Much is said today about vision, but the real definition of vision is the one our forefathers had 60 years ago when Ralph Gfeller, the first manager of what would become the Oklahoma Farm Bureau Mutual Insurance Company, stated, “This is the only insurance company that I ever knew to become a success built upon faith, honesty and ignorance!”

But, these individuals showed true vision as they took a giant leap into the unknown when they committed both emotionally and financially in starting an insurance company to benefit rural members all around Oklahoma.

Over the last 60 years, OFBMIC has strived to build upon that vision with the help of many leaders who invested their time and efforts in assuring the success of what has become the largest domestic insurance company in the state of Oklahoma.

It is our responsibility as current leaders to see that this growth continues into the future, and 60 years from now individuals will be commenting on the vision that we had for this great company.

Steve Kouplen,
President,
Oklahoma Farm Bureau & Affiliated Companies

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Oklahoma Farm Bureau Mutual Insurance Company celebrates its 60th Anniversary

By Traci Morgan
Looking back on 60 years of excellence, we are reminded of the hard work and dedication of all of those who have made the Oklahoma Farm Bureau Mutual Insurance Company what it is today.

In 1946, Farm Bureau leaders began a legacy of improving the lives of farmers and ranchers across the state by providing automobile insurance. That legacy continues today as OFBMIC has become the largest domestic property and casualty insurer in the state, providing our members with more than 15 lines of coverage.

We can attribute our success over the years to excellent service, top-quality products and competitive rates. We are committed to continuing the growth of this outstanding company by improving upon what has been built over the last 60 years.

As we celebrate this milestone in the history of OFBMIC, we look forward to building upon the solid foundation set by those who came before us. Let us strive to achieve even greater accomplishments in the future.

Matt Wilson,
Executive Director,
Oklahoma Farm Bureau & Affiliated Companies

Our 60th Anniversary is a time to celebrate. We celebrate not just the accomplishments of the past, but also the accomplishments we expect for the future.

I am personally grateful for those company leaders who started, nurtured and built the company to what we now enjoy. The first manager, Ralph Gfeller, and the two who followed, Howard Howell and Reg Loefelholz, together guided the company for 48 years. We owe them a tremendous amount of thanks!

Today, the state of the company is excellent. We surpassed the $100 million mark in surplus in 2005 and have maintained an excellent financial rating throughout some difficult years.

The future is bright primarily because of the talented young people coming into the organization over the past few years both as agents and employees. With them much will be accomplished as we go forward meeting challenges and serving our members.

In 2005, we established an attitude for excellence, and in 2006 as we celebrate 60 years, that attitude...continues.

Darryl Sinclair,
General Manager,
Oklahoma Farm Bureau Mutual Insurance Company

Sixty years ago, selling insurance to farmers and ranchers in rural Oklahoma was considered risky business by insurance companies. This oversight created a unique opportunity for the leaders of the Oklahoma Farm Bureau, who saw a need to provide such protection for their own.

Call it a vision, a responsibility to some of our rural forefathers, but in 1946 the farming and ranching membership of the Oklahoma Farm Bureau voted to loan $35,000 of its hard-earned money to create an insurance company to serve the state's rural population.

Oklahoma Farm Bureau Mutual Casualty Company began writing automobile insurance policies for the farmers and ranchers of Oklahoma on May 1, 1946. Soon after, a subsidiary company called Farm Bureau Mutual Fire Insurance Company was capitalized by the membership to offer property insurance. And when state law was revised in 1949 to permit multi-line insurance companies to operate, the casualty and property companies merged to establish the Oklahoma Farm Bureau Mutual Insurance Company.

OFBMIC was established with one vision in mind: improving the lives of farmers and ranchers across the state. That vision has been built upon over the years and today, Oklahoma Farm Bureau Mutual Insurance Company is the largest domestic property and casualty insurer in the state of Oklahoma offering more than 15 lines of coverage from offices in all 77 counties.

As we look back over the last 60 years and forward to the future, let us celebrate the hard work, dedication and commitment of so many in assuring the success of this great company.

The Beginning

Oklahoma Farm Bureau Mutual Casualty Company began in 1946 with four employees, who went above and beyond to launch what would become a thriving insurance company.

Money was tight in the beginning, but OFBMIC's first General Manager Ralph Gfeller, or “Mr. G” to his employees, wouldn't let that stand in his way. Thankfully, Farm Bureau members and policyholders were a hospitable lot.

“I don't know how many times Ralph Gfeller stayed with Farm Bureau members in their homes at night in order to save the price of a hotel room because the insurance company simply did not have the money,” said Russell Fletcher, who was hired in 1949 as an assistant automobile underwriter.

Fletcher, an OFBMIC retiree with 45 years of service, remembers a number of Farm Bureau families who accommodated the insurance company in order to assure its survival.

Gfeller spent most of those early years traveling the state, recruiting...
agents for the company. He did find time, however, to make his first in-office hire, an accountant by the name of Howard Howell, who later retired as OFBMIC's second general manager after more than 40 years with the company.

"The first eight months that we operated, we did not have a single claim, which was probably a good thing since we didn't have an adjuster at the time," Howell laughingly said.

However, the company did eventually hire an adjuster as well as several more employees as the company took off.

"We were growing rapidly at that point," he said. "The agents were starting to write insurance and Mr. G was recruiting more agents, so it just snowballed from there. We hired claims people and underwriters and other people necessary to keep the company growing and functioning properly to give service to the policyholders, the Farm Bureau members."

Most of the company's work force in the early years were young and inexperienced and learned the insurance business from the ground up. The employees were trained in the job each was hired for because there were few insurance-experienced people available in the labor market following World War II.

"I think that's unique in the history of the company in how we started and how the company progressed and succeeded to the point it is today," Howell said.

The early success of the company was due, in large part, to a new concept: offering insurance to rural people.

"It was a new idea, the approach that was taken," Howell said. "When OFBMIC started, practically no insurance company was out writing rural business. They didn't think it was very good business, or something. So, it was an open field for us as far as going out and getting the business."

Fletcher remembers the company benefiting from a state law requiring liability insurance.

"People who owned automobiles now had to carry liability insurance," he said. "A great number of farming and ranching people who owned vehicles did not carry liability insurance. So, all of a sudden Farm Bureau began to sell quite a bit of insurance."

In its early years, the company sold a basic 5-10-5 policy, or $5,000 for one person, $10,000 for two people or more and $5,000 for property damage. The premium was $5.68 every six months.

The company made money with a $10 deductible on collision coverage, Howell said, because in those days people didn't report every dent or fender-bender, and lawsuits were far less prevalent than in today's world.

As the years went by, OFBMIC changed with the times by raising deductibles and increasing rates while continuing to maintain a competitive edge. Progressive leaders, including Oklahoma Farm Bureau's first President John I. Taylor and Vice President Lewis H.
Insurance Company, Denver, owned by state Farm Bureaus. There were approximately 150 agents for OFBMIC, with at least one in every county.

- **1960** – Howard Howell, an insurance accountant, was Ralph Gfeller’s first hire. “The first eight months that we operated, we did not have a single claim, which was probably a good thing since we didn’t have an adjuster at the time,” Howell laughingly said. He later retired as OFBMIC’s second general manager after more than 40 years with the company.

- **1968** – AgSecurity

- **1968** – OFBMIC reached 10 million in direct written premiums

- **1971** – West Building of Oklahoma Farm Bureau was erected as an addition to original building.

- **1973** – Commercial

- **1977** – OFBMIC reached 10 million in surplus

- **1982** – OFBMIC reached 50 million in direct written premiums

- **1986** – Reg Loeffelholz became OFBMIC’s third general manager in 1986.

Munn, played a major role in ensuring the company’s longevity.

Jim Taylor, son of the late John I Taylor, thinks back to the early days of Farm Bureau and remembers how in tune the leaders were with the needs of their members.

“They did see a need to provide a good source of insurance as a service to members,” said Taylor, a Roger Mills County Farm Bureau member. “They had dreams, but I don’t think they knew how big it would be.”

“Most people think of farmers and ranchers as being ultra-conservative, and generally speaking they are,” Howell said. “But, our rural leaders saw the need for this insurance program to expand, so we could afford to stay in business. I would say, considering their background as farmers and ranchers, that they were pretty progressive people. They certainly contributed their part to the growth of the company.”

Fletcher, who served OFBMIC in several capacities, including casualty/underwriting director, ratings supervisor, personnel director and legal, recalls Farm Bureau’s early leaders as great champions for their communities.

“They were good, efficient individuals when it came to trying to express the needs and wants of the farm and ranch community,” he said. “They fought for a lot of things.”

In addition to insightful leaders, integrity added to the success of the company, Fletcher said.

“I always said, ‘You pay what we owe. You don’t give the money away. And you don’t argue or try to cheat them out of what belongs to them,’” he said. “I think this has been one of the things which has kept the Farm Bureau as a company with integrity and the financial ability to pay the promises that it offers on paper.”

The policyholders also strengthened the insurance company with a protective mindset.

Howell recalls a member approaching him at an annual meeting about a broken window, which he told the member to have fixed and the company billed. After several months and no bill, he asked the member about that window, which had been repaired at the member’s expense so as not to affect the company.

“The members were really something else back then,” he said. “They were really protective of the company. I’ve remembered that story all these years, which I guess expresses my sentiments as far as the members’ and policyholders’ feelings toward the company.”

Having seen so many changes throughout his years of service with OFBMIC, Howell has high hopes for the future for the company.

“I’d like to see the company continue to grow, expand and increase its capital while protecting the members for whatever their needs are,” he said.

Fletcher said keeping up with the changing times is essential to the continued success of the company.
"The need for protection is going to continue," he said. "There will be change in the insurance world, but there's been change since the beginning of time. If the leadership is alert to the requests of the membership, Farm Bureau Mutual will survive as an entity that is needed and worthwhile, not just to the farming and ranching population in the state, but also to the total population of the state."

In 1946, the Oklahoma Farm Bureau Mutual Casualty Company was launched with four employees and one line of coverage. Today, Oklahoma Farm Bureau Mutual Insurance Company employs 548 people, along with 231 agents, and offers over 15 lines of coverage.

The first sixty years of OFBMIC were built upon hard work, honesty and integrity. The future strength of this company will depend upon the same qualities as possessed by those who came before us.

Now let's take a look at the company's achievements and see what the future holds.

**Solid Financial Footing**

- **1946** – OFBMIC reached 100 million in direct written premiums
- **1946** – Milton Brandon becomes OFBMIC General Manager
- **1946** – OFBMIC reached 50 million in surplus
- **1946** – Dan Peterson becomes OFBMIC General Manager
- **1994** – OFBMIC reached 100 million in surplus
- **1994** – OFBMIC celebrates 60th Anniversary on May 1

Top: This 1949 insurance card shows liability and medical expense coverage for the policyholder’s 1940 Ford vehicle.

Middle: The OFBMIC Board of Directors, left to right, are: Donna VonTungeln, Secretary, District 3; Larry Boggs, Treasurer, District 5; Billy Gibson, District 8; Merie Atkins, District 2; Mike Spradling, District 9; Steve Koupelen, President; Bob Drake, Vice President, District 4; Roland Pederson, District 7; Charles Sloan, District 6; and Ervin Mitchell, District 1.

Bottom: The west building was added to the Oklahoma Farm Bureau headquarters in 1971, completing the building project which stands today at 2501 N. Stiles in Oklahoma City.

Additional Anniversary Supplement Contributors: Nicola Freeman, OFB Coordinator of Media Relations; Bob Sheehan, OFBMIC Vice President of Accounting; and Casey Kirk, OFB & Affiliated Companies Marketing Analyst.
Celebrating 60 Years of Excellence

Auto
Home
Farm
Renters
Mobile Home

ALL AROUND COVERAGE
ALL AROUND OKLAHOMA

Boat
Crop
Business
Umbrella
Life

Oklahoma Farm Bureau Mutual Insurance Company

Providing superior coverage since 1946
Rain may not even wash away the charred memories of the devastating wildfires sweeping across Oklahoma since November.

The statistics are staggering!

Nearly 600,000 acres have been blackened.

As many as 300 homes plus countless outbuildings and barns have been destroyed.

Almost 14,000 firefighters from federal and state agencies, municipal fire departments and volunteer fire departments joined the Oklahoma Forestry Division to battle one of the most destructive epidemics in state history.

Aerial attacks on the infernos have proven valuable to front line ground firefighters battling the blazes, which have swept across the parched landscape pushed by winds strong enough to be envied by thunderstorms that usually wreak havoc on Oklahoma.

State, federal and private aircraft joined the fray. Heavy air tankers, helicopters and even crop dusters have bombed the flames with water and chemicals during the 2005-06 “fire wars.”

Sky 1 Choppers, a family-owned business in Jenks, sent its Jet
Evan, Cathy and B.J. Crocker along with DeAndre Smith form the core of Sky 1 Choppers in Jenks. Due to the extreme outbreak of wildfires across Oklahoma, the Sky 1 company has elected to offer a unique, membership-based firefighting service.
Ranger on missions to fires in the Kellyville, Beggs, Catoosa and Glenpool areas.

“We’ve been working in conjunction with fire departments as a first response team,” said Cathy Crocker, the wife of retired U.S. Army Special Forces attack helicopter pilot Evan and mother of B.J., the firm’s other firefighting ace pilot.

Sky 1 sent its helicopters, “bambi buckets,” pilots and ground crews to the fire wars.

“You can see the appreciation in their faces,” says Cathy. “One woman told the local TV station that the ‘helicopter was like an angel that dropped out of the sky and saved my home’.”

Over the past 15 years, Sky 1 has contracted with the State of Arizona to battle wildfires in that southwestern state. It began as a spray operation, but has added to its arsenal with firefighting, sling loading, aerial photography and patrol as well as six weeks of duty in areas ravaged by Hurricane Katrina.

“It’s an adrenalin rush every time,” says Evan of the firefighting duty. “We can do so much more (than the bigger aircraft) because we don’t have to return to base.

“We can make two drops every three minutes. It’s very, very productive. We can drop our load, get more water and be back to fighting the fire in just a matter of minutes.

“We’re just damn good,” adds Evan – not boasting but conveying the confidence he brings from his career as a U.S. Army Special Forces attack helicopter pilot.

Evan vividly remembers the Kellyville wildfires where authorities were forced to send the big aircraft back to base because winds were so high regulations required state and federal craft to be grounded.

“We were the only one who could fly. We can,” he assures, “go out and do it.”

“Fighting fires is difficult,” B.J. admits. “Depending on the flames, the heat put out causes thermals that want to raise and shake the chopper. The smoke is bad along with the high winds.”

“Everything we’ve done so far has been free,” says Cathy. “We’ve went out on our own. We felt that we needed to help our local and rural fire departments.”

Sky 1 has absorbed the costs of fighting the fires, which can approach $1,300 per hour for the helicopter and ground crew.

“If we could do it for free, we would,” says Cathy. “This is what inspired our firefighting membership program, Helitack. We would love to continue to donate our time and equipment. However, being a small private company, that is not feasible.”

The Helitack Firefighting membership program targets families in rural areas and works in conjunction with the local fire departments. The membership program is similar to ones offered by some ambulance concerns – an annual fee covers all associated costs for one year. The Helitack membership covers one acre and one structure for a year.

“We are just now starting,” says Cathy. “We are the first private helicopter service in the United States to offer a membership program. We will be a first response team that will work in conjunction with your local firefighters.”

“Your membership dues cover all of the expenses. No out of pocket expense will occur if we have to fight a fire on your property.”
Top: Ski 1 crew member DeAndre Smith attaches the cables from the “bambi bucket” as the helicopter hovers just feet from the ground. The helicopter pilot fills the bucket from a pond or a Sky 1 water truck and drops the “water bomb” on wildfires. The Sky 1 helicopter service saved more than 24 homes in northeastern Oklahoma from approaching wildfires.

Bottom: A Ski 1 pilot drops the “bambi bucket” in a pond to fill it with water before returning to do battle with a raging wildfire in northeastern Oklahoma.

Thick smoke almost obscures the Sky 1 helicopter as its drops water and fire fighting chemicals on a raging wildfire northeastern Oklahoma. The helicopter’s pilot is in constant contact with firefighters on the ground to direct them to critical areas and provide any rapid assistance requested.