

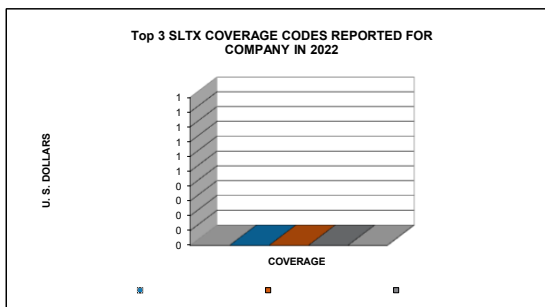
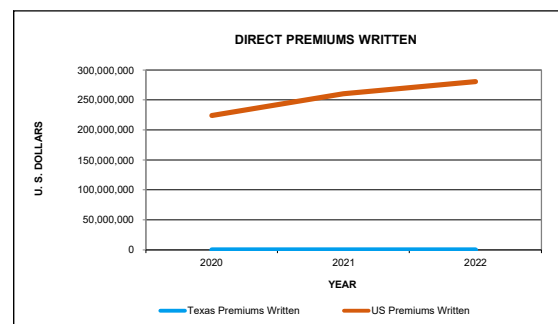
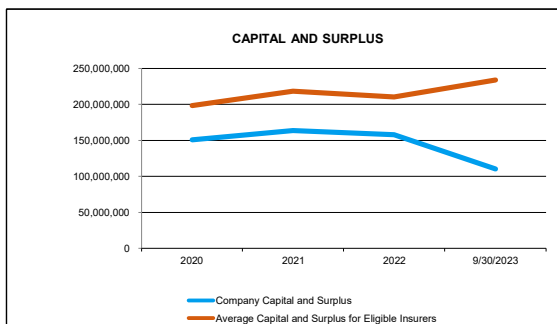
Oklahoma Farm Bureau Mutual Insurance Co				Issue Date:	12/5/2023
Insurer #:	802039937	NAIC #:	21563	AMB #:	000732

#### U.S. Insurer - 2023 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	24-Oct-12	Domicile	Oklahoma	Good		Insurance Group	
Incorporation Date	19-Apr-46	Main Administrative Office 2501 N. Stiles Ave Oklahoma City, OK, US 73105-3126		<b>B++</b>	Apr-23	Oklahoma Farm Bureau Group	
Commenced Business	1-May-46					Parent Company	
						Oklahoma Farm Bureau Mutual Insurance Co	
						Parent Domicile	Oklahoma

	9/30/2023	2022	2021	2020
Capital & Surplus	110,666,000	157,764,000	163,660,000	150,704,000
Underwriting Gain (Loss)	(50,235,000)	(14,702,000)	(3,282,000)	4,900,000
Net Income After Tax	(45,253,000)	(7,538,000)	6,331,000	7,872,000
Cash Flow from Operations		15,791,000	20,598,000	14,061,000
Gross Premium		280,535,000	260,116,000	223,974,000
Net Premium	206,331,000	247,766,000	220,616,000	178,717,000
Direct Premium Total	244,646,000	280,535,000	260,116,000	223,974,000
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		106%	102%	97%
IRIS Ratios Outside Usual Range		2	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
178.00%	157.00%	12.00%
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	Investment Yield
0.00%	100.00%	1.10%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-4.00%	-4.00%	85.00%
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
26.00%	-1.00%	-5.00%
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%	



2022 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2022 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2022	\$ -
	\$ -
	\$ -
	\$ -
	\$ -