

SERFF Tracking Number: AMLC-128456882 State: Arkansas
Filing Company: Globe Life and Accident Insurance Company State Tracking Number:
Company Tracking Number: REVACTMEMO
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: Common Carrier Accidental Death Revised Memorandum
Project Name/Number: Common Carrier Accidental Death Revised Memorandum/REVACTMEMO

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: Common Carrier Accidental Death Revised Memorandum SERFF Tr Num: AMLC-128456882 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Accepted For Informational Purposes State Tr Num:

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Co Tr Num: REVACTMEMO

State Status: Closed-Accepted for Informational Purposes

Filing Type: Form

Author: Mary Johnson

Reviewer(s): Linda Bird

Date Submitted: 06/07/2012

Disposition Date: 06/11/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Common Carrier Accidental Death Revised Memorandum

Status of Filing in Domicile: Authorized

Project Number: REVACTMEMO

Date Approved in Domicile: 05/03/2012

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Discretionary

Overall Rate Impact:

Filing Status Changed: 06/11/2012

State Status Changed: 06/11/2012

Deemer Date:

Created By: Mary Johnson

Submitted By: Mary Johnson

Corresponding Filing Tracking Number:

Filing Description:

- o This informational filing is to correct the reserve basis. Enclosed is a new actuarial memorandum.
- o The prior actuarial memorandum indicated using the 1959 ADB mortality table as a basis. This mortality table is inappropriate and will overstate the required reserves because the table reflects accidental deaths of all causes. This form will only pay a benefit for a specific accidental death due to riding in a common carrier (such as a scheduled commercial airline, train, bus,...).

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- o This form has no pre-funding and we plan to reserve with the unearned premium.
- o Currently, we have not issued any policies using this form, and this reserve modification does not affect any wording on the approved form.

State Narrative:

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohanson@torchmarkcorp.com
 3700 S. Stonebridge Drive 214-544-5335 [Phone]
 McKinney, TX 75070 972-569-3728 [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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$0.00	06/07/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/11/2012	06/11/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised Actuarial Memorandum	Note To Reviewer	Mary Johnson	06/07/2012	06/07/2012

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Disposition

Disposition Date: 06/11/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

SERFF Tracking Number: *AMLC-128456882* *State:* *Arkansas*
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Product Name: *Common Carrier Accidental Death Revised Memorandum*
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Note To Reviewer

Created By:

Mary Johnson on 06/07/2012 09:41 AM

Last Edited By:

Linda Bird

Submitted On:

06/11/2012 02:50 PM

Subject:

Revised Actuarial Memorandum

Comments:

The following Serff: AMLC-128395039 is the cross reference nubmer for this submission.

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment:		
GLCCADR Revised Memorandum.pdf		