

SERFF Tracking Number: AMLC-127017471 State: Arkansas
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 47874
Company Tracking Number: 2011ARGGRMSP
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.012 Multi-Plan 2010
Plans 2010
Product Name: 2011 Globe Association Group Standardized Medicare Supplement Rate Filing
Project Name/Number: 2011 Annual Rate Filing/2011ARGGRMSP

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2011 Globe Association Group SERFF Tr Num: AMLC-127017471 State: Arkansas

Standardized Medicare Supplement Rate Filing

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Approved-Closed State Tr Num: 47874

Sub-TOI: MS08G.012 Multi-Plan 2010

Co Tr Num: 2011ARGGRMSP

State Status: Approved-Closed

Filing Type: Rate

Author: Sue Fisher

Reviewer(s): Stephanie Fowler

Date Submitted: 02/03/2011

Disposition Date: 02/21/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 03/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: 2011 Annual Rate Filing

Status of Filing in Domicile: Pending

Project Number: 2011ARGGRMSP

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 02/03/2011 and is pending review

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 02/21/2011

State Status Changed: 02/21/2011

Deemer Date:

Created By: Sue Fisher

Submitted By: Sue Fisher

Corresponding Filing Tracking Number:

Filing Description:

Attached is our 2011 Annual Rate Filing for Group Association Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy and certificate as indicated on our Rate Filing Summary Page and as listed below.

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GGRMSP / GGRMSP06 / GGRMSP10

Certificates: GGRMSAC / GGRMSAC06 / GGRMSAC10 +0.0%
 GGRMSBC / GGRMSBC06 / GGRMSBC10 +0.0%
 GGRMSCC / GGRMSCC06 / GGRMSCC10 +0.0%
 GGRMSFC / GGRMSFC06 / GGRMSFC10 +0.0%

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

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: \$50.00 filing fee per form. GGRMSP / GGRMSP06 / GGRMSP10 are all the same form with revisions as required by Medicare Regulation changes in 2006 and 2010
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$50.00	02/03/2011	44353352

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/21/2011	02/21/2011

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Disposition

Disposition Date: 02/21/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. There was no increase 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%	\$	1	\$	0.000%	0.000%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	2011 GGRMSP Certificate A Supporting Documents & Actuarial Memorandum	Approved	No
Supporting Document	2011 GGRMSP Certificate B Supporting Documents & Actuarial Memorandum	Approved	No
Supporting Document	2011 GGRMSP Certificate C Supporting Documents & Actuarial Memorandum	Approved	No
Supporting Document	2011 GGRMSP Certificate F Supporting Documents & Actuarial Memorandum	Approved	No
Rate	2011 GGRMSP Rate Page(s)	Approved	Yes
Rate	2011 GGRMSP Rate Page(s)	Approved	Yes
Rate	2011 GGRMSP Rate Page(s)	Approved	Yes
Rate	2011 GGRMSP Rate Page(s)	Approved	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: 5.000%
Effective Date of Last Rate Revision: 02/01/2010
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	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	N/A	0.000%	0.000%		1		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 02/21/2011	2011 GGRMSP Rate Page(s)	GGRMSP, GGRMSP06, GGRMSP10 with Certificate A	Revised	Previous State Filing Number: Percent Rate Change Request:	44289 & 2011 AR 44811 GGRMSP Certificate A Rate Page.pdf
Approved 02/21/2011	2011 GGRMSP Rate Page(s)	GGRMSP, GGRMSP06, GGRMSP10 with Certificate B	Revised	Previous State Filing Number: Percent Rate Change Request:	44289 & 2011 AR 44811 GGRMSP Certificate B Rate Page.pdf
Approved 02/21/2011	2011 GGRMSP Rate Page(s)	GGRMSP, GGRMSP06, GGRMSP10 with Certificate C	Revised	Previous State Filing Number: Percent Rate Change Request:	44289 & 2011 AR 44811 GGRMSP Certificate C Rate Page.pdf
Approved 02/21/2011	2011 GGRMSP Rate Page(s)	GGRMSP, GGRMSP06, GGRMSP10 with Certificate F	Revised	Previous State Filing Number: Percent Rate Change Request:	44289 & 2011 AR 44811 GGRMSP Certificate F Rate Page.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10

CERTIFICATES
GGRMSAC / GGRMSAC06 / GGRMSAC10 (PLAN A)

2011 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 POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10

CERTIFICATES

GGRMSBC / GGRMSBC06 / GGRMSBC10 (PLAN B)

2011 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	\$1,820	\$1,820

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 POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10

CERTIFICATES

GGRMSCC / GGRMSCC06 / GGRMSCC10 (PLAN C)

2011 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	\$2,092	\$2,092

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 POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10

CERTIFICATES

GGRMSFC / GGRMSFC06 / GGRMSFC10 (PLAN F)

2011 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	\$2,107	\$2,107

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