

State: Arkansas **Filing Company:** Globe Life and Accident Insurance Company
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: 2012 Globe Limited Benefit Hospital Surgical Medical Expense
Project Name/Number: 2012 Rate Filing/2012ARGLHOSPITAL

Filing at a Glance

Company: Globe Life and Accident Insurance Company
 Product Name: 2012 Globe Limited Benefit Hospital Surgical Medical Expense
 State: Arkansas
 TOI: H15I Individual Health - Hospital/Surgical/Medical Expense
 Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense
 Filing Type: Rate
 Date Submitted: 08/16/2012
 SERFF Tr Num: AMLC-128624434
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num: 2012ARGLHOSPITAL

 Implementation: 12/01/2012
 Date Requested:
 Author(s): Sue Fisher
 Reviewer(s): Rosalind Minor (primary)
 Disposition Date: 08/23/2012
 Disposition Status: Approved-Closed
 Implementation Date: 12/01/2012

State Filing Description:

State: Arkansas Filing Company: Globe Life and Accident Insurance Company
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General Information

Project Name: 2012 Rate Filing Status of Filing in Domicile: Pending
 Project Number: 2012ARGLHOSPITAL Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Nebraska our state of domicile's filing was submitted August 16, 2012 and is pending review.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type: Individual
 Overall Rate Impact: 9% Filing Status Changed: 08/23/2012
 State Status Changed: 08/23/2012
 Deemer Date: Created By: Sue Fisher
 Submitted By: Sue Fisher Corresponding Filing Tracking Number:
 PPACA: Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:
 2012 Globe Hospital Surgical / Medical Expense Rate Filing
 Globe Life and Accident Insurance Company
 NAIC # 91472

This filing represents our 2012 Rate Filing for Individual Limited Benefit Hospital Surgical Expense Policy Forms. A list of forms with in-force policies in your state is shown below along with the percentage of increase being requested. This information is also include on the Rate Filing Summary page that is attached to this filing.

- GCS1 +9.0%
- GHS1 +9.0%
- GHS2 +9.0%
- GHS3 +9.0%
- H-6 +9.0%
- PR-20/HSEP +9.0%
- PR20MS +9.0%
- Other Forms issued prior to 1956 +9.0%
- Acquired Business from Associated Doctors Ins. Co. +9.0%
- Acquired Business from Physician's National Life Ins. Co. +9.0%

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

An Actuarial Memorandum and other supporting documents are attached to this filing for your consideration.

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

Sincerely
 Sue Fisher
 Rate Compliance Specialist

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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

Company	Amount	Date Processed	Transaction #
Globe Life and Accident Insurance Company	\$50.00	08/16/2012	61749435

SERFF Tracking #:

AMLC-128624434

State Tracking #:

Company Tracking #:

2012ARGLHOSPITAL

State:

Arkansas

Filing Company:

Globe Life and Accident Insurance Company

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H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/23/2012	08/23/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	08/20/2012	08/20/2012

Response Letters

Responded By	Created On	Date Submitted
Sue Fisher	08/23/2012	08/23/2012

State: Arkansas **Filing Company:** Globe Life and Accident Insurance Company
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Disposition

Disposition Date: 08/23/2012
 Implementation Date: 12/01/2012
 Status: Approved-Closed
 HHS Status: HHS Approved
 State Review: Reviewed by Actuary
 Comment:

We have approved a 5% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

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 req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	Increase	5.000%	5.000%	\$3,927	53	\$78,548	5.000%	5.000%

Percent Change Approved:

Minimum: 5.0% **Maximum:** 5.0% **Weighted Average:** 5.0%

SERFF Tracking #:

AMLC-128624434

State Tracking #:**Company Tracking #:**

2012ARGLHOSPITAL

State:

Arkansas

Filing Company:

Globe Life and Accident Insurance Company

TOI/Sub-TOI:

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Rate Summary Worksheet	Approved-Closed	Yes
Supporting Document	Consumer Disclosure Form	Approved-Closed	Yes
Supporting Document (revised)	2012 Additional Supporting Documents	Approved-Closed	No
Supporting Document	2012 Additional Supporting Documents	Replaced	No
Rate	2012 AR Rate Filing	Approved-Closed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/20/2012
Submitted Date 08/20/2012
Respond By Date

Dear Sue Fisher,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Give the fact that this block of business has continuously received rate increase since 2004, our Department will consider no more than a 5% rate increase at this time. If you wish to accept the 5%, it is requested that you attach the replacement rates reflecting the 5% plus send a post-submission update.

We appreciate your understanding and cooperation.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/23/2012
Submitted Date	08/23/2012

Dear Rosalind Minor,

Introduction:

Response to 8/20/2012 objection

Response 1

Comments:

Although we believe the requested 9.0% rate increase is actuarial justified, in the interest of expediency, we have revised our request to accept the 5.0% rate increase offered in your 8-20-2012 correspondence.

I have attached a revised Rate Filing Summary Page and submitted a post submission update to reflect these changes in SERFF.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Give the fact that this block of business has continuously received rate increase since 2004, our Department will consider no more than a 5% rate increase at this time. If you wish to accept the 5%, it is requested that you attach the replacement rates reflecting the 5% plus send a post-submission update.

We appreciate your understanding and cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: 2012 Additional Supporting Documents

Comment: Please see attached

No Form Schedule items changed.

SERFF Tracking #:

AMLC-128624434

State Tracking #:

Company Tracking #:

2012ARGLHOSPITAL

State:

Arkansas

Filing Company:

Globe Life and Accident Insurance Company

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

2012 Globe Limited Benefit Hospital Surgical Medical Expense

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No Rate/Rule Schedule items changed.

Conclusion:

Sincerely

Sue Fisher

Rate Compliance Analyst

Sincerely,

Sue Fisher

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Post Submission Update Request Processed On 08/23/2012

Status: Allowed
Created By: Sue Fisher
Processed By: Rosalind Minor
Comments:

Company Rate Information:

Company Name:Globe Life and Accident Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	5.000%	9.000%
Overall % Rate Impact	5.000%	9.000%
Written Premium Change for this Program	\$3927	\$7069
Maximum %Change (where required)	5.000%	9.000%
Minimum %Change (where required)	5.000%	9.000%

REQUESTED RATE CHANGE INFORMATION:

Min:	5.000	9.000
Max:	5.000	9
Wighted Avg.:	5.000	9

REQUESTED RATE:

Weighted Avg.:	143.000	148.000
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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 01/22/2012
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 req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	Increase	5.000%	5.000%	\$3,927	53	\$78,548	5.000%	5.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:								63
Policy Holders:								53

SERFF Tracking #:

AMLC-128624434

State Tracking #:

Company Tracking #:

2012ARGLHOSPITAL

State:

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Product Name:

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Rate Review Detail

COMPANY:

Company Name:

Globe Life and Accident Insurance Company

HHS Issuer Id:

00000

Product Names:

Individual Limited Benefit Hospital / Surgical Expense Policies

Trend Factors:

0.0

FORMS:

New Policy Forms:

Affected Forms:

PR20/HSEP, GCS1, H-6, PR20MS, GHS1, GHS2, GHS3, Associated Doctors, Physicians

National, Other forms issued prior to 1956

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period:

Annual

Member Months:

636

Benefit Change:

None

Percent Change Requested:

Min: 5.0 Max: 5.0 Avg: 5.0

PRIOR RATE:

Total Earned Premium:

86,795.00

Total Incurred Claims:

83,629.00

Annual \$:

Min: 2.00 Max: 528.00 Avg: 136.00

REQUESTED RATE:

Projected Earned Premium:

77,127.00

Projected Incurred Claims:

142,575.00

Annual \$:

Min: 2.00 Max: 576.00 Avg: 143.00

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
					Previous State Filing Number:	Percent Rate Change Request:	
1	Approved-Closed 08/23/2012	2012 AR Rate Filing	PR20/HSEP, GCS1, H-6, PR20MS, GHS1, GHS2, GHS3, Associated Doctors, Physicians National, Other forms issued prior to 1956	Revised	49564	9.000	

SERFF Tracking #:

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State:

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet	Approved-Closed	08/23/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form	Approved-Closed	08/23/2012
Bypass Reason:	Not Applicable		
Comments:			