

SERFF Tracking Number: AMLC-127382902 State: Connecticut
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 201183710
 Company Tracking Number: 2011 GLOBE HOSPITAL RATE FILING
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: 2011 Globe Individual Hospital/Surgical Expense Policies
 Project Name/Number: 2011 Globe Hospital Rate Filing/2011 Globe Hospital Rate Filing

NAIC #91472

Rate Increase Requested - 9%

Company and Contact

Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3670 [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: \$0.00
 Retaliatory? Yes
 Fee Explanation: Nebraska, our state of domicile, has no fee.
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$0.00	08/23/2011	

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 10.000%
 Effective Date of Last Rate Revision: 11/21/2008
 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 required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	Increase	9.000%	9.000%	\$313	1	\$3,480	9.000%	9.000%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:								1
Policy Holders:								1

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Rate Review Details

COMPANY:

Company Name: Globe Life and Accident Insurance Company
HHS Issuer Id: 00000
Product Names: Limited Benefit Hospital and Surgical Expense Policy
Trend Factors: 0.0%

FORMS:

New Policy Forms:
Affected Forms: GHS3
Other Affected Forms:

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Other
Member Months: 86
Benefit Change: None
Percent Change Requested: Min: 9.0 Max: 9.0 Avg: 9.0

PRIOR RATE:

Total Earned Premium: 1,090,472.00
Total Incurred Claims: 2,128,118.00
Annual \$: Min: 9.00 Max: 11,880.00 Avg: 1,273.00

REQUESTED RATE:

Projected Earned Premium: 1,010,698.00
Projected Incurred Claims: 1,791,321.00
Annual \$: Min: 10.00 Max: 12,949.00 Avg: 1,388.00

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Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum

Comments:

Attachment:

2011 GL Hosp Actuarial Memorandum 3.pdf

Item Status: **Status Date:**

Satisfied - Item: 2011 GLOBE HOSPITAL
SUPPORTING DOCUMENTATION

Comments:

Attachments:

2011 CT GL Filing Letter.pdf

2011 CT GL Hosp Surg Summary Page.pdf

2011 GL Hosp NW E & I.pdf

2011 GL Hosp Proj & Parameters.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP,
PR20MS, OTHER FORMS ISSUED PRIOR TO 1956, AND BUSINESS ACQUIRED BY GLOBE LIFE
AND ACCIDENT INSURANCE COMPANY AS LISTED IN THE ADDENDUM TO THE ACTUARIAL
MEMORANDUM**

INDIVIDUAL LIMITED BENEFIT HOSPITAL / SURGICAL EXPENSE POLICIES

2011 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

These policy forms provide limited benefits for some or all of the following hospital/medical expenses: Daily Room and Board, Intensive Care, Physician's Charges, Surgical Expenses, In-hospital Private duty nurse services, Ambulance services, Out-patient hospital benefits, AD&D, Physician office visits and other miscellaneous benefits. At the time of issue, some of the policies also provided optional hospital indemnity benefits. A complete description of benefits is shown in the policy forms.

RENEWABILITY

Most policy forms are guaranteed renewable. Some policies however are optionally renewable.

MARKETING METHOD

These are individual policy forms marketed by licensed agents. Some policies cover an individual insured and some may cover a family. These policies are no longer sold.

NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

See Addendum to Actuarial Memorandum.

APPLICATION OF RATES

The proposed increase will apply to these policies in your state and is intended to be effective beginning December 1, 2011.

SCOPE AND REASON

The purpose of this rate filing is to demonstrate to the state officials that the anticipated loss ratio of these products, 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. Information used in the preparation of this filing is from company records and was used without audit. It was reviewed for general reasonableness.

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 experience.

DETERMINATION OF RATES

The proposed increase was determined based on historical experience. The increase was set to achieve at least the minimum required loss ratio calculated with interest.

This rate filing is for all policy forms combined. The amount of increase requested does not vary by policy form.

EXPERIENCE

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

CERTIFICATION

I, Tony Huang, am Associate Health Actuary for United American Insurance Company, an affiliate of Globe Life and Accident Insurance Company. I am authorized to make this certification on behalf of 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.

8/8/11

Date



Tony Huang, ASA, MAAA
Associate Health Actuary
United American Insurance Company

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

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2011 RATE FILING

ADDENDUM TO ACTUARIAL MEMORANDUM

NATIONWIDE INFORCE

<u>Globe Policy Form</u>	<u>Issue Years</u>
GCS1	1991-1992
GHIP	1996
GHS1	1987-1993
GHS2	1987-1993
GHS3	1987-1993
GHS4	1987-1993
G-GSP	2007-2010
G-GSPA	2008-2010
H-6 (All Versions)	1950-1986
PR-20 / HSEP (All Versions)	1969-1995
PR-20MS	1976-1993
Other Forms Issued Prior to 1956	1949-1956

<u>Acquired Business</u>	<u>Acquired</u>
Associated Doctors Insurance Company	Issued from 1977-1978
Eagles National Life Insurance Company	1969
Empire Life Insurance Company	1953
Girard Companies	1965
Great Atlantic Life Insurance Company	1971
Mutual Insurance Company	1956
Physicians National Life Insurance Company	1961
Provident Bankers & Fidelity Union	1958
Oil Industries Life Insurance Company	1953
Rasbury Agency	Issued from 1940-1968
Senior American Life Insurance Company	1973
Western Security	1958



August 23, 2011

Honorable Thomas B. Leonardi
Commissioner of Insurance
Connecticut Insurance Department
153 Market Street 7th Floor
Hartford, Connecticut 06103

VIA SERFF

ATTN: Ms. Mary Ellen Breault

RE: 2011 Rate Filing
Individual Hospital and Surgical Expense Policy Form GHS3
NAIC# 91472

Enclosed is a rate filing for the above captioned policy form. An Actuarial Memorandum, and other supporting documentation are provided for your consideration.

The enclosed Rate Filing Summary indicates the amount of any requested rate revision and upon approval, all policyholders of these plans in your state will receive the same percentage of increase.

If you have any questions, please feel free to contact me at (972) 569-3670 or by e-mail at jrobinson@torchmarkcorp.com.

We look forward to a favorable and timely response.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jan Robinson', is written over the word 'Sincerely,'.

Jan Robinson, FLMI, AFSI
Rate Compliance Specialist

Enclosures

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
McKinney, Texas**

INDIVIDUAL LIMITED BENEFIT HOSPITAL / SURGICAL EXPENSE POLICIES

2011 RATE FILING SUMMARY

CONNECTICUT

COMPANY RECORD NAME	STATE AVERAGE ANNUALIZED PREMIUM PER POLICY BEFORE INCREASE	STATE AVERAGE ANNUALIZED PREMIUM PER POLICY AFTER INCREASE
GHS3	\$3,480	\$3,793
PROPOSED AMOUNT OF RATE CHANGE	9.0%	
APPLICATION OF RATES	In-Force Business only	
PROPOSED EFFECTIVE DATE	December 1, 2011, or as soon thereafter as possible and allowed.	
	<u>CONNECTICUT</u>	<u>NATIONWIDE</u>
NUMBER OF POLICIES IN FORCE 1 st QTR 2011		
ASSOCIATED DOCTORS	0	17
EAGLES NATIONAL	0	11
EMPIRE LIFE	0	1
GCS1	0	20
GHIP	0	13
GIRARD COMPANIES	0	8
GHS1	0	42
GHS2	0	12
GHS3	1	65
GHS4	0	5
G-GSP (includes G-GSPA)	0	17
GREAT ATLANTIC	0	5
H-6	0	119
MUTUAL INSURANCE	0	1
OTHER FORMS ISSUED PRIOR TO 1956	0	20
PR-20 / HSEP (All Versions)	0	427
PR20MS	0	57
PHYSICIANS NATIONAL	0	34
PROFESSIONAL BUSINESS MEN'S	0	1
PROVIDENT BANKERS	0	3
OIL INDUSTRIES LIFE	0	1
SENIOR AMERICAN	0	3
WESTERN SECURITY	0	2
	<hr/>	<hr/>
TOTAL	1	884

August 9, 2011

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1985-12	1981	7,780,998	6,970,426	0.896
	1982	1,804,233	1,570,989	0.871
	1983	3,260,187	2,816,301	0.864
	1984	5,681,460	4,724,761	0.832
	1985	5,883,438	1,296,157	0.220
	TOTAL	24,410,316	17,378,634	0.712
1986-12	1981	6,906,320	5,381,735	0.779
	1982	1,587,334	838,248	0.528
	1983	2,706,624	1,402,533	0.518
	1984	4,568,192	2,502,207	0.548
	1985	6,072,990	4,733,589	0.779
	1986	3,170,790	755,286	0.238
TOTAL	25,012,250	15,613,598	0.624	
1987-12	1981	5,115,987	5,146,787	1.006
	1982	1,136,211	579,903	0.510
	1983	1,820,864	999,964	0.549
	1984	2,915,419	1,477,908	0.507
	1985	3,986,788	1,959,705	0.492
	1986	3,255,643	2,299,601	0.706
	1987	2,497,594	500,926	0.201
TOTAL	20,728,506	12,964,794	0.625	
1988-12	1981	4,473,734	3,807,672	0.851
	1982	807,298	575,564	0.713
	1983	1,209,820	815,214	0.674
	1984	1,926,863	1,124,673	0.584
	1985	2,483,125	1,529,152	0.616
	1986	2,049,477	1,239,712	0.605
	1987	3,095,457	2,598,955	0.840
	1988	6,616,266	3,208,669	0.485
TOTAL	22,662,040	14,899,611	0.657	
1989-12	1981	3,631,593	3,263,498	0.899
	1982	607,055	387,683	0.639
	1983	865,642	596,561	0.689
	1984	1,361,640	834,562	0.613
	1985	1,734,208	1,027,642	0.593
	1986	1,339,149	953,072	0.712
	1987	2,344,378	2,021,895	0.862
	1988	9,279,600	6,939,756	0.748
	1989	13,033,602	4,148,105	0.318
	TOTAL	34,196,867	20,172,774	0.590

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1990-12	1981	3,365,093	3,234,731	0.961
	1982	534,385	398,460	0.746
	1983	717,532	506,915	0.706
	1984	1,075,800	658,327	0.612
	1985	1,326,451	800,762	0.604
	1986	946,424	702,073	0.742
	1987	1,565,188	1,225,934	0.783
	1988	6,707,861	5,852,061	0.872
	1989	22,160,713	16,145,543	0.729
	1990	19,079,076	4,125,078	0.216
	TOTAL	57,478,523	33,649,884	0.585
1991-12	1981	2,831,745	2,600,362	0.918
	1982	414,244	298,775	0.721
	1983	538,081	352,156	0.654
	1984	820,879	457,340	0.557
	1985	986,051	591,303	0.600
	1986	677,380	392,789	0.580
	1987	1,164,536	1,525,617	1.310
	1988	4,676,881	2,852,288	0.610
	1989	13,548,319	12,322,701	0.910
	1990	22,286,329	18,186,114	0.816
	1991	10,226,820	3,846,403	0.376
TOTAL	58,171,265	43,425,848	0.747	
1992-12	1981	2,548,147	2,270,174	0.891
	1982	344,337	279,728	0.812
	1983	440,143	263,978	0.600
	1984	654,267	402,705	0.616
	1985	776,557	668,537	0.861
	1986	514,775	305,286	0.593
	1987	897,809	896,175	0.998
	1988	3,197,561	1,967,427	0.615
	1989	8,372,606	4,702,482	0.562
	1990	13,887,120	8,968,215	0.646
	1991	10,314,816	5,922,630	0.574
	1992	2,313,337	836,848	0.362
TOTAL	44,261,475	27,484,185	0.621	
1993-12	1981	2,298,122	1,975,697	0.860
	1982	283,807	195,810	0.690
	1983	359,368	278,737	0.776
	1984	506,196	308,991	0.610
	1985	630,778	415,663	0.659
	1986	407,091	265,323	0.652
	1987	644,064	500,665	0.777
	1988	2,023,665	1,278,479	0.632
	1989	5,252,074	3,381,345	0.644
	1990	9,347,236	5,207,127	0.557
	1991	5,946,217	2,728,192	0.459
	1992	2,439,162	948,980	0.389
	1993	400,281	138,496	0.346
TOTAL	30,538,061	17,623,505	0.577	

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS,
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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1994-12	1981	1,882,122	1,839,678	0.977
	1982	229,999	174,024	0.757
	1983	292,276	258,243	0.884
	1984	415,084	308,264	0.743
	1985	492,985	324,262	0.658
	1986	310,451	258,376	0.832
	1987	476,956	395,927	0.830
	1988	1,366,401	908,661	0.665
	1989	3,613,632	2,587,241	0.716
	1990	6,562,924	4,308,474	0.656
	1991	3,926,718	1,627,033	0.414
	1992	1,431,594	794,628	0.555
	1993	457,506	290,506	0.635
	1994	208,441	76,388	0.366
	TOTAL		21,667,089	14,151,705
1995-12	1981	1,595,352	1,399,073	0.877
	1982	179,296	169,569	0.946
	1983	227,906	224,635	0.986
	1984	331,732	222,953	0.672
	1985	375,157	337,385	0.899
	1986	235,642	148,284	0.629
	1987	365,212	204,749	0.561
	1988	954,006	670,582	0.703
	1989	2,490,462	1,803,487	0.724
	1990	4,567,710	3,021,332	0.661
	1991	2,604,505	1,345,133	0.516
	1992	984,412	461,972	0.469
	1993	267,081	40,981	0.153
	1994	159,070	69,301	0.436
	1995	100	1,384	13.840
TOTAL		15,337,643	10,120,820	0.660
1996-12	1981	1,356,149	1,415,594	1.044
	1982	147,040	127,801	0.869
	1983	184,790	202,348	1.095
	1984	260,183	204,289	0.785
	1985	302,721	226,550	0.748
	1986	178,865	203,182	1.136
	1987	282,055	284,394	1.008
	1988	687,233	473,504	0.689
	1989	1,785,184	1,586,638	0.889
	1990	3,282,945	2,254,426	0.687
	1991	1,840,530	1,101,539	0.598
	1992	694,525	429,664	0.619
	1993	166,711	124,306	0.746
	1994	95,529	44,930	0.470
	1995	224	1,374	6.134
1996	29,057	4,003	0.138	
TOTAL		11,293,741	8,684,542	0.769

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

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NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
1997-12	1981	1,138,955	1,108,365	0.973	
	1982	125,544	132,482	1.055	
	1983	155,617	146,117	0.939	
	1984	191,617	182,231	0.951	
	1985	230,662	213,630	0.926	
	1986	145,375	88,599	0.609	
	1987	231,027	180,045	0.779	
	1988	522,615	596,690	1.142	
	1989	1,240,685	1,037,709	0.836	
	1990	2,500,914	1,958,176	0.783	
	1991	1,373,895	842,969	0.614	
	1992	444,102	243,670	0.549	
	1993	111,753	83,477	0.747	
	1994	57,763	18,454	0.319	
	1995	232	3,514	15.147	
	1996	33,145	11,306	0.341	
	1997	857	0	0.000	
		TOTAL	8,504,758	6,847,434	0.805
	1998-12	1981	988,525	1,085,804	1.098
1982		108,066	123,452	1.142	
1983		125,967	67,509	0.536	
1984		153,165	84,167	0.550	
1985		177,359	163,706	0.923	
1986		113,321	161,569	1.426	
1987		200,585	173,606	0.865	
1988		416,454	415,698	0.998	
1989		901,627	949,121	1.053	
1990		1,935,293	1,606,248	0.830	
1991		1,045,256	693,769	0.664	
1992		328,968	157,482	0.479	
1993		74,765	24,751	0.331	
1994		39,505	25,144	0.636	
1995		232	-145	-0.625	
1996		20,211	27,048	1.338	
1997		441	0	0.000	
1998		1,139	0	0.000	
		TOTAL	6,630,879	5,758,929	0.869

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

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NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1999-12	1981	860,357	1,062,494	1.235
	1982	92,664	104,342	1.126
	1983	105,273	83,274	0.791
	1984	135,431	135,540	1.001
	1985	145,002	142,707	0.984
	1986	100,960	152,582	1.511
	1987	165,320	135,534	0.820
	1988	311,835	575,493	1.846
	1989	708,370	823,887	1.163
	1990	1,573,955	1,754,210	1.115
	1991	841,554	645,432	0.767
	1992	272,121	293,837	1.080
	1993	56,477	53,678	0.950
	1994	30,208	11,233	0.372
	1995	232	5,401	23.280
	1996	15,310	30,540	1.995
	1997	20	0	0.000
	1998	50	0	0.000
	1999	3,020	0	0.000
		TOTAL	5,418,159	6,010,184
2000-12	1981	725,631	895,135	1.234
	1982	86,413	98,590	1.141
	1983	89,061	89,426	1.004
	1984	119,185	123,375	1.035
	1985	125,320	140,929	1.125
	1986	85,188	104,339	1.225
	1987	131,995	133,983	1.015
	1988	253,524	529,219	2.087
	1989	566,978	1,011,443	1.784
	1990	1,255,907	1,237,451	0.985
	1991	673,292	438,351	0.651
	1992	228,125	241,705	1.060
	1993	44,630	17,291	0.387
	1994	20,142	17,291	0.858
	1995	238	4,625	19.433
	1996	12,764	25,285	1.981
	1997	1,829	10,362	5.665
	1999	5,235	1,535	0.293
	2000	0	693	0.000
		TOTAL	4,425,457	5,121,028

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS,
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INDIVIDUAL LIMITED BENEFIT HOSPITAL/SURGICAL EXPENSE POLICIES

2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2001-12	1981	659,367	812,952	1.233
	1982	81,864	96,290	1.176
	1983	81,450	87,631	1.076
	1984	113,202	126,962	1.122
	1985	116,334	98,848	0.850
	1986	71,774	89,545	1.248
	1987	106,029	74,556	0.703
	1988	213,549	315,471	1.477
	1989	472,899	647,257	1.369
	1990	1,024,551	1,250,063	1.220
	1991	553,831	347,433	0.627
	1992	201,077	263,682	1.311
	1993	36,409	34,425	0.946
	1994	16,988	8,904	0.524
	1995	277	6,152	22.209
	1996	10,148	8,624	0.850
	1997	1,914	165	0.086
	1998	0	571	0.000
	1999	4,387	0	0.000
	2000	0	2,289	0.000
	TOTAL	3,766,050	4,271,820	1.134
2002-12	1981	569,306	760,761	1.336
	1982	72,041	71,410	0.991
	1983	66,567	56,620	0.851
	1984	93,290	97,068	1.040
	1985	96,974	145,354	1.499
	1986	58,899	94,610	1.606
	1987	85,115	81,673	0.960
	1988	189,370	342,988	1.811
	1989	410,454	501,669	1.222
	1990	840,042	1,194,896	1.422
	1991	431,065	255,589	0.593
	1992	161,191	121,899	0.756
	1993	29,941	18,757	0.626
	1994	12,586	6,112	0.486
	1995	276	5,391	19.533
	1996	8,336	18,481	2.217
	1997	1,909	5,361	2.808
	1998	0	-59	0.000
	1999	3,637	445	0.122
		TOTAL	3,130,999	3,779,025

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS,
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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2003-12	1981	499,630	736,037	1.473
	1982	63,276	50,187	0.793
	1983	63,914	49,890	0.781
	1984	82,366	99,942	1.213
	1985	74,089	68,119	0.919
	1986	52,066	85,007	1.633
	1987	72,174	33,286	0.461
	1988	148,065	372,700	2.517
	1989	346,159	731,141	2.112
	1990	682,183	1,157,443	1.697
	1991	349,912	279,724	0.799
	1992	139,984	76,469	0.546
	1993	26,502	22,969	0.867
	1994	10,996	8,581	0.780
	1995	276	399	1.446
	1996	7,084	18,166	2.564
	1997	1,908	14,950	7.835
	1998	0	7,414	0.000
	1999	3,468	4,004	1.155
		TOTAL	2,624,052	3,816,428
2004-12	1981	434,662	647,215	1.489
	1982	52,022	57,673	1.109
	1983	57,925	67,247	1.161
	1984	69,609	48,767	0.701
	1985	61,010	139,439	2.286
	1986	47,293	72,235	1.527
	1987	64,352	66,954	1.040
	1988	124,453	233,048	1.873
	1989	303,592	742,969	2.447
	1990	572,490	1,017,615	1.778
	1991	302,958	359,430	1.186
	1992	117,084	185,979	1.588
	1993	25,121	25,607	1.019
	1994	10,523	13,806	1.312
	1995	276	1,597	5.786
	1996	6,209	16,080	2.590
	1997	2,013	632	0.314
	1998	0	652	0.000
	1999	3,644	-4,449	-1.221
	2000	0	4,225	0.000
	TOTAL	2,255,236	3,696,721	1.639

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

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OTHER FORMS ISSUED PRIOR TO 1956, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT
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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
2005-12	1981	380,344	666,066	1.751	
	1982	46,634	32,359	0.694	
	1983	51,109	28,406	0.556	
	1984	60,312	61,809	1.025	
	1985	52,059	107,443	2.064	
	1986	41,061	62,964	1.533	
	1987	57,101	61,798	1.082	
	1988	117,273	203,456	1.735	
	1989	276,201	734,705	2.660	
	1990	512,493	995,456	1.942	
	1991	286,542	420,331	1.467	
	1992	89,655	71,166	0.794	
	1993	23,136	15,997	0.691	
	1994	10,223	11,049	1.081	
	1995	276	-718	-2.601	
	1996	5,936	17,419	2.934	
	1997	1,006	2,918	2.901	
	1999	3,274	0	0.000	
		TOTAL	2,014,635	3,492,624	1.734
	2006-12	1981	321,203	823,739	2.565
1982		40,293	58,231	1.445	
1983		43,243	28,898	0.668	
1984		51,209	56,043	1.094	
1985		44,781	53,766	1.201	
1986		36,640	69,377	1.893	
1987		40,189	29,195	0.726	
1988		114,575	239,720	2.092	
1989		246,109	475,743	1.933	
1990		446,933	995,608	2.228	
1991		262,136	197,932	0.755	
1992		65,736	107,782	1.640	
1993		19,077	23,767	1.246	
1994		9,087	5,466	0.602	
1995		274	1,588	5.796	
1996		5,201	10,936	2.103	
1999		3,049	3,328	1.092	
		TOTAL	1,749,735	3,181,119	1.818

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

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POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS,
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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1981	282,518	881,325	3.120
	1982	34,696	38,733	1.116
	1983	36,149	20,101	0.556
	1984	46,033	36,809	0.800
	1985	37,207	40,585	1.091
	1986	33,955	53,386	1.572
	1987	36,037	37,407	1.038
	1988	92,357	225,131	2.438
	1989	198,283	176,999	0.893
	1990	400,608	631,780	1.577
	1991	238,608	223,926	0.938
	1992	53,357	140,231	2.628
	1993	16,507	12,260	0.743
	1994	8,350	11,015	1.319
	1995	278	1,127	4.054
	1996	4,408	3,489	0.792
	1999	3,310	20,749	6.269
	2000	0	3,631	0.000
	2007	498	0	0.000
		TOTAL	1,523,159	2,558,684
2008-12	1981	261,921	525,946	2.008
	1982	25,215	28,761	1.141
	1983	36,013	23,674	0.657
	1984	42,021	32,064	0.763
	1985	36,370	58,300	1.603
	1986	31,739	60,186	1.896
	1987	33,380	28,922	0.866
	1988	79,082	122,152	1.545
	1989	183,381	372,378	2.031
	1990	352,996	886,569	2.512
	1991	230,365	254,462	1.105
	1992	43,288	40,426	0.934
	1993	16,992	30,711	1.807
	1994	8,440	3,996	0.473
	1995	307	1,393	4.537
	1996	4,357	4,118	0.945
	1999	3,696	-115	-0.031
	2000	0	1,467	0.000
	2007	1,996	100	0.050
	2008	41,984	17,620	0.420
	TOTAL	1,433,543	2,493,130	1.739

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS,
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INDIVIDUAL LIMITED BENEFIT HOSPITAL/SURGICAL EXPENSE POLICIES

2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2009-12	1981	225,359	578,856	2.569
	1982	21,800	27,085	1.242
	1983	32,774	16,410	0.501
	1984	30,854	42,879	1.390
	1985	31,068	70,299	2.263
	1986	24,737	39,087	1.580
	1987	29,554	17,302	0.585
	1988	59,451	91,351	1.537
	1989	165,999	148,401	0.894
	1990	314,408	782,880	2.490
	1991	196,216	239,738	1.222
	1992	32,220	28,174	0.874
	1993	15,284	18,014	1.179
	1994	7,396	5,302	0.717
	1995	317	1,888	5.956
	1996	4,050	6,968	1.720
	1999	3,902	0	0.000
	2007	373	0	0.000
	2008	30,920	62,754	2.030
	2009	5,236	471	0.090
	TOTAL	1,231,918	2,177,859	1.768
2010-12	1981	206,975	525,891	2.541
	1982	18,903	19,105	1.011
	1983	31,225	27,231	0.872
	1984	25,102	25,320	1.009
	1985	29,742	52,598	1.768
	1986	23,530	38,686	1.644
	1987	22,078	8,800	0.399
	1988	46,557	161,032	3.459
	1989	162,809	207,937	1.277
	1990	273,294	790,229	2.891
	1991	161,880	178,507	1.103
	1992	33,125	25,145	0.759
	1993	15,879	31,795	2.002
	1994	7,576	4,099	0.541
	1995	348	1,280	3.678
	1996	3,851	510	0.132
	1999	4,248	26	0.006
	2008	18,398	29,034	1.578
	2009	4,952	893	0.180
		TOTAL	1,090,472	2,128,118

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

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POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS,
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2011 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 3-2011

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2011-03	1981	47,206	143,356	3.037
	1982	5,173	209	0.040
	1983	7,773	8,073	1.039
	1984	5,370	10,219	1.903
	1985	8,252	12,648	1.533
	1986	5,284	16,376	3.099
	1987	6,810	2,821	0.414
	1988	11,735	892	0.076
	1989	32,448	73,187	2.256
	1990	66,496	180,066	2.708
	1991	34,270	26,440	0.772
	1992	7,844	7,937	1.012
	1993	3,655	10,628	2.908
	1994	3,460	0	0.000
	1995	93	4	0.043
	1996	817	452	0.553
	1999	1,071	0	0.000
	2008	4,399	2,614	0.594
	2009	957	39	0.041
	TOTAL	253,113	495,961	1.959
GRAND TOTAL		411,809,941	291,998,964	0.709

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2011-03

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, G-GSP, G-GSPA, H-6, PR-20/HSEP, PR20MS, OTHER FORMS
ISSUED PRIOR TO 1956, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT INSURANCE
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2011 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 3-2011

ACTUAL EXPERIENCE TO DATE PLUS FUTURE PROJECTED

Experience Mo-Year	Rate Increase	Rate Increase Requested <u>Included</u>			Rate Increase Requested <u>Not Included</u>		
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1985		24,410,316	17,378,634	0.712	24,410,316	17,378,634	0.712
12-1986		25,012,250	15,613,598	0.624	25,012,250	15,613,598	0.624
12-1987		20,728,506	12,964,794	0.625	20,728,506	12,964,794	0.625
12-1988		22,662,040	14,899,611	0.657	22,662,040	14,899,611	0.657
12-1989		34,196,867	20,172,774	0.590	34,196,867	20,172,774	0.590
12-1990		57,478,523	33,649,884	0.585	57,478,523	33,649,884	0.585
12-1991		58,171,265	43,425,848	0.747	58,171,265	43,425,848	0.747
12-1992		44,261,475	27,484,185	0.621	44,261,475	27,484,185	0.621
12-1993		30,538,061	17,623,505	0.577	30,538,061	17,623,505	0.577
12-1994		21,667,089	14,151,705	0.653	21,667,089	14,151,705	0.653
12-1995		15,337,643	10,120,820	0.660	15,337,643	10,120,820	0.660
12-1996		11,293,741	8,684,542	0.769	11,293,741	8,684,542	0.769
12-1997		8,504,758	6,847,434	0.805	8,504,758	6,847,434	0.805
12-1998		6,630,879	5,758,929	0.869	6,630,879	5,758,929	0.869
12-1999		5,418,159	6,010,184	1.109	5,418,159	6,010,184	1.109
12-2000		4,425,457	5,121,028	1.157	4,425,457	5,121,028	1.157
12-2001		3,766,050	4,271,820	1.134	3,766,050	4,271,820	1.134
12-2002		3,130,999	3,779,025	1.207	3,130,999	3,779,025	1.207
12-2003		2,624,052	3,816,428	1.454	2,624,052	3,816,428	1.454
12-2004		2,255,236	3,696,721	1.639	2,255,236	3,696,721	1.639
12-2005		2,014,635	3,492,624	1.734	2,014,635	3,492,624	1.734
12-2006		1,749,735	3,181,119	1.818	1,749,735	3,181,119	1.818
12-2007		1,523,159	2,558,684	1.680	1,523,159	2,558,684	1.680
12-2008		1,433,543	2,493,130	1.739	1,433,543	2,493,130	1.739
12-2009		1,231,918	2,177,859	1.768	1,231,918	2,177,859	1.768
12-2010		<u>1,090,472</u>	<u>2,128,118</u>	<u>1.952</u>	<u>1,090,472</u>	<u>2,128,118</u>	<u>1.952</u>
Total through 12-2010		411,556,828	291,503,003	0.708	411,556,828	291,503,003	0.708
Proposed 2011 RI effective on 12/1/11							
12-2011	9.0%	1,010,698	1,791,321	1.772	1,003,174	1,791,321	1.786
12-2012		966,906	1,540,536	1.593	893,723	1,540,536	1.724
12-2013		845,540	1,324,861	1.567	775,725	1,324,861	1.708
12-2014		727,164	1,139,381	1.567	667,123	1,139,381	1.708
12-2015		625,361	979,867	1.567	573,726	979,867	1.708
12-2016		537,811	842,686	1.567	493,404	842,686	1.708
12-2017		462,517	724,710	1.567	424,328	724,710	1.708
12-2018		397,765	623,250	1.567	364,922	623,250	1.708
12-2019		342,078	535,995	1.567	313,833	535,995	1.708
12-2020		294,187	460,956	1.567	269,896	460,956	1.708
12-2021		253,001	396,422	1.567	232,111	396,422	1.708
12-2022		217,581	340,923	1.567	199,615	340,923	1.708
12-2023		<u>187,119</u>	<u>293,194</u>	<u>1.567</u>	<u>171,669</u>	<u>293,194</u>	<u>1.708</u>
Total 2011 - 2023		6,867,728	10,994,103	1.601	6,383,250	10,994,103	1.722
GRAND TOTAL		418,424,556	302,497,106	0.723	417,940,078	302,497,106	0.724
Adjusted for Interest @ 5%							
Accum to 12-2010		1,063,788,135	723,798,079	0.680	1,063,788,135	723,798,079	0.680
PV of Future		<u>5,560,910</u>	<u>8,939,668</u>	<u>1.608</u>	<u>5,182,034</u>	<u>8,939,668</u>	<u>1.725</u>
Total		1,069,349,045	732,737,747	0.685	1,068,970,169	732,737,747	0.685

This projection is not a guarantee of future experience

This projection is based on combined experience from 2008 - 2010, adjusted based on current premium and claim levels as of 2010-12

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

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2011 RATE FILING

**ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 3-2011**

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>
All Years	.14

NATIONWIDE AVERAGE RATE INCREASE:

<u>Plan</u>	<u>Year 2011 Rate Increase Average Requested Nationwide</u>	<u>Year 2012+ Premium Trend</u>
All Forms	9%	0%

2011 rate increase is projected to be effective on December 1.

CLAIMS TREND:

Price and Utilization Changes: 0%

INTEREST: 5%