

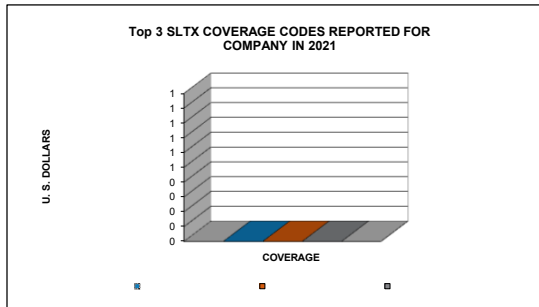
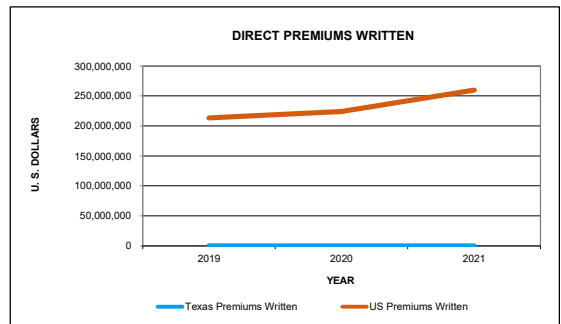
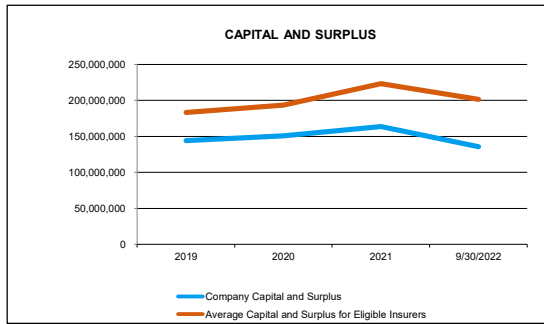
<b>Oklahoma Farm Bureau Mutual Insurance Company</b>		Issue Date: 12/20/2022	
<b>Insurer #:</b> 802039937	<b>NAIC #:</b> 21563	<b>AMB#</b> 000732	

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	24-Oct-12	Domicile Oklahoma	Good	Insurance Group NA
Incorporation Date	19-Apr-46	Main Administrative Office 2501 North Stiles Avenue Oklahoma City, OK 73105	<b>B++</b> Mar-22	Parent Company NA
Commenced Business	1-May-46			Parent Domicile NA

	9/30/2022	2021	2020	2019
Capital & Surplus	135,966,000	163,660,000	150,704,000	144,212,000
Underwriting Gain (Loss)	(19,894,000)	(3,282,000)	4,900,000	8,939,000
Net Income After Tax	(16,569,000)	6,331,000	7,872,000	12,169,000
Cash Flow from Operations		20,598,000	14,061,000	20,675,000
Gross Premium		260,116,000	223,974,000	213,396,000
Net Premium	188,048,000	220,616,000	178,717,000	158,064,000
Direct Premium Total	212,629,000	260,116,000	223,974,000	213,396,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		102%	97%	94%
IRIS Ratios Outside Usual Range		1	1	1

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>159.00%</b>	<b>135.00%</b>	<b>23.00%</b>
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>Investment Yield</b>
<b>0.00%</b>	<b>96.00%</b>	<b>1.00%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>9.00%</b>	<b>15.00%</b>	<b>82.00%</b>
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
<b>22.00%</b>	<b>-6.00%</b>	<b>-5.00%</b>
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
<b>13- Current Estimated Reserve Deficiency</b>		
<b>-2.00%</b>		
<i>Usual Range: Less than 25%</i>		



2021 Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2021 Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2021	\$ -
	\$ -
	\$ -
	\$ -
	\$ -