

SERFF Tracking Number: AMLC-127918980 State: Arkansas
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 50557
 Company Tracking Number: 2012ARGGRMSP
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.012 Multi-Plan 2010
 Plans 2010
 Product Name: 2012 Globe Group Associaton Standardized Medicare Supplement Rate Filing
 Project Name/Number: 2012 Annual Rate Filing/2012ARGGRMSP

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2012 Globe Group Associaton SERFF Tr Num: AMLC-127918980 State: Arkansas

Standardized Medicare Supplement Rate Filing

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Approved-Closed State Tr Num: 50557

Sub-TOI: MS08G.012 Multi-Plan 2010

Co Tr Num: 2012ARGGRMSP

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Author: Sue Fisher

Disposition Date: 01/05/2012

Date Submitted: 12/22/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 02/01/2012

Implementation Date:

State Filing Description:

General Information

Project Name: 2012 Annual Rate Filing

Status of Filing in Domicile: Pending

Project Number: 2012ARGGRMSP

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: A filing was submitted to Nebraska our state f domicile on December 21, 2011 and is pending review.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 01/05/2012

State Status Changed: 01/05/2012

Deemer Date:

Created By: Sue Fisher

Submitted By: Sue Fisher

Corresponding Filing Tracking Number:

Filing Description:

2012 Group Standardized Medicare Supplement Rate Filing

Globe Life and Accident Insurance Company

NAIC # 91472

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

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below.

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.

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: \$50.00 filing fee per form. GGRMSP / GGRMSP06 / GGRMSP10 are all the same form with

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/05/2012	01/05/2012

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Disposition

Disposition Date: 01/05/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this annual 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%	\$	1	\$	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 GGRMSP Combined Supporting Documents	Approved-Closed	No
Supporting Document	2012 GGRMSP Plan A Supporting Documents	Approved-Closed	No
Supporting Document	2012 GGRMSP Plan B Supporting Documents	Approved-Closed	No
Supporting Document	2012 GGRMSP Plan C Supporting Documents	Approved-Closed	No
Supporting Document	2012 GGRMSP Plan F Supporting Documents	Approved-Closed	No
Rate	2012 GGRMSP/GGRMSP06/GGRMSP10 CERTIFICATE A Rate Page(s)	Approved-Closed	Yes
Rate	2012 GGRMSP/GGRMSP06/GGRMSP10 CERTIFICATE B Rate Page(s)	Approved-Closed	Yes
Rate	2012 GGRMSP/GGRMSP06/GGRMSP10 CERTIFICATE C Rate Page(s)	Approved-Closed	Yes
Rate	2012 GGRMSP/GGRMSP06/GGRMSP10 CERTIFICATE 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%		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-Closed 01/05/2012	2012 GGRMSP/GGRMSP06/SP06/GGRMSP1 GGRMSP10	GGRMSP/GGRM Other 0 with Certificate A	Other	Previous State Filing Number: Rate Action Other Explanation:	47874 2012 AR GGRMSP Plan A Rate Page.pdf 0.0%
Approved-Closed 01/05/2012	2012 GGRMSP/GGRSMP06/SP06/GGRMSP1 GGRMSP10	GGRMSP/GGRM Other 0 with Certificate B	Other	Previous State Filing Number: Rate Action Other Explanation:	47874 2012 AR GGRMSP Plan B Rate Page.pdf 0.0%
Approved-Closed 01/05/2012	2012 GGRMSP/GGRMSP06/SP06/GGRMSP1 GGRMSP10	GGRMSP/GGRM Other 0 with Certificate C	Other	Previous State Filing Number: Rate Action Other Explanation:	47874 2012 AR GGRMSP Plan C Rate Page.pdf 0.0%
Approved-Closed 01/05/2012	2012 GGRMSP/GGRMSP06/SP06/GGRMSP1 GGRMSP10	GGRMSP/GGRM Other 0 with Certificate F	Other	Previous State Filing Number: Rate Action Other Explanation:	47874 2012 AR GGRMSP Plan F Rate Page.pdf 0.0%

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10

CERTIFICATES

GGRMSAC / GGRMSAC06 / GGRMSAC10 (PLAN A)

2012 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 J80 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)

2012 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 J81 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)

2012 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 J82 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)

2012 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 / J83 Plan F