS

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

Attained Age (Male or Female)	Current Annual Premium	Proposed Annual Premium	Percentage Change In Annual Premium
All Ages	\$2,085	\$2,085	0.0%

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

For Company Use: Plan Code J08