

**Fraternal Companies**

**Accident and Health Business in Mississippi for Year Ended 12/31/2004**

<b>Company</b>	<b>Premiums Written</b>	<b>Market Share</b>	<b>Losses Paid</b>	<b>Premiums Earned</b>	<b>Losses Incurred</b>	<b>Loss Ratio w/o LAE*</b>
Woodmen of the World Life Insurance Society	373,429	36.3%	354,265	393,898	331,117	84.1%
Order of United Commercial Travelers of America,	291,568	28.3%	174,460	294,299	158,651	53.9%
Thrivent Financial for Lutherans	280,947	27.3%	58,870	279,808	140,824	50.3%
Knights of Columbus	54,219	5.3%	9,272	0	0	
United States Letter Carriers Mutual Benefit Assoc	26,316	2.6%	11,008	26,312	10,817	41.1%
Travelers Protective Association of America, The	1,140	0.1%	2,754	1,140	2,754	241.6%
Modern Woodmen of America	759	0.1%	184	742	176	23.7%
Independent Order of Foresters, The	361	0.0%	0	361	0	0.0%
Assured Life Association	12	0.0%	0	11	0	0.0%
<b>Grand Totals: 9 Companies in Report</b>	<b>1,028,751</b>		<b>610,813</b>	<b>996,571</b>	<b>644,339</b>	<b>64.7%</b>

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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%