

State: Arkansas **Filing Company:** Globe Life and Accident Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: 2013 Globe Group Associaton Standardized Medicare Supplement Rate Filing
Project Name/Number: 2013 Annual Rate Filing/2013ARGGRMSP

Filing at a Glance

Company: Globe Life and Accident Insurance Company
Product Name: 2013 Globe Group Associaton Standardized Medicare Supplement Rate Filing
State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 01/29/2013
SERFF Tr Num: AMLC-128872311
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 2013ARGGRMSP

Implementation: 04/01/2013
Date Requested:
Author(s): Sue Fisher
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 01/30/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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

Project Name: 2013 Annual Rate Filing
Project Number: 2013ARGGRMSP
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: A filing was submitted to Nebraska our state of domicile on January 29, 2013 and is pending review.

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Association
Filing Status Changed: 01/30/2013
State Status Changed: 01/30/2013
Created By: Sue Fisher
Corresponding Filing Tracking Number:

Market Type: Group
Group Market Size: Large
Overall Rate Impact:

Deemer Date:
Submitted By: Sue Fisher

Filing Description:

2013 Group Standardized Medicare Supplement Rate Filing
Globe Life and Accident Insurance Company
NAIC # 91472

Attached is our 2013 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 below.

GGRMSP / GGRMSP06 / GGRMSP10

Certificates: GGRMSAC10 +0.0%
GGRMSBC10 +0.0%
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 Analyst

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]

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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	01/29/2013	66979991

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/30/2013	01/30/2013

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

Disposition Date: 01/30/2013

Implementation Date:

Status: Approved-Closed

Comment: This filing is approved as the company's "annual rate filing". No increase is approved.

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 req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	0.000%	0.000%	\$0	1	\$2,226	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	2013 GGRMSP Supporting documents	Approved-Closed	No
Rate	2013 GGRMSP Plan A Rate Page	Approved-Closed	Yes
Rate	2013 GGRMSP Plan B Rate Page	Approved-Closed	Yes
Rate	2013 GGRMSP Plan C Rate Page	Approved-Closed	Yes
Rate	2013 GGRMSP Plan FRate Page	Approved-Closed	Yes

SERFF Tracking #:

AMLC-128872311

State Tracking #:

Company Tracking #:

2013ARGGRMSP

State:

Arkansas

Filing Company:

Globe Life and Accident Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name:

2013 Globe Group Associaton Standardized Medicare Supplement Rate Filing

Project Name/Number:

2013 Annual Rate Filing/2013ARGGRMSP

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 req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	0.000%	0.000%	\$0	1	\$2,226	0.000%	0.000%

State: Arkansas

Filing Company:

Globe Life and Accident Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

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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:	Rate Action Other Explanation:	
1	Approved-Closed 01/30/2013	2013 GGRMSP Plan A Rate Page	GGRMSP10 Certificate A	Other	50557	0.0%	2013 AR GGRMSP Plan A Rate Page.pdf
2	Approved-Closed 01/30/2013	2013 GGRMSP Plan B Rate Page	GGRMSP10 Certificate B	Other	50557	0.0%	2013 AR GGRMSP Plan B Rate Page.pdf
3	Approved-Closed 01/30/2013	2013 GGRMSP Plan C Rate Page	GGRMSP10 Certificate C	Other	50557	0.0%	2013 AR GGRMSP Plan C Rate Page.pdf
4	Approved-Closed 01/30/2013	2013 GGRMSP Plan F Rate Page	GGRMSP / GGRMSP06 / GGRMSP10 Certificate F	Other	50557	0.0%	2013 AR GGRMSP Plan F Rate Page.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICY FORM GGRMSP10

CERTIFICATES
GGRMSAC10 (PLAN A)

2013 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 GGRMSP10

CERTIFICATES GGRMSBC10 (PLAN B)

2013 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 GGRMSP10

CERTIFICATES
GGRMSCC10 (PLAN C)

2013 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)

2013 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 J83 / G12 Plan F