

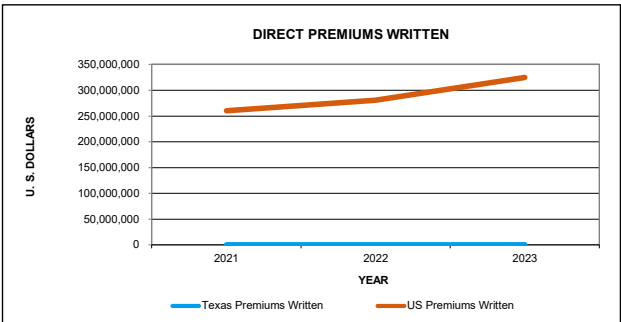
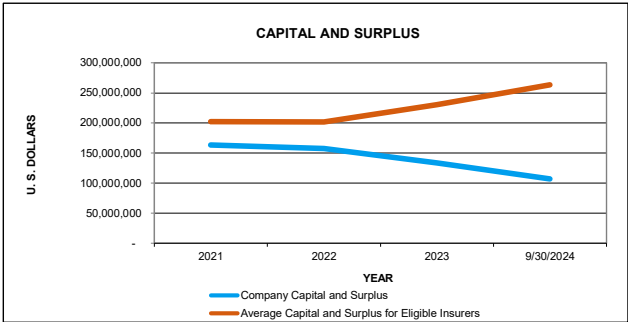
Oklahoma Farm Bureau Mutual Insurance Co				Issue Date:	12/6/2024	
	Insurer #:	802039937	NAIC #:	21563	AMB #:	000732

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	24-Oct-12	Domicile	B++	Good	Insurance Group	Oklahoma Farm Bureau Group
Incorporation Date	19-Apr-46	Oklahoma		Apr-24	Parent Company	NA
Commenced Business	1-May-46	Main Administrative Office		Parent Domicile	NA	
		2501 N. Stiles Ave				
		Oklahoma City, OK, US 73105-3126				

	9/30/2024	2023	2022	2021
Capital & Surplus	107,227,000	133,698,000	157,764,000	163,660,000
Underwriting Gain (Loss)	(30,594,000)	(41,231,000)	(14,702,000)	(3,282,000)
Net Income After Tax	(24,733,000)	(27,238,000)	(7,538,000)	6,331,000
Cash Flow from Operations		(29,611,000)	15,791,000	20,598,000
Gross Premium		324,589,000	280,535,000	260,116,000
Net Premium	199,770,000	276,245,000	247,766,000	220,616,000
Direct Premium Total	275,806,000	324,589,000	280,535,000	260,116,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		116%	106%	102%
IRIS Ratios Outside Usual Range		5	2	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
243.00%	207.00%	11.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
0.00%	107.00%	1.50%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-15.00%	-15.00%	103.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
37.00%	-4.00%	-3.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
-4.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

