

**Fraternal Companies**

**Accident and Health Business in Mississippi for Year Ended 12/31/2008**

| <b>Company</b>                                    | <b>Premiums<br/>Written</b> | <b>Market<br/>Share</b> | <b>Losses<br/>Paid</b> | <b>Premiums<br/>Earned</b> | <b>Losses<br/>Incurred</b> | <b>Loss Ratio<br/>w/o LAE*</b> |
|---|-----------------------------|-------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Order of United Commercial Travelers of America   | 12,398,496                  | 92.8%                   | 9,108,588              | 12,227,119                 | 10,285,737                 | 84.1%                          |
| Woodmen of the World Life Insurance Society       | 457,007                     | 3.4%                    | 201,183                | 457,381                    | 200,826                    | 43.9%                          |
| Thrivent Financial for Lutherans                  | 279,977                     | 2.1%                    | 151,640                | 278,636                    | 172,458                    | 61.9%                          |
| Royal Neighbors of America                        | 126,950                     | 1.0%                    | 76,159                 | 128,083                    | 75,306                     | 58.8%                          |
| Knights of Columbus                               | 79,504                      | 0.6%                    | 4,363                  | 0                          | 0                          |                                |
| United States Letter Carriers Mutual Benefit Asso | 18,838                      | 0.1%                    | 9,773                  | 18,795                     | 9,508                      | 50.6%                          |
| Modern Woodmen of America                         | 684                         | 0.0%                    | 0                      | 695                        | 0                          | 0.0%                           |
| Travelers Protective Association of America, The  | 313                         | 0.0%                    | 0                      | 313                        | 0                          | 0.0%                           |
| Independent Order of Foresters, The               | 187                         | 0.0%                    | 0                      | 187                        | 0                          | 0.0%                           |
| <b>Grand Totals: 9 Companies in Report</b>        | <b>13,361,956</b>           |                         | <b>9,551,706</b>       | <b>13,111,209</b>          | <b>10,743,835</b>          | <b>81.9%</b>                   |

Accident and Health Business - Fraternal Companies

Page 1 of 1

\* 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%