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Abstract:

Fraternal benefit societies (hereafter called fraternal), a type of mutual insurance company, were founded on the basis of a “common bond”, a characteristic that members shared —geographic area, ethnicity, religion, profession, or gender. In many ways, they resemble cooperatives more than traditional mutual insurance organizations. Hansmann (2000) notes that mutual insurance firms grew in market share in the late 19th and early 20th centuries as a result of market failure, but more importantly, they grew correspondingly with the growth in agricultural cooperatives with members wanting a member-owned form of insurance. Furthermore, among the common bonds of the fraternal, the strongest were religion, ethnicity and geography, and these were the common bonds most understood by members of cooperatives.

Within the life insurance industry, organizational forms are used to achieve different objectives. Firms organized as for-profit, stock corporations are assumed by neoclassical economic theory to maximize profits. Mutual insurance companies seek to align the incentives of policyholders and management by making the policyholders the owners, with the intent that they will make decisions in managing the company that would be in their best interests as both policyholders and owners (Hansmann 2000). Mutual insurance firms have not been widely studied in the literature although some studies have looked at cost efficiencies (Grace and Timme 1992; Yuengert 1993; Greene and Segal 2004). White and

Boland (2014) looked at survivorship in township mutual insurance companies in Minnesota and note that they are still a strong insurance provider in rural areas in the Midwestern United States.

Fraternal benefit societies were established in much the same way as farm organizations established the farm supply and grain/ oilseed marketing cooperatives which were formed by Farmers Union, Farm Bureau, and similar organizations. Namely, a group of people organized themselves to solve a problem they could not solve individually. In this manner, fraternal provided an early, private form of social safety net. Fraternal also have chapters at the local level which help strengthen the common bond around which they were organized. As a result of historical and economic forces, the industry has gone through a significant period of decline with regard to market share, but fraternal still exist today in the United States. The primary objective of this paper is to update the literature with an analysis of this industry, which was last done in 1953.

Fraternal benefit societies have not been extensively studied since the early 1950s and yet remain a strong competitor in the insurance industry. A second objective of this study is to compare such institutions against traditional agricultural cooperatives. In the original formation of farm supply and grain/oilseed marketing cooperatives, a common bond existed built around the farm organizations that helped create them. Similar common bonds underlie fraternal. The fraternal movement resembles that of agricultural cooperative memberships.

Key Words: Cooperatives, Fraternal Benefit Society. Mutual Insurance

The Fraternal and Cooperative Model

The U.S. Department of Agriculture defines three economic principles of cooperation: user-ownership, user-benefit, and user-control. With regard to mutual insurance companies and fraternal, equity is

created by retaining income on existing insurance policies as unallocated reserves. These reserves cannot be distributed to the members and resemble more of an endowment, whereas cooperatives can and do allocate equity back to their members. Life insurance was the first product marketed by fraternal, and equity was built by selling policies which were used by households to provide a “death benefit” for a family. This practice was common before Social Security, and, to a lesser extent Medicare and Medicaid, were established in 1937 and 1965, respectively. Thus, fraternal were able to build unallocated equity reserves early in their formation relative to cooperatives that were committed to retiring allocated equity as part of their overall business model.

Economic benefits in fraternal are paid to policy members in the form of lower annual premiums, and, subject to board approval, annual dividends can be declared if there has been an underwriting gain in that year. These actions would be akin to the patronage model used by cooperatives. Typically, these dividend distributions are credited to the owner’s insurance premium or added to the amount of insurance in force since the dollar amounts are considered *de minimis* (under \$15 per policy or some similar level stated by the board of directors).

Control is linked to the policy owners with provisions for outside directors. Because policyholders may include employees, employees are allowed to serve on the board of directors, which is not the case with agricultural cooperatives in the United States.

Definition and Characteristics of Fraternal Benefit Societies

A fraternal benefit society, as defined by Meyer (1901), is an organization that has the following four characteristics. First, fraternal must have a lodge system with local chapter organizations that meet regularly, have elected officers, and bind the members to the organization through both the financial contributions of the benefit products and time spent in philanthropic, charitable, or social activities. The lodges also

provide “social outlets for those who [attend] regular meetings of the lodge.” Second, members of the organization must have a regular opportunity and a defined process to voice concerns or issues and also to elect officers, ensuring that the strategic direction of the organization is consistent with the wishes of the member-owners. Third, the organization must pay some form of insurance benefit to its members. That benefit initially took the form of a lump-sum payment primarily to pay burial expenses at the time of a member’s death, or “death benefit” but it evolved into a more fully-developed life insurance product that was an actuarially-based insurance product. Over time, fraternalists started offering health insurance, and, in some cases, a portfolio of financial products and services. Fourth, the organization must not operate on a for-profit basis.

More informally, members of a fraternal are supposed to share a “common bond”, something that brings members of a group with a shared characteristic together. Examples of common bonds include religion (e.g., Lutherans, Catholics, etc.), ethnicity (e.g., Croatian Fraternal Union of America, Association of the Sons of Poland, etc.), a particular location (i.e., western Pennsylvania), women-only associations (i.e., Unity of Bohemian Ladies) and professions (e.g., Railwaymen's Relief Association of America, etc.), or any combination of these categories. Fraternalists are regulated on a state level. Meyer (1901) decried the inconsistencies of this pattern of regulation, particularly for organizations that had operations in multiple states because it imposed a managerial burden on these organizations.

The first fraternal dates back to 1868, and the industry experienced explosive growth in the latter half of the 19th century. During this time, fraternalists served a variety of purposes, both formal and informal. Formally, they offered a life insurance product in communities where residents were mostly economically disadvantaged, and hence they provided an early form of social safety net (Beito 1990, Solt 2002). This safety net was reinforced by the lodge system, which would frequently

take a collection for a member in need and provide help to organized communities of similar people who looked to help each other. The lodge system created places where recent immigrants could celebrate their cultural heritages, find out about employment opportunities, or simply have a place to socialize. As such, lodges contributed to the development of group identities along the lines of bonding social capital, as described in Putnam (2000).

Defined in this manner, fraternalism is a form of collective action organization, bringing people of similar backgrounds together to achieve common purposes as a group that its members could not achieve individually. This dynamic is described in detail in Kip (1953), but the extent to which fraternalism represents a market response to a commercial life insurance industry that targeted the middle and upper classes to the detriment of both lower-income and recent immigrant groups cannot be understated. This response led to two important features of fraternal insurance. First, the groups were organized by people who were not insurance professionals and did not have the training or experience to run such an operation. Second, their members believed that the executives of commercial life insurers were charging too high a price in order to enrich themselves. These two features inspired the people who organized fraternalism to create a life insurance product that was low cost and simple to understand, for which they selected the assessment system.

This pricing strategy differs from the strategies used by agricultural cooperatives. Those cooperatives tend to match market prices and return the resulting profits through patronage. The structure of fraternalism results in economic value coming primarily through favorable prices rather than dividends from underwriting gains.

Hansmann (2000) notes that mutual insurance firms and fraternalism in the life insurance industry served a critical role in addressing market failure due to noncompetitive pricing for small policyholders in the late 19th and early 20th century. He also writes that they helped avoid

opportunistic pricing behavior by public stockholding firms where adequate contractual safeguards were not available since mutuals were likely to pursue safer investments than public stockholding companies. This practice was true before state regulations were written to further regulate insurance agencies, which is reflected in the largest fraternal and mutual insurance firms having “superior” financial strength as rated by ratings agencies such as A.M. Best. In general, research has found that agricultural cooperatives tend to have greater levels of allocated and unallocated equity on their balance sheets relative to non-cooperatives in the same industry.

Growth and Decline of Fraternal

Table 1 in Chaddad and Cook (2004a) notes that financial mutuals assign residual returns to customers (compared to member-patrons for cooperatives), have no separation of ownership from other functions (same as the cooperatives), grant customers no control rights (compared to non-proportional voting rights in cooperatives), have a time horizon for residual claims on assets that is linked with the customer (compared to the patron in cooperatives), do not allow transferability of residual claims (same as cooperatives), and require redeemability of residual claims on customer demand (compared to board discretion in cooperatives).

Fraternal are not shown in Chaddad and Cook’s Table 1. However, if they were, they would exist between mutual insurance and traditional cooperatives. The assignment of residual returns goes to customers who are also members of a lodge or chapter. There is no separation of ownership from other functions, and there are no control rights. The time horizon for residual claims lasts as long as the individual is a member of a lodge and a customer. There is no transferability of residual claims, and redeemability of residual claims occurs on customer demand. Chaddad and Cook (2004b) discuss demutualization in mutual insurance firms.

In the period around 1900, fraternal provided roughly as much life insurance to individuals as did commercial providers (Kip 1953). Meyer (1901) estimated that membership in 1900 was about five million people organized into approximately 600 fraternal organizations. Starting around 1920, the number of firms in the industry began a steady decline, which, with a few exceptions, it has continued to experience. Figure 1 shows the number of firms in the industry over the 1868 to 2011 time period. This figure is similar to the trend found in numbers and memberships in U.S. agricultural cooperatives using U.S. Department of Agriculture historical statistics which show the greatest number of memberships and number of cooperatives peaking just before 1940 and showing a steady decline ever since.

The data in Figure 1 represent a unique profile of fraternal benefit societies as an entire industry, which has not been done before, and it creates a profile of the industry over time as seen in Appendix A. The data in this analysis come from three primary sources. The first is the 1909 *Statistics, fraternal societies* published by the National Fraternal Congress, an industry trade organization of the time. The second is the A.M. Best Life Insurance reports (Best) spanning from 1934, the first year where data was available, to 1968 when Best stopped reporting on fraternal as a subgroup of insurance providers. The third is the annual *Statistics of Fraternal Benefit Societies* reports published by the National Fraternal Congress of America since 1968 (NFCA, now the American Fraternal Alliance). Other sources have verified, corroborated, or corrected the information in the database, primarily Schmidt (1980).

Figure 2 shows the number of fraternal by state, highlighting that Illinois and Pennsylvania represent the largest concentration of fraternal, with New York and Ohio following, likely the result of their large geographic size and immigrant populations.

For the 77 surviving firms in 2013, total insurance in force is shown in intervals and displayed in Figure 3 resembling a normal

distribution. One immediate conclusion of this data is that fraternal, on average, are much smaller than many commercial life insurance providers.

Figure 4 shows the count for each type of ultimate disposition of the firm. Of note are the small number of business failures and the high number of mergers. Eversull's (2014) merger study of U.S. cooperatives from 1989 to 1998, which was updated to 2013, reveals that mergers or unifications are the largest method exit of a cooperative in their data.

Figure 5 shows the distribution of common bonds among the fraternal in the sample, segmented by their type of ultimate disposition.

It should be noted that firms may have multiple entries for the type of common bond. Controlling for the relative distribution of common bond, a higher number of fraternal using locale as a common bond failed, a higher number of ethnically-organized fraternal merged, and a higher number of religion-based fraternal survived. Agricultural farm supply and grain/oilseed marketing cooperatives had similar common bonds. These bonds were typically built around the producer organizations that helped found them such as Farmers Union, The Grange, Farmer's Equity Association, Farmers' Exchange, and Farm Bureau. Many of these types of cooperatives still retain these names with more than 120 still having one of these common bonds in their name in 2011. These common bonds have become much less strong today except in some regions such as the upper Great Plains. These farm organizations had a similar 'lodge' type structure in that there was a local producer chapter that had a leadership, education, and advocacy function.

Figure 6 organizes the start and end dates for fraternal into five-year intervals, to more clearly demonstrate trends of the entry and exit patterns within a five-year interval. The patterns shown by these graphs correspond closely to the general industry life cycle phase analysis, such as Agarwal and Gort (1996). The one notable exception is the amount of

exit observed in the period 2001-2005. The data shows that several larger Catholic fraternal merged with a number of smaller, similar organizations.

Figure 7 shows the distribution of duration of the fraternal or the number of firms that survived or have survived a certain number of years. If a firm is still operating, duration is measured as the number of years between commencement of operations and 2013.

Figure 8 shows the growth in total insurance in force across the sample between 1934 and 1968. Furthermore, since these figures are calculated as growth rates, firm size is not a factor. Extreme outliers, defined as lying more than three standard deviations from the mean, are excluded from the average calculations.

Discussion of the Growth and Decline

The growth and decline of fraternal insurance firms resembles that of other chapter-based organizations. Putnam (2000) demonstrates a trend of membership rates within a given population for thirty-two national chapter-based associations between 1900 and 1997. He describes the trend as having a period of rapid expansion, after which “membership rates began to plateau” and then begin a “period of sustained decline” (p.55). In examining this pattern, he suggests that the trust, social cohesion, and participation necessary to sustain collective action groups declined.

Knight (1927) notes reasons that may have motivated the decline of fraternal. First, by successfully putting their insurance products on a sound actuarial basis, the fraternal created incentives both for existing members to leave and also to make the products sufficiently unattractive to potential new members. This economic reason was the most likely the case for the decline in fraternal. Moreover, Putnam (2000) discusses social reasons including the immersion of immigrant groups into mainstream America, the appeal of community-based organizations as

transportation and jobs outside a local community increased, and the enactment of the social insurance programs during the Great Depression in the mid-1930s and the Great Society programs of the mid-1960s.

Summary and Implications

The fraternal industry has not been widely studied since 1953. Since that time, the industry has undergone a period of decline, but the surviving firms have displayed a tenaciousness that defies economic logic. One of the main findings in White (2013) is that, among the common bonds that led to their creation, only locale and religion significantly impacted long-term survival, and these only weakly. This result suggests that the mere presence of a common bond helps explain survival among fraternalists as a whole, but there is not strong evidence that any one type of common bond is better than another. The same could be said about farm organizations which had similar common bonds with the farm supply and grain/oilseed marketing cooperatives. No type of organization would be said to have the greatest common bond, although Farm Bureau has emerged as a leading provider of financial insurance products including crop insurance.

Mutual insurance firms, and more specifically fraternal benefit societies, grew in size and number before the mid-1930s. A combination of factors including the formation of a safety net for families with Social Security, new practices regarding the equity investments on an insurance balance sheet, and the response of the private sector to help address market failure have hindered the development of new fraternalists. Furthermore, the growth in competition and more general decline in community-based organizations documented in Putnam (2000) outweighed the need to acquire a product such as life insurance based on membership in a lodge.

The tradeoff between favorable prices and patronage refunds has long been recognized in agricultural cooperatives. Cooperative educational programs have stressed the original Rochdale cooperative principle of “Goods Sold at Market Prices.” The rationale is that maintaining prevailing market prices minimizes the danger of unsustainably favorable prices and makes the cooperative’s value creation more apparent. The decision fraternal made to concentrate on favorable prices, coupled with their lack of expertise in the insurance industry eventually led to a period of significant readjustment of premiums. This situation became the normal practice at roughly the same time as a strong substitute, in the form of Social Security, appeared. The combination of these two factors, in addition to a number of social and demographic changes, has led to a decline in the number and prominence of fraternal that the industry has not yet recovered from.

Furthermore, the strictly economic criteria in the White and Boland (2014) analysis—size, growth, industry life cycle phase, and early entry—apply to firms in any industry. There is nothing unique to fraternal in these attributes. This feature further supports the implication that the differences between fraternal and commercial life insurance providers are growing smaller over time. One response might be that the form of fraternal is the same as commercial life insurance companies, but the essence is completely different, meaning that the specific character, programs, and objectives of a fraternal may attract a certain segment or segments of customers so that their growth and size may be limited over time.

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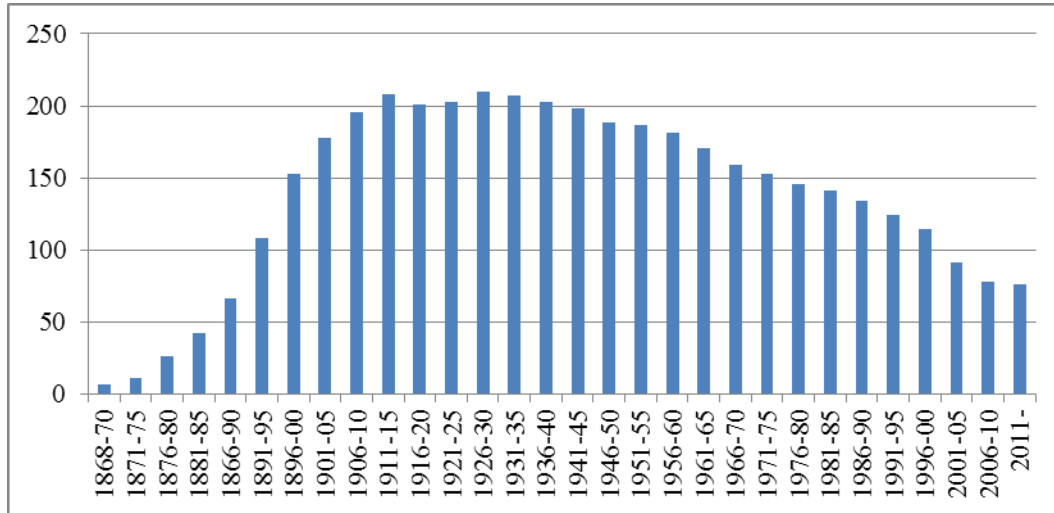


Figure 1. Number of Fraternal Members by Five-Year Intervals, 1868-2013

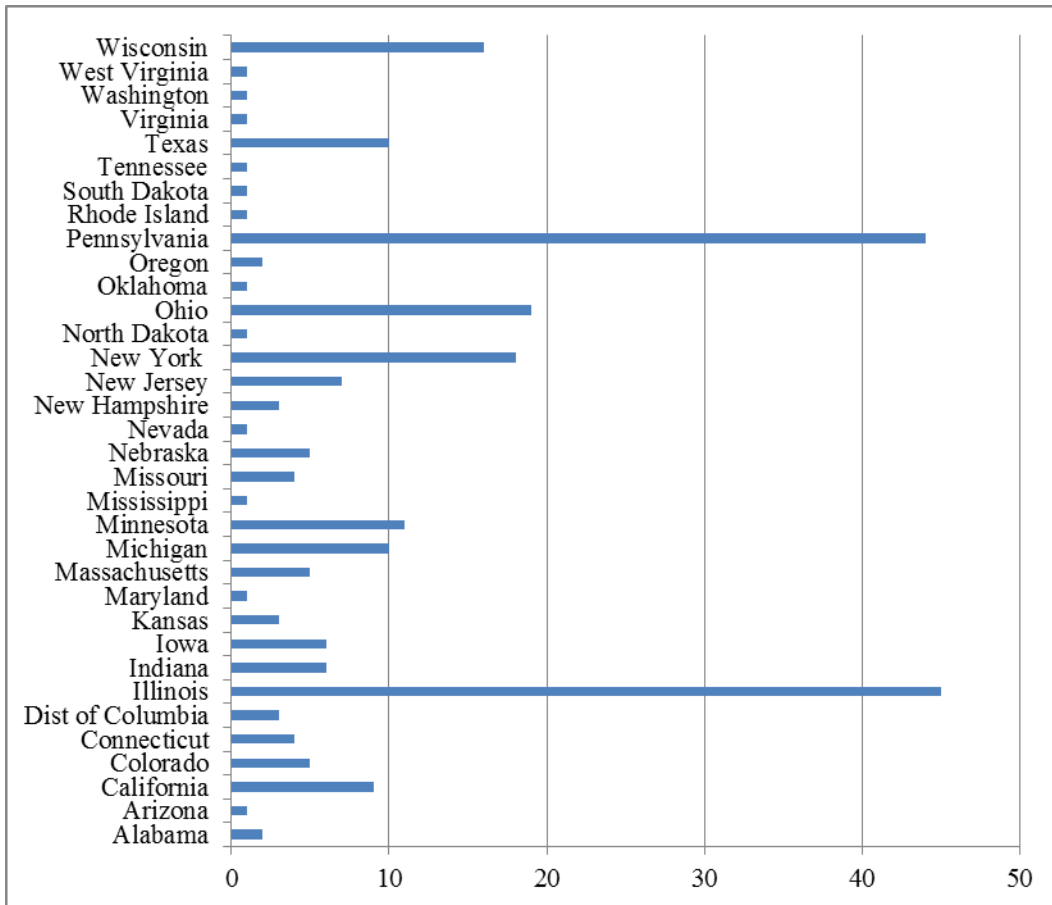


Figure 2. Total Number of Fraternal Incorporations by State over the 1868-2013 Time Period

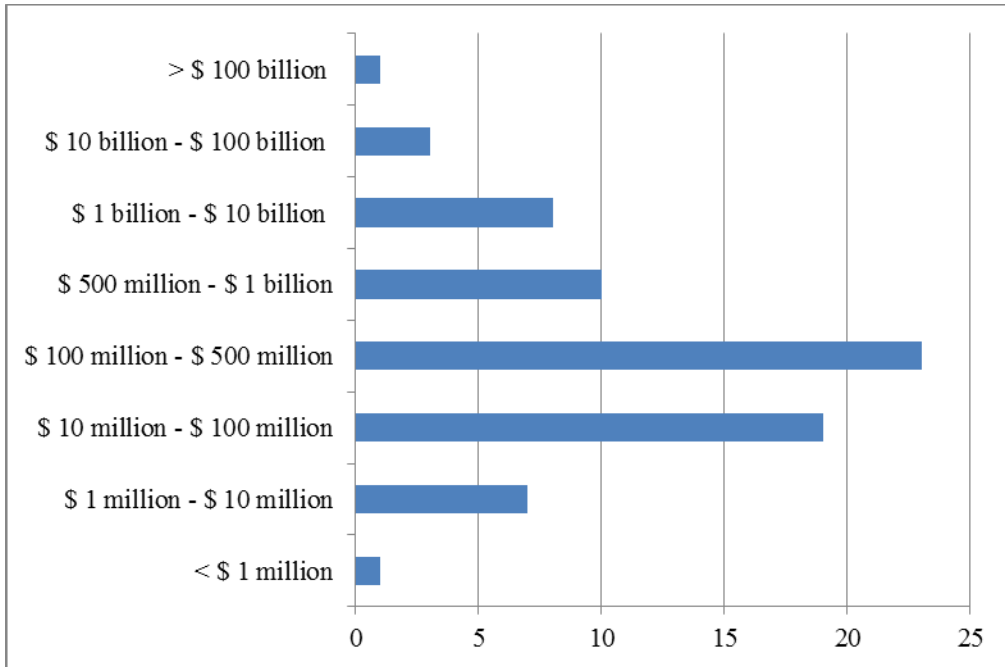


Figure 3. Distribution by Category of Fraternal Total Insurance in Force, 2013

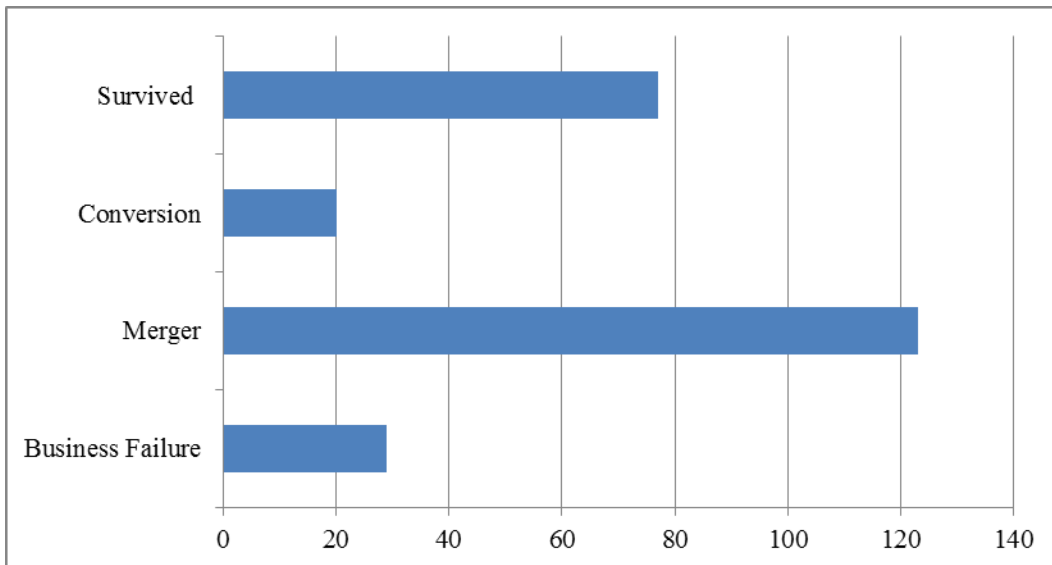


Figure 4. Fraternal Disposition by Type as of 2013

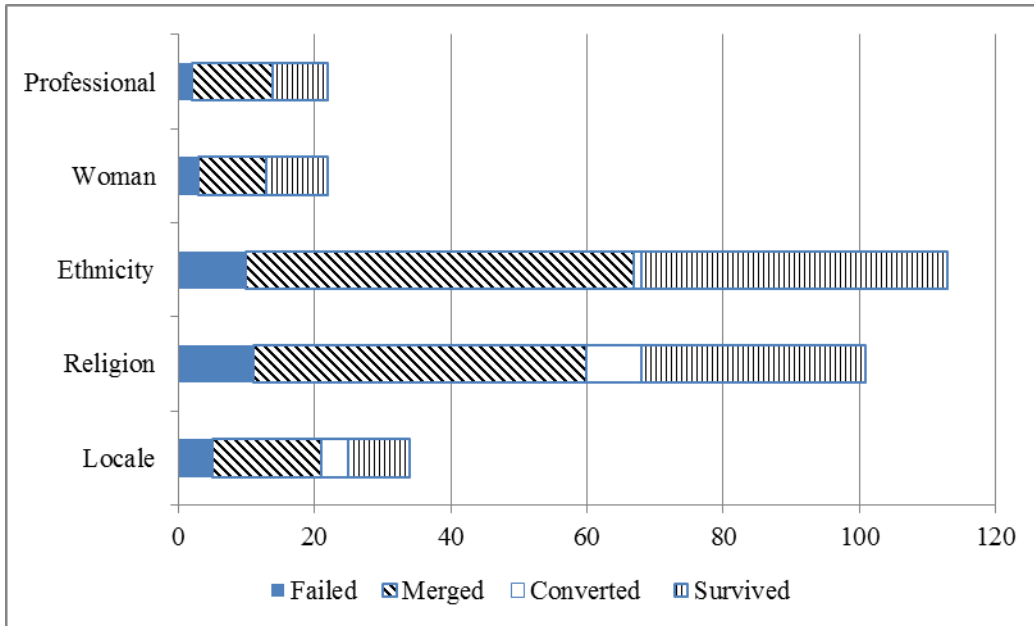


Figure 5. Distribution of Common Bond and Disposition of Fraternal as of 2013

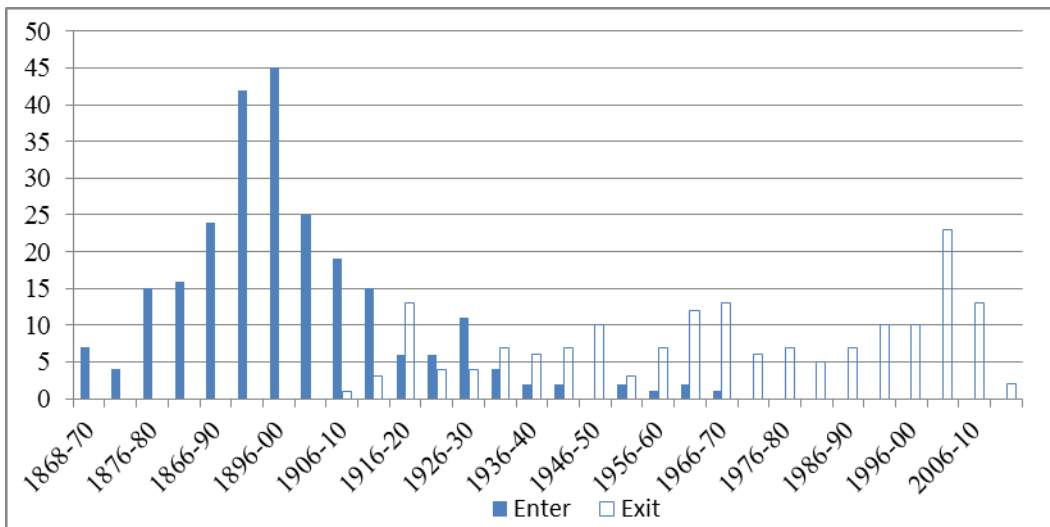


Figure 6. Fraternal Entry and Exit by Five-Year Intervals, 1868-2013

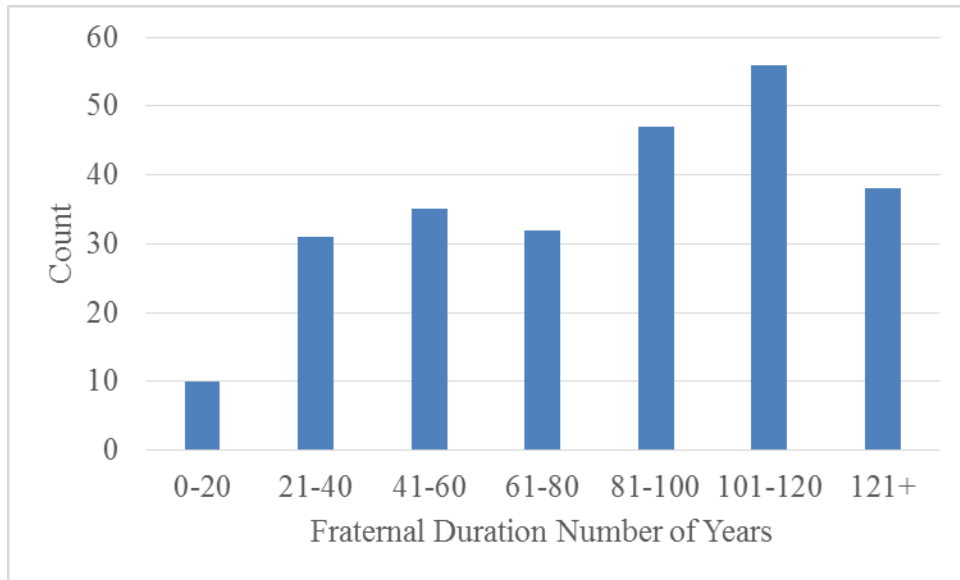


Figure 7. Number of Years for Duration of a Fraternal's Existence, 1868-2013

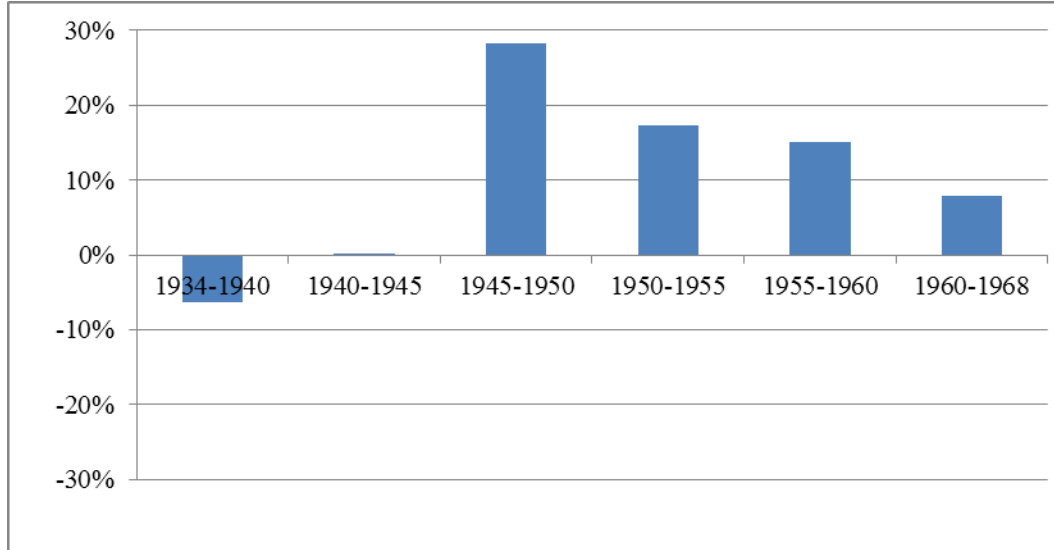


Figure 8. Fraternal Average Growth Rates, 1934-1968

Appendix A. Fraternal Organizations included in White and Boland's
(2014) Industry Analysis

Afro-American Sons & Daughters
Aid Association for Lutherans (Thrivent Financial) *
Alianza Hispano-Americana
Alliance of Poles in America
American Fraternal Insurance Society
American Hungarian Catholic Society
American Insurance Union
American Lithuanian Roman Catholic Women's Alliance
American Stars of Equity
American Union of Polish Brotherhood of St Joseph
American Woodmen, Supreme Camp
Ancient Order of Gleaners *
Ancient Order of United Workmen of Kansas
Ancient Order of United Workmen of Massachusetts
Ancient Order of United Workmen of Minnesota
Ancient Order of United Workmen of North Dakota
Ancient Order of United Workmen of Oklahoma
Ancient Order United Workmen of Texas
Ancient Order United Workmen of Washington
Ancient Order United Workmen of West Virginia
Ancient Order of United Workmen
APPB: Associacao Portuguesa Protectora e Beneficiente *
APUMEC: Associacao Protectora Uniao Maderiense Do Estado Da California

Artisans Order of Mutual Protection *
Association Canado-Americaine
Association of Lithuanian Workers
Association of Polish Women in the US
Association of the Sons of Poland *
Baptist Life Association *
Beavers Reserve Fund Fraternity *
Bohemian Roman Catholic Union of Texas *
Brith Abraham, Independent Order
Brotherhood of America
Brotherhood of American Yeomen
Brotherhood of Railroad Trainmen
Catholic Aid Association of Minnesota *
Catholic Benevolent League of Indiana
Catholic Benevolent Legion
Catholic Family Protective Association *
Catholic Knights and Ladies of America
Catholic Knights and Ladies of Illinois *
Catholic Knights of America
Catholic Knights of Ohio *
Catholic Knights of St George
Catholic Knights of Wisconsin *
Catholic Ladies of Columbia
Catholic Life Insurance Union *
Catholic Mutual Benefit Association

Catholic Order of Foresters *
Catholic Staatsverband of Texas *
Catholic Women's Benevolent Legion
Central Verband Der Siebenburger-Sachsen *
Christian Burden Bearers Association
Christian Mutual Benevolent Association
Church Fraternal
Cleveland Hungarian YM&L Society
Concordia Mutual Benefit League
Conestoga Fraternal
Court of Honor
Croatian Catholic Union of USA *
Croatian Fraternal Union *
Czech Catholic Union *
Czechoslovak Society of America *
Danish Brotherhood in America
Daughters of Norway
Degree of Honor, AOUW *
Electrical Workers Benefit Association
Employees' Mutual Benefit Association *
Equitable Fraternal Union *
Evangelical Slovak Womens Union of America
Federation Life Insurance of America
Firemen's Mutual Aid and Benefit Association *
First Catholic Slovak Ladies Union, USA *

First Catholic Slovak Union, USA *
First Slovak Wreath of the Free Eagle
First Windish Fraternal Benefit Society *
Fraternal Aid Association
Fraternal Bankers Reserve Society
Fraternal Brotherhood
Fraternal Mystic Circle
Fraternal Reserve Association
Fraternal Reserve Life Association
Fraternal Union of America
German Beneficial Union *
Grand Carniolian Slovenian Catholic Union of USA *
Grand Court Order of Calanthe *
Grand Fraternity
Greek Catholic Carpatho-Russian Benevolent Association
Greek Catholic Union of Russian Brotherhood *
GUG Germania
Home Guards of America
Homesteaders
Hungarian Aid Association of America
Hungarian Reformed Federation of America *
Ideal Reserve Life Association
IDES: Conselho Supremo Da Irmandade Do Divino Espirito Santa Do Estado Da California
Improved Order of Heptasophs
Independent Order of Brith Sholom

Independent Order of Free Sons of Israel
Independent Order of Puritans
Independent Order of St Luke
Independent Order of Svithiod
Independent Order of Vikings *
Independent Scandanavian Workingman's Association
ISDA Fraternal Association **
Italo-American National Union
Katolicky Delnik (Catholic Workman)
Knights and Ladies of Honor
Knights and Ladies of Security
Knights of Columbus *
Knights of Honor
Knights of Pythias
Knights of the Maccabees of the World
Ladies Auxiliary, Ancient Order of Hibernians
Ladies Catholic Benevolent Association *
Ladies of the Amaranth, General Chapter
Ladies of the Modern Maccabees *
Ladies Pennsylvania Slovak Roman and Greek Catholic Union *
Life Insurance Society Of America
Lithuanian Alliance of America
Lithuanian Roman Catholic Alliance of America
Locomotive Engineer Mutual Life & Accident Insurance Association
Loyal Americans of the Republic

Loyal Association
Loyal Guard
Loyal Mystic Legion of America
L'Union St Jean Baptiste D'Amerique
Lutheran Brotherhood
Lutheran Life Association
Massachusetts Catholic Order of Foresters *
Mennonite Mutual Aid Association *
Modern Brotherhood of America
Modern Order of Praetorians
Modern Romans
Modern Samaritans
Modern Woodmen of America *
Moslah Benefit Fund *
Mutual Benefit and Aid Society
Mystic Workers of the World
National Fraternal League
National Fraternal Society of the Deaf
National Union
National Union
New England Order of Protection
New Era Association
North American Swiss Alliance *
North American Union
North Star Benefit Association

Order der Hermanns Schwestern
Order of Home Guardians
Order of Mutual Protection
Order of Railway Conductors of America (Mutual Benefit Department)
Order of the Amaranth
Order of the Golden Seal
Order of the Iroquois
Order Sons of Italy in America *
Pennsylvania Slovak Roman and Greek Catholic Union
Plattduetsche Grot Gilde von de Vereenigtehn Staaten von Nord Americka
Police & Fireman's Insurance Association *
Polish Alma Mater of America
Polish Association of America
Polish Beneficial Association *
Polish Falcons of America *
Polish National Alliance of Brooklyn
Polish National Alliance of the USA *
Polish National Union of America *
Polish Roman Catholic Union of America *
Polish Union of US of NA *
Polish White Eagle Association
Polish Women's Alliance of America *
Portuguese Continental Union of the United States of America
Preferred Life Assuarance Society

Progressive Order of the West
Protected Home Circle
Providence Association of Ukranian Catholics of America *
Railway Mail Association
Rokocgi Hungarian Sick Benefit Society
Roman and Greek Catholic Slovak Brotherhood
Royal Arcanum *
Royal Highlanders
Royal League
Royal Neighbors of America *
Russian Brotherhood Organization *
Russian Consolidated Mutual Aid
Russian Independent Mutual Aid Society
Russian Orthodox Catholic Mutual Aid Society
Russian Orthodox Catholic Womens Mutual Aid Society
Russian Orthodox Fraternity "Lubov"
Serb National Federation *
SES: Conselho Supremo Da Sociedade Do Espirito Santo *
Slavonic Benevolent Order of Texas
Slovak Calvinistic Presbyterian Union
Slovak Catholic Sokol *
Slovak Evangelica Society
Slovak Evangelical Union Augsburg Confession of America *
Slovak Gymnastic Union Sokol of USA *
Slovene National Benefit Society

Slovene Progressive Benefit Society
Slovenian Mutual Benefit Association *
Sociedad de Proteccion Mutua de Trabajadores Unidos
Sons of Hermann *
Sons of Norway *
Sons of Zion
South Slavic Benevolent Union-Sloga
South Slavonic Catholic Union of USA *
SPRSI: Conselho Supremo Sociedade Portuguesa Rainha Santa Isabel Do Estado Da California
St George Hungarian Greek Catholic Union
St Vito Fraternal Aid Association of Ricigliano in Chicago
Supreme Tribe of Ben Hur
Transport Employee's Mutual Benefit Society
Tri-State Counties Mutual Life Association
True People of America Fraternal Benefit Society
Ukrainian National Aid Association
Ukrainian National Association, Inc *
Ukrainian Workingmen's Association
Union and League of the Roumanian Societies
Union of Poles in America
Union of Polish Women in America
United American Mechanics, Jr Order, Beneficiary Degree *
United Artisans
United Danish Societies of America

United Order of Foresters
United Order of the Golden Cross
United Polish Women of America
United Russian Orthodox Brotherhood of America
United Societies of Greek Catholic Religion of USA
United States Letter Carriers' Mutual Benefit Association *
Unity Life and Accident
Unity of Bohemian Ladies
UPC: Uniao Portuguesa Continental Do Estad Da California
UPEC: Conselho Supremo Da Uniao Portuguesa Da California
UPPEC: Uniao Portuguesa Protectora Do Estado Da California
Verhovay Fraternal Inurance Association *
Western Bohemian Fraternal Association *
Western Catholic Union *
Western Slavonic Association *
Women of Woodcraft
Women's Catholic Order of Foresters *
Woodmen Circle
Woodmen of the World, Pacific Jurisdiction *
Woodmen of the World, Sovereign Camp *
Workingmen's Beneficial Union of US of NA
Workingmen's Sick Benefit Federation
Workmen's Benefit and Benevolent
Workmen's Circle
Workmen's Sick and Death Benefit

World Fraternal Benefit Society
Yeomen of America
Zivenna Beneficial Association
* denotes surviving fraternal in 2013