

**State:** District of Columbia **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:** 2014 Globe Group Associaton Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCGGRMSP

## Filing at a Glance

Company: Globe Life and Accident Insurance Company  
Product Name: 2014 Globe Group Associaton Standardized Medicare Supplement Rate Filing  
State: District of Columbia  
TOI: MS08G Group Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08G.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 02/21/2014  
SERFF Tr Num: AMLC-129425802  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status:  
Co Tr Num: 2014DCGGRMSP  
Implementation: 04/01/2014  
Date Requested:  
Author(s): Sue Fisher  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date: 03/07/2014  
Disposition Status: APPROVED  
Implementation Date: 03/07/2014

State Filing Description:

**State:** District of Columbia **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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## General Information

Project Name: 2014 Annual Rate Filing  
Project Number: 2014DCGGRMSP  
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 February 21, 2014 and is pending review.

Explanation for Combination/Other:  
Submission Type: New Submission  
Group Market Type: Association  
Filing Status Changed: 03/07/2014  
State Status Changed:  
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:  
2014 Group Standardized Medicare Supplement Rate Filing  
Globe Life and Accident Insurance Company  
NAIC # 91472

Attached is our 2014 Annual Medicare Supplement 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.

GGRMSP10

Certificates: GGRMSAC10 +0.0%  
GGRMSBC10 +0.0%  
GGRMSCC10 +0.0%  
GGRMSFC10 +0.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration. There are currently no policies in force in the District of Columbia on these plans.

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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**State:** District of Columbia **Filing Company:** Globe Life and Accident Insurance Company  
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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	

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**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking #:

AMLC-129425802

State Tracking #:

Company Tracking #:

2014DCGGRMSP

State:

District of Columbia

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:

2014 Globe Group Associaton Standardized Medicare Supplement Rate Filing

Project Name/Number:

2014 Annual Rate Filing/2014DCGGRMSP

### 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:	Number 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	0	\$0	0.000%	0.000%

**SERFF Tracking #:**

AMLC-129425802

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

2014DCGGRMSP

**State:**

District of Columbia

**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:**

2014 Globe Group Associaton Standardized Medicare Supplement Rate Filing

**Project Name/Number:**

2014 Annual Rate Filing/2014DCGGRMSP

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2014 GGRMSP Rate Page(s)	GGRMSP10 with Certificates A, B, C and F	Other	Previous State Filing Number: AMLC-128873988 Rate Action Other Explanation: 0.0%	2014 DC GGRMSP Rate Page(s).pdf,

# GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10

## CERTIFICATES

GGRMSAC10 (PLAN A), GGRMSBC10 (PLAN B)  
GGRMSCC10 (PLAN C), GGRMSFC10 (PLAN F)

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates

Annual Premium rates - Male or Female

Attained Age	PLAN A		PLAN B		PLAN C		PLAN F	
	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
65	\$818	\$818	\$1,256	\$1,256	\$1,441	\$1,441	\$1,453	\$1,453
66	\$881	\$881	\$1,321	\$1,321	\$1,505	\$1,505	\$1,518	\$1,518
67	\$938	\$938	\$1,386	\$1,386	\$1,569	\$1,569	\$1,583	\$1,583
68	\$990	\$990	\$1,450	\$1,450	\$1,635	\$1,635	\$1,647	\$1,647
69	\$1,038	\$1,038	\$1,514	\$1,514	\$1,699	\$1,699	\$1,713	\$1,713
70	\$1,092	\$1,092	\$1,580	\$1,580	\$1,764	\$1,764	\$1,778	\$1,778
71	\$1,116	\$1,116	\$1,644	\$1,644	\$1,828	\$1,828	\$1,842	\$1,842
72	\$1,124	\$1,124	\$1,709	\$1,709	\$1,893	\$1,893	\$1,907	\$1,907
73	\$1,138	\$1,138	\$1,750	\$1,750	\$1,958	\$1,958	\$1,971	\$1,971
74	\$1,148	\$1,148	\$1,776	\$1,776	\$2,022	\$2,022	\$2,037	\$2,037
75	\$1,164	\$1,164	\$1,807	\$1,807	\$2,082	\$2,082	\$2,100	\$2,100
76	\$1,169	\$1,169	\$1,825	\$1,825	\$2,113	\$2,113	\$2,132	\$2,132
77	\$1,169	\$1,169	\$1,825	\$1,825	\$2,134	\$2,134	\$2,153	\$2,153
78	\$1,169	\$1,169	\$1,825	\$1,825	\$2,155	\$2,155	\$2,176	\$2,176
79	\$1,169	\$1,169	\$1,825	\$1,825	\$2,176	\$2,176	\$2,196	\$2,196
80 & Over	\$1,169	\$1,169	\$1,825	\$1,825	\$2,197	\$2,197	\$2,217	\$2,217

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 J84    PLAN A  
    Plan Code J85    PLAN B  
    Plan Code J86    PLAN C  
    Plan Code J87    PLAN F

State: District of Columbia

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: 2014 Globe Group Associaton Standardized Medicare Supplement Rate Filing

Project Name/Number: 2014 Annual Rate Filing/2014DCGGRMSP

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	Please see filing description in SERFF
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Not Applicable there is no third party
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	2014 GGRMSP Actuarial Memorandum 1.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Not applicable as this is a rate only filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not Applicable this filing is for Medicare Supplement policies
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Not Applicable this filing is for Medicare Supplement policies
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

AMLC-129425802

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

2014DCGGRMSP

**State:**

District of Columbia

**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:**

2014 Globe Group Associaton Standardized Medicare Supplement Rate Filing

**Project Name/Number:**

2014 Annual Rate Filing/2014DCGGRMSP

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not Applicable this filing is for Medicare Supplement
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not Applicable this filing is for Medicare Supplement
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 Supporting Documents
<b>Comments:</b>	
<b>Attachment(s):</b>	2014 DC GGRMSP Rate Filing Summary page.pdf 2014 DC Rate History.pdf 2014 GGRMSP NW Experience.pdf 2014 GGRMSP Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**  
**Oklahoma City, Oklahoma**

**POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10**  
**GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This group policy supplements Medicare and provides benefits as follows:

**PLAN\***

	<b>A</b>	<b>B</b>	<b>C</b>	<b>F</b>	<b>MC1</b>	<b>CATMS</b>	<b>MC48</b>
Part A Coinsurance beginning with the 61st day	A	B	C	F			
100% of Hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits	A	B	C	F			
Part A Hospice cost sharing (2010 policy forms only)	A	B	C	F			
Blood Deductible (Parts A and B)	A	B	C	F			
Part B Coinsurance	A	B	C	F			
Part A Inpatient Hospital Deductible		B	C	F			
Skilled Nursing Facility Coinsurance			C	F			
Part B Calendar Year Deductible			C	F			
100% Part B Excess Expense				F			
Foreign Travel Emergency			C	F			

\*Some of these plans are not available in your state. A list for your state is shown on the enclosed Rate Filing Summary. Certificates GGRMC1C and GGRMCATMSC were only available in the state of Minnesota. Certificate GGRMC4810 is only available in the state of Wisconsin. The benefits of these certificates are described in the Minnesota and Wisconsin filings.

**RENEWABILITY**

Coverage under this group policy will continue for as long as premiums are paid or until it is terminated in accordance with the termination provisions contained in the policy. Upon termination, except for nonpayment of premium, the certificateholder is entitled to convert to an individual Medicare supplement policy.

**MARKETING METHOD AND ELIGIBILITY**

This is a group standardized Medicare supplement policy form marketed by direct response solicitation to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1997-Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to policies issued in your state and is intended to be effective for calendar year 2014.

SCOPE AND REASON

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 75%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for Globe Life and Accident Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

2/19/14

Date

*Peter G. Hendee*

Peter G. Hendee, FSA, MAAA  
Health Actuary

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**  
**Oklahoma City, Oklahoma**

**POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10**  
**GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48**

**2014 Rate Filing Summary**

**DISTRICT OF COLUMBIA**

**February 21, 2014**

<b>ORIGINAL APPROVAL DATES</b>	GGRMSP February 12, 1996 GGRMSP06 September 11, 2006 GGRMSP10 February 25, 2010		
<b>PROPOSED AMOUNT OF RATE CHANGE</b>	<b>CERTIFICATE</b>		<b>AMOUNT</b>
	A		0.0%
	B		0.0%
	C		0.0%
	F		0.0%
<b>PROPOSED EFFECTIVE DATE</b>	April 1, 2014 or as soon thereafter as possible and allowed.		
<b>APPLICATION OF RATES</b>	In Force & New Business		
<b>NUMBER OF POLICIES IN FORCE 4<sup>th</sup> QTR 2013</b>	<b>CERTIFICATE</b>	<b>DISTRICT OF COLUMBIA</b>	<b>NATIONWIDE</b>
	A	0	38
	B	0	24
	C	0	27
	F	0	100
	MC1, CATMS MC48	0	0
	TOTAL	0	189

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**  
Oklahoma City, Oklahoma

**POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10**  
**GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>GGRMSP</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>02/12/96</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>GGRMSP06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>09/11/06</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>GGRMSP10</b>
<b>APPROVAL DATE OF MIPPA COMPLIANT REVISED POLICY FORM EFFECTIVE DATE</b>	<b>02/25/10</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Amount Approved</b>	<b>Effective Date</b>
1997		All Plans + 0.0%	Not Applicable
1998	09-08-98	Plan A + 5.6%	09-18-98
		Plan B + 7.9%	
		Plan C + 15.0%	
		Plan F + 11.2%	
1999	04-21-99	Plan A + 19.9%	06-10-99
		Plan B + 18.5%	
		Plan C + 13.4%	
		Plan F + 13.1%	
2000	02-04-00	Plan A + 9.0%	03-23-00
		Plan B + 7.2%	
		Plan C + 6.9%	
		Plan F + 5.1%	
2001	07-19-01	Plan A + 10.5%	09-15-01
		Plan B + 17.7%	
		Plan C + 8.5%	
		Plan F + 8.3%	
2002	05-14-02	All Plans + 0.0%	Not Applicable
2003	06-02-03	Plan A + 19.1%	07-15-03
		Plan B + 12.0%	
		Plan C + 12.1%	
		Plan F + 12.2%	
2004	01-07-04	Plan A + 0.9%	03-04-04
		Plan B - 0.5%	
		Plan C - 1.4%	
		Plan F - 1.4%	
2005	04-22-05	All Plans 0.0%	Not Applicable
2006	04-24-06	All Plans 0.0%	Not Applicable
2007	03-07-07	All Plans 4.0%	04-15-07
2008	02-01-08	All Plans 4.0%	03-15-08
2009	04-24-09	All Plans 0.0%	Not Applicable
2010	01-12-10	Plan A + 0.0%	02-15-10
		Plan B + 5.0%	
		Plan C + 5.0%	
		Plan F + 5.0%	
2010	02-25-10	All Plans MIPPA Revised Policy Form & Rates	06-01-10
2011	03-03-11	All Plans 0.0%	Not Applicable
2012	02-09-12	All Plans 0.0%	Not Applicable
2013	02-07-13	All Plans 0.0%	Not Applicable

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**  
**Oklahoma City, Oklahoma**  
**POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10**  
**GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES**  
**2014 RATE FILING**

**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	12,788	8,987	0.703
	<b>TOTAL</b>	<b>12,788</b>	<b>8,987</b>	<b>0.703</b>
1998-12	1997	36,744	31,595	0.860
	1998	34,329	22,313	0.650
	<b>TOTAL</b>	<b>71,073</b>	<b>53,908</b>	<b>0.758</b>
1999-12	1997	32,812	21,213	0.647
	1998	156,743	99,280	0.633
	1999	194,592	157,424	0.809
	<b>TOTAL</b>	<b>384,147</b>	<b>277,917</b>	<b>0.723</b>
2000-12	1997	29,456	13,950	0.474
	1998	140,320	112,524	0.802
	1999	306,797	233,583	0.761
	2000	41,406	30,662	0.741
	<b>TOTAL</b>	<b>517,979</b>	<b>390,719</b>	<b>0.754</b>
2001-12	1997	28,930	11,381	0.393
	1998	122,646	88,567	0.722
	1999	255,248	216,536	0.848
	2000	65,012	47,071	0.724
	2001	20,661	11,002	0.533
	<b>TOTAL</b>	<b>492,497</b>	<b>374,557</b>	<b>0.761</b>
2002-12	1997	29,386	16,820	0.572
	1998	120,938	89,615	0.741
	1999	235,856	158,973	0.674
	2000	56,383	31,625	0.561
	2001	35,374	20,300	0.574
	2002	14,508	6,120	0.422
	<b>TOTAL</b>	<b>492,445</b>	<b>323,453</b>	<b>0.657</b>
2003-12	1997	27,116	36,484	1.345
	1998	117,994	90,237	0.765
	1999	224,063	137,472	0.614
	2000	54,177	29,260	0.540
	2001	32,915	15,794	0.480
	2002	30,539	12,014	0.393
	2003	20,643	14,210	0.688
	<b>TOTAL</b>	<b>507,447</b>	<b>335,471</b>	<b>0.661</b>
2004-12	1997	24,556	26,687	1.087
	1998	104,011	80,643	0.775
	1999	216,140	153,803	0.712
	2000	49,660	31,301	0.630
	2001	28,787	10,711	0.372
	2002	28,297	13,489	0.477
	2003	33,739	27,597	0.818
	2004	10,797	3,222	0.298
	<b>TOTAL</b>	<b>495,987</b>	<b>347,453</b>	<b>0.701</b>

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY  
Oklahoma City, Oklahoma  
POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10  
GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES  
2014 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2005-12	1997	20,280	13,906	0.686
	1998	95,762	90,287	0.943
	1999	209,317	158,917	0.759
	2000	47,721	32,939	0.690
	2001	27,200	25,470	0.936
	2002	27,823	11,079	0.398
	2003	33,027	25,833	0.782
	2004	18,952	6,042	0.319
	2005	5,689	4,470	0.786
	<b>TOTAL</b>		<b>485,771</b>	<b>368,943</b>
2006-12	1997	15,264	6,082	0.398
	1998	87,758	83,118	0.947
	1999	200,986	167,656	0.834
	2000	41,822	44,218	1.057
	2001	26,745	10,558	0.395
	2002	25,775	13,927	0.540
	2003	30,096	15,112	0.502
	2004	19,539	8,358	0.428
	2005	8,328	9,536	1.145
	2006	4,179	6,492	1.553
<b>TOTAL</b>		<b>460,492</b>	<b>365,057</b>	<b>0.793</b>
2007-12	1997	13,049	10,267	0.787
	1998	78,597	50,189	0.639
	1999	184,802	134,687	0.729
	2000	39,634	37,865	0.955
	2001	26,734	7,710	0.288
	2002	24,138	9,860	0.408
	2003	27,091	8,993	0.332
	2004	20,263	8,988	0.444
	2005	9,216	6,810	0.739
	2006	6,497	2,498	0.384
	2007	62,497	38,235	0.612
	<b>TOTAL</b>		<b>492,518</b>	<b>316,102</b>
2008-12	1997	10,655	9,533	0.895
	1998	77,799	52,788	0.679
	1999	168,396	133,985	0.796
	2000	36,985	27,707	0.749
	2001	26,567	13,833	0.521
	2002	25,661	8,977	0.350
	2003	22,714	21,208	0.934
	2004	19,219	35,189	1.831
	2005	10,083	6,322	0.627
	2006	7,006	829	0.118
	2007	124,299	121,411	0.977
	2008	3,817	1,479	0.387
<b>TOTAL</b>		<b>533,201</b>	<b>433,261</b>	<b>0.813</b>

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY  
Oklahoma City, Oklahoma  
POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10  
GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES  
2014 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2009-12	1997	5,284	2,269	0.429
	1998	78,917	92,465	1.172
	1999	161,319	125,266	0.777
	2000	35,786	27,479	0.768
	2001	27,482	20,698	0.753
	2002	25,198	30,927	1.227
	2003	23,178	23,779	1.026
	2004	19,819	18,251	0.921
	2005	11,034	10,279	0.932
	2006	7,582	3,941	0.520
	2007	112,460	64,502	0.574
	2008	5,417	620	0.114
	2009	3,539	335	0.095
	<b>TOTAL</b>		<b>517,015</b>	<b>420,811</b>
2010-12	1997	4,299	2,837	0.660
	1998	74,008	50,496	0.682
	1999	141,657	88,794	0.627
	2000	34,296	16,018	0.467
	2001	27,121	18,911	0.697
	2002	23,318	21,770	0.934
	2003	21,710	28,260	1.302
	2004	18,996	11,154	0.587
	2005	11,560	6,353	0.550
	2006	8,284	1,450	0.175
	2007	99,446	65,737	0.661
	2008	5,992	1,330	0.222
	2009	4,093	517	0.126
	2010	2,008	1,358	0.676
<b>TOTAL</b>		<b>476,788</b>	<b>314,985</b>	<b>0.661</b>
2011-12	1997	5,591	4,317	0.772
	1998	65,761	78,914	1.200
	1999	136,593	90,139	0.660
	2000	36,355	32,809	0.902
	2001	23,418	23,332	0.996
	2002	24,663	34,917	1.416
	2003	23,634	14,259	0.603
	2004	19,840	14,240	0.718
	2005	9,213	9,190	0.998
	2006	8,836	8,086	0.915
	2007	91,526	71,900	0.786
	2008	6,689	977	0.146
	2009	4,318	690	0.160
	2010	2,399	625	0.261
<b>TOTAL</b>		<b>458,836</b>	<b>384,395</b>	<b>0.838</b>

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NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1997	3,955	1,525	0.386
	1998	63,566	94,486	1.486
	1999	129,638	102,423	0.790
	2000	34,441	22,789	0.662
	2001	20,946	13,283	0.634
	2002	23,816	22,753	0.955
	2003	22,107	12,594	0.570
	2004	20,706	6,601	0.319
	2005	8,983	6,154	0.685
	2006	9,608	2,579	0.268
	2007	86,202	57,746	0.670
	2008	6,299	373	0.059
	2009	4,548	386	0.085
	2010	2,540	349	0.137
		<b>TOTAL</b>	<b>437,355</b>	<b>344,041</b>
2013-12	1997	3,637	2,092	0.575
	1998	48,732	45,567	0.935
	1999	101,397	97,278	0.959
	2000	32,324	15,267	0.472
	2001	21,773	58,675	2.695
	2002	22,550	18,681	0.828
	2003	20,265	11,969	0.591
	2004	19,070	16,697	0.876
	2005	7,900	2,372	0.300
	2006	10,443	6,009	0.575
	2007	81,500	52,374	0.643
	2008	6,601	1,966	0.298
	2009	4,788	815	0.170
	2010	2,726	1,054	0.387
		<b>TOTAL</b>	<b>383,706</b>	<b>330,816</b>
<b>GRAND TOTAL</b>		<b>7,220,045</b>	<b>5,390,876</b>	<b>0.747</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-12

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**  
**Oklahoma City, Oklahoma**

**POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10**  
**GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MCI, CATMS AND MC48**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 12-2013**

Experience Mo-Year	Rate Increase*	Actual Experience To Date			Future Projected		
		Rate Increase Requested	<u>Included</u>	Rate Increase Requested	<u>Not Included</u>	Loss Ratio	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		12,788	8,987	0.703	12,788	8,987	0.703
12-1998		71,073	53,908	0.758	71,073	53,908	0.758
12-1999		384,147	277,917	0.723	384,147	277,917	0.723
12-2000		517,979	390,719	0.754	517,979	390,719	0.754
12-2001		492,497	374,557	0.761	492,497	374,557	0.761
12-2002		492,445	323,453	0.657	492,445	323,453	0.657
12-2003		507,447	335,471	0.661	507,447	335,471	0.661
12-2004		495,987	347,453	0.701	495,987	347,453	0.701
12-2005		485,771	368,943	0.759	485,771	368,943	0.759
12-2006		460,492	365,057	0.793	460,492	365,057	0.793
12-2007		492,518	316,102	0.642	492,518	316,102	0.642
12-2008		533,201	433,261	0.813	533,201	433,261	0.813
12-2009		517,015	420,811	0.814	517,015	420,811	0.814
12-2010		476,788	314,985	0.661	476,788	314,985	0.661
12-2011		458,836	384,395	0.838	458,836	384,395	0.838
12-2012		437,355	344,041	0.787	437,355	344,041	0.787
12-2013		<u>383,706</u>	<u>330,816</u>	<u>0.862</u>	<u>383,706</u>	<u>330,816</u>	<u>0.862</u>
Total through 2013		7,220,045	5,390,876	0.747	7,220,045	5,390,876	0.747
12-2014	on 4/1 2.4%	342,509	303,628	0.886	336,408	303,628	0.903
12-2015	5.0%	308,578	273,521	0.886	303,069	273,521	0.903
12-2016	5.0%	276,560	245,166	0.886	271,614	245,166	0.903
12-2017	5.0%	246,362	218,462	0.887	241,946	218,462	0.903
12-2018	5.0%	218,248	193,562	0.887	214,329	193,562	0.903
12-2019	5.0%	192,474	170,668	0.887	189,012	170,668	0.903
12-2020	5.0%	168,859	149,668	0.886	165,817	149,668	0.903
12-2021	5.0%	147,128	130,357	0.886	144,473	130,357	0.902
12-2022	5.0%	126,986	112,512	0.886	124,692	112,512	0.902
12-2023	5.0%	108,464	96,076	0.886	106,501	96,076	0.902
12-2024	5.0%	91,688	81,264	0.886	90,025	81,264	0.903
12-2025	5.0%	76,499	67,825	0.887	75,107	67,825	0.903
12-2026	5.0%	63,090	55,978	0.887	61,938	55,978	0.904
12-2027	5.0%	51,566	45,790	0.888	50,621	45,790	0.905
12-2028	5.0%	41,647	37,014	0.889	40,880	37,014	0.905
12-2029	5.0%	33,220	29,561	0.890	32,606	29,561	0.907
12-2030	5.0%	26,164	23,327	0.892	25,678	23,327	0.908
12-2031	5.0%	20,286	18,144	0.894	19,907	18,144	0.911
12-2032	5.0%	15,268	13,699	0.897	14,981	13,699	0.914
12-2033	5.0%	11,022	9,925	0.901	10,813	9,925	0.918
12-2034	5.0%	7,892	7,128	0.903	7,741	7,128	0.921
12-2035	5.0%	5,657	5,117	0.905	5,548	5,117	0.922
12-2036	5.0%	3,954	3,577	0.905	3,878	3,577	0.922
12-2037	5.0%	2,672	2,414	0.903	2,621	2,414	0.921
12-2038	5.0%	1,741	1,570	0.902	1,707	1,570	0.920
12-2039	5.0%	1,091	984	0.902	1,070	984	0.920
12-2040	5.0%	640	577	0.902	628	577	0.919
12-2041	5.0%	237	213	0.897	233	213	0.915
12-2042	5.0%	56	49	0.880	55	49	0.896
12-2043	5.0%	20	17	0.867	19	17	0.883
12-2044	5.0%	4	3	0.857	4	3	0.873
12-2045	5.0%	0	0	0.000	0	0	0.000
12-2046	5.0%	0	0	0.000	0	0	0.000
12-2047	5.0%	<u>0</u>	<u>0</u>	<u>0.000</u>	<u>0</u>	<u>0</u>	<u>0.000</u>
Total 2014+		2,590,581	2,297,795	0.887	2,543,920	2,297,795	0.903
<b>GRAND TOTAL</b>		<b>9,810,626</b>	<b>7,688,671</b>	<b>0.784</b>	<b>9,763,965</b>	<b>7,688,671</b>	<b>0.787</b>

\* For Plans A and B, rate increases are limited where necessary to maintain a 75% loss ratio.

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

The information concerning accumulated and present values is provided strictly for informational purposes only.

Interest is not required in the calculation of the loss ratio in all states. See the Actuarial Memorandum for determination of premium rates.

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY  
Oklahoma City, Oklahoma**

**POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10  
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 12-2013**

**LAPSE RATES:**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
A	2.0%	5.0%
B	1.3%	5.0%
C	2.6%	5.0%
F	2.7%	5.0%
MC48 (Wisconsin)	0.0% (No Inforce Policies)	5.0%
Average of All Plans	2.4%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.  
For Plans A and B, premium trend is limited where necessary to maintain a 75% loss ratio.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.960
2	0.980
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes, the increase in claims as attained age increases is recognized.