

Fraternal Companies

Accident and Health Business in Mississippi for Year Ended 12/31/2005

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Woodmen of the World Life Insurance Society	383,692	38.6%	373,387	413,996	362,284	87.5%
Thrivent Financial for Lutherans	288,258	29.0%	65,514	281,810	59,525	21.1%
Order of United Commercial Travelers of America, Knights of Columbus	244,594	24.6%	155,197	246,867	155,682	63.1%
	52,559	5.3%	4,948	0	0	
United States Letter Carriers Mutual Benefit Assoc	24,210	2.4%	18,969	24,211	18,993	78.4%
Travelers Protective Association of America, The	808	0.1%	3,482	808	3,482	430.9%
Modern Woodmen of America	715	0.1%	43	706	34	4.8%
Independent Order of Foresters, The	231	0.0%	0	231	0	0.0%
Assured Life Association	10	0.0%	0	10	0	0.0%
Grand Totals: 9 Companies in Report	995,077		621,540	968,639	600,000	61.9%

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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***** Loss Ratio is less than -1000% or greater than 1000%