

**Fraternal Companies**

**Accident and Health Business in Mississippi for Year Ended 12/31/2007**

<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>
Order of United Commercial Travelers of America	5,038,694	86.6%	2,337,665	4,850,883	2,768,861	57.1%
Woodmen of the World Life Insurance Society	393,071	6.8%	224,533	440,785	214,328	48.6%
Thrivent Financial for Lutherans	269,917	4.6%	112,485	270,600	182,661	67.5%
Knights of Columbus	65,843	1.1%	4,503	0	0	
Royal Neighbors of America	27,042	0.5%	15,963	27,029	16,330	60.4%
United States Letter Carriers Mutual Benefit Asso	20,906	0.4%	1,700	20,928	1,708	8.2%
Modern Woodmen of America	531	0.0%	236	545	207	38.0%
Travelers Protective Association of America, The	399	0.0%	0	399	0	0.0%
Independent Order of Foresters, The	176	0.0%	176	176	0	0.0%
<b>Grand Totals: 9 Companies in Report</b>	<b>5,816,579</b>		<b>2,697,261</b>	<b>5,611,345</b>	<b>3,184,095</b>	<b>56.7%</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%