

Fraternal Companies

Accident and Health Business in Mississippi for Year Ended 12/31/2003

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Woodmen of the World Life Insurance Society	380,034	36.9%	312,653	384,888	288,084	74.8%
Order of United Commercial Travelers of America,	310,134	30.1%	168,248	313,558	164,468	52.5%
Thrivent Financial for Lutherans	284,340	27.6%	68,358	280,042	81,130	29.0%
Knights of Columbus	53,440	5.2%	5,644	0	0	
Travelers Protective Association of America, The	833	0.1%	340	833	340	40.8%
Modern Woodmen of America	463	0.0%	7,089	470	6,618	*****
Independent Order of Foresters, The	243	0.0%	300	243	300	123.5%
Assured Life Association	17	0.0%	0	17	0	0.0%
Grand Totals: 8 Companies in Report	1,029,504		562,632	980,051	540,940	55.2%

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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%