



# a different opinion

2021 Annual Report
American Fidelity Corporation



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## A Message from Our Chairman and CEO





I am proud of how well the Company has continued to navigate the storms caused by COVID, and that we have continued to serve our Customers while keeping them and our Colleagues safe from the virus. Being "Always Flexible" has long been one of our core values and the last two years have given us plenty of opportunities to step up to the challenge. I believe we will continue to rise to the challenge of staying flexible as the world recovers from and moves on from the pain caused by COVID and we adapt to the new normal.

#### FINANCIAL SECURITY

Recent events have hit home how important financial security and health are. I am honored that we have the opportunity to serve Customers in these areas and help them protect their finances and take precautions so they can have financial security even if health disasters strike.

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American Fidelity, a different opinion



#### MAKING A DIFFERENCE

In 2021, we were able to serve more than 200 new employer groups and nearly 200,000 new policyholders, helping offer them peace of mind and stability while so much is changing around us. Each one of those new groups represents countless opportunities we have to make a difference in people's lives and to provide a different opinion.

#### **COLLABORATING TO SERVE CUSTOMERS**

I'm thrilled at how we've been able to continue embracing new technology to

help us better collaborate to meet our Customers' needs. We have implemented many innovations the past year that bring together our Customer experience, sales and IT teams for a more integrated experience for our Customers.





A Message from Our President



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Our 2021 results emphasize our ability to come together to respond to the needs of our Customers, our communities and our Colleagues. We did this both financially and socially.

American Fidelity's focus on strong Customer service allowed us to excel as we faced another year of challenges resulting from the COVID-19 pandemic. Over the course of the year, we have proven our strength to align with our Customer's day-to-day operations. As schools reopened, they transitioned to an environment where functioning between virtual and in-person classroom learning became commonplace. We had to double down on our ability to become equally as flexible.

Because our Customers are the soul of American Fidelity, we are continually looking for ways to make their lives easier. We are updating and recreating our Customer journey maps, looking for innovative solutions to solve Customer pain points. Using insights from our Customers and our Colleagues, we are integrating new technologies that allow us to provide additional services designed to provide services faster.

This year, we also focused on investing in the future by realigning our talent to better execute on our mission.

Complimenting the realignment, stronger division measurements were developed to create a clear vision of success for all Colleagues. We believe that the more Colleagues are aligned to our mission, the better our service will be when our Customers need us most.

Thanks to the commitment of our Colleagues, the strength of our niche focused service model and our ability to remain flexible, we saw profitable growth in each of our strategic business units and product lines. For this reason, it is important for us to remain diligent in how

we view the workplace. It is not a secret that the last two years have brought about change that will impact the way we live and do business for decades to come. Workplaces are evolving to accommodate new Colleague views and we will remain diligent in our understanding and consideration of the fundamental importance of creating a positive work environment.

Whether faced with regulatory, environmental or workplace changes, we are well positioned with over 60 years of experience and more than 2,000 Colleagues across the country ready to serve our niche markets in 2022 and the future.



# American Fidelity Educational Services

#### WHO WE ARE

American Fidelity Educational Services (AFES) provides supplemental insurance and added value to our Customers. We focus on taking work off our employer Customers' plates and making their lives easier. AFES strives to be fair and transparent while following through on promises and welcoming feedback and opportunities to improve.

#### 2021 ACCOMPLISHMENTS

#### SALES SUCCESS

 AFES continued to have another successful year in 2021, recording yet again record growth in many states and low Sales Colleague turnover. We continue to innovate and find solutions that solve our Customers' pain points.

#### **KEY FACTORS FOR GROWTH**

- AFES gained efficiencies through cobrowsing to simplify the virtual enrollment process for Customers.
- We solidified our value proposition with school employers on educating their employees on all benefits and showed that our business distribution model works in a pandemic and relationships are key to our success.
- We enhanced our campaigns to include larger employers, which was instrumental in landing larger groups.
- We saw continued success with the implementation of Objectives and Key Results (OKRs).

#### 2022 AFES GOALS



#### **BUSINESS PLANNING**

- AFES will focus on increasing our market share across the country in our voluntary markets.
- We will continue focusing on building relationships at every level in our market.
- AFES will also continue to secure new partnerships that will help to increase market share.

#### **EMPLOYER FOCUSED**

- In 2021, American Fidelity implemented a new structure that resulted in the realignment of our employer services group working more closely with our Sales Colleagues to better serve the Customer of today and the future.
- AFES will continue to listen and respond to our market based on the needs of the employer by offering new products and services.
- We will continue to keep employer pain points at the forefront of everything we provide.

#### **ENROLLMENT ENHANCEMENTS/COMMUNICATIONS**

- We will work to always improve our enrollments based on our Customers' needs.
- AFES will continue to provide an effective, tailored marketing plan to every employer we serve.

#### LEADERSHIP DEVELOPMENT

 Understanding that we can only increase market share as fast as we can develop new leaders and grow our team, we will continue to focus on growing our Sales leaders.

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### Association and Worksite Division

#### WHO WE ARE

The Association and Worksite Division (AWD) provides our Customers with valuable market and benefits expertise in alignment with our growth goals, expense targets and overall profitability. These services support our niche market Customers with expense management, supplemental benefits, employee engagement and customized enrollment strategies. AWD is focused on creating tailored solutions that meet the needs of our Customers.

#### 2021 ACCOMPLISHMENTS

#### SALES SUCCESS

In 2021, AWD increased average production per sales account manager by focusing on improving overall sales knowledge and sales skills. The expansion of markets brings more opportunity, group size and persistency to our business and sustained long-term growth. AWD continues to build the best business practices to prepare for our large group growth in 2022 and the following years.

In addition, AWD created an effective experience around benefits education for our existing Customers and we greatly improved our reservice sales percentage.

#### **KEY GROWTH FACTORS**

The Association and Worksite Division saw an increase in total new group premium over our previous three-year average. We continue to deliver our brand promise to our niche market Customers and have increased our target size for new groups. AWD has a much stronger presence in the key growth states of California and Texas. Our account managers met and surpassed their 2021 goals with over half of them exceeding sales goals.

Most importantly, AWD has a culture of strength, Customer focus, positive attitude, communication and a commitment to win.

#### 2022 AWD GOALS

- AWD will continue to build a strong core foundation to establish consistency and a predictive future.
- All Colleagues will be involved in our continued focus on new account development and using Objectives and Key Results (OKRs) with quarterly accountability.







#### WHO WE ARE

Strategic Alliances' primary solution is medical stop loss. Employers and health plans use stop loss coverage as a risk management tool to mitigate catastrophic risk. We also maintain distribution and operating relationships with a variety of insurance marketing and administrative partners.

#### 2021 ACCOMPLISHMENTS

Our earned premium increased 13.9% over 2020, due mainly to the sale of a large group of hospitals. The loss ratio on 2020 issues performed very well.

2021 marked the fourth full year of our AF Direct stop loss sales and operation model. Our Managing General Underwriter (MGU) production increased slightly in 2021, as we maintained stop loss distribution relationships with a number of quality MGUs. Total earned premium for all products were over budget with an increase of 17% versus a target increase of 2.7%.

Strategic Alliances was very successful in our goal of improving profitability. The higher rate increases and tighter underwriting standards on both new

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and existing stop loss business allowed us to significantly exceed our Return on Equity (ROE) target for 2021.

#### **2022 GOALS**

Strategic Alliances' earned premium target is a decrease of 2.1%. We continue to focus on profitability which may require us to implement rate increases and tighter underwriting standards.

Our move to the direct stop loss model gives us more control over loss ratio management, underwriting control and expense management as it becomes a larger part of our total business. This year will remain a dynamic legislative and regulatory period. We will continue to respond effectively to evolving client needs. We look forward to our ability to leverage the unique qualities of AF in creating prompt solutions for our partners and clients.





# Marketing, Employee Services

2021 was a year of learning, making adjustments and flexibility. While we saw many employers open up and allow us to serve them at the worksite (with many precautions), we were able to service our employer groups and their employees through in-person, virtual video, call center and online means. We were able to meet their needs with their level of comfort and direction.

Our digital marketing presence continued to be the preferred marketing means for preenrollment communication in 2021. Our organization went through a PRIME program, allowing us to further align our Customer touchpoints. Our contact center (calls, email, chat), claims area and business transformation team (software quality, technology project teams, business improvement team, data team) were integrated into our Customer Experience and Revenue Support (CERS) division to create a broader and unified division. This has allowed us to have greater overall control of our Customer experience, brand and collaboration efforts.

We also focused on succession planning in 2021. Our PRIME program challenged us to put next-level leaders in high-impact positions to prepare them for assuming larger roles over the next five to ten years. With all of this planning and change, we were also able to work on the following key projects and issues.

#### **MARKETING**

- Created Customer journey maps for our largest and most impactful Customer touchpoints. Touchpoints allowed us to create a vision of the very best experience we can provide for our Customers.
- Refined electronic opt-in (email, text, online) and making it easier for our Customers that choose to have a completely paperless experience.
- Live chat implementation on our website was completed with greater technology to come.

- Expanded development of custom benefits sites we provide for our employer Customers.
- Expanded development of digital assets for our sales team and Customers while reducing our printing costs.
- Leveraged advanced video technology to capture testimonials remotely.
- Developed new communications and research for important employer issues related to changing benefit laws and Paid Family Medical Leave initiatives at the state and federal levels.

### & Revenue Support

#### **EMPLOYEE SERVICES**

- Implemented AFService enhancements that provide better technology for our call center and chat agents to navigate our system and have accurate information at their fingertips.
- Selected a new call center system for 2022 implementation that will use new technology and a workforce management system to provide a much-improved experience for our Customers.
- Reorganized our Customer Engagement teams to align our Customer experience efforts with our Customer contact center, Marketing department and field staff.
- Increased electronic delivery of annual and quarterly statements delivery by 15%.

#### **REVENUE SUPPORT**

- Created Department of Innovation to focus on new services and new markets and to use artificial intelligence, dashboards and analytics, research, automation and robotics for all parts of American Fidelity.
- Created new positions in R&D that focus on new business model development and incubation.
- Created a new position dedicated to teaching Colleagues how to utilize and quickly adopt the automation tools being developed to streamline processes.
- Continued to evolve our surveys and capture feedback from our Customers.
   This includes the ability to capture net promoter score (NPS) from many Customer touchpoints and have the ability to understand their needs all the way down to the account level.
- Created a new Business Transformation area to consolidate and coordinate our enterprise data strategy, enterprise quality initiatives, software quality efforts, technology project team and business analytics.









### Product Management

Our products continued to perform well during 2021 amid a persistent pandemic and emerging economic challenges. Top line premium growth was positive on all our major product lines and improved from 2020 on several of our product lines. Loss ratios continue to remain favorable with all major product lines producing positive profit margins.

Our product development efforts were focused in three areas - Individual Accident Only, Group Disability and Group Paid Family Medical Leave (PFML). Our new Individual Accident Only product will have more benefits and an improved Customer experience. We'll roll this product out in mid-2022. Our new Group Disability product will include additional benefits and a Paid Family Leave option and will better coordinate with PFML programs.

In order to improve our strategic product direction, we created new Product Strategy areas that will be more closely aligned and working directly with business unit and sales leadership on product strategies. These areas will continue to work collaboratively with the Product Management Division to design, develop and maintain the product solutions needed to implement these strategies.

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# Information Technology

In IT, our mission is to provide technology to make it easy for our Customers to do business with us. This past year brought new challenges; however, our world-class IT team took it all in stride. We, along with the technology industry as a whole, faced increasing cyber threats, labor shortages, supply chain issues and so much more. Our committed IT teams rose to every challenge, as they always do, and accomplished numerous achievements to make improvements for our Customers and set the stage for further innovations.

#### 2021 ACCOMPLISHMENTS

In 2021, our technology and automations helped us launch new products, modernize our Hospital Indemnity and Cancer claims adjudication process and add physician expenses to our AFQuickClaims system. We rolled out additional self-service options both internally and externally to make it easier to get the information needed. This past year we continued making improvements to our policy administration and workflow system, as well as redesigned how policy documents are created, allowing us to retire older systems. IT hosted a Graph Database Summit with the business

to increase understanding of new technology, what the benefits are and to develop a list of AF use cases for new technology.

#### **2022 GOALS**

For 2022, we are focused on continuing to improve our Customer experience through technology. Our plans include additional automations to allow for even more self-service options for Customers and Colleagues, improving data quality and availability, strengthening our cyber security capabilities and streamlining the sales and buying experience.



#### affiliates

As I write this, I am once again reminded of how fortunate we are to be able to serve you, our American Fidelity Customer.

The past two years have been filled with many opportunities to serve you in new ways, and we have worked very hard to find avenues to do so as conventional modes became less fluid and accessible.

In 2007, when an ice storm hit that caused American Fidelity to close business for a few days, we realized that we couldn't let that happen again. We worked feverishly to reopen to serve our Customers, and we vowed at that moment to never be closed again during our regular business hours, knowing many needed us to be accessible to serve their needs. In 2020, and 2021, our preparation paid off as we were able to stay open through COVID and winter storms and kept our entire team accessible for our Customers during regular business hours.

Many companies say they are customer-focused. At all of our companies, we say it, we mean it and we live it!

Whether it be banking, homeowners' insurance, payroll, investment management or employer benefit solutions, we are here and focused on you.

For 2022, we continue our work on the real estate development adjacent to our corporate headquarters. This past year Flix Brewhouse and movie theater reopened and Chicken N Pickle restaurant and pickleball venue continued to thrive with their open air and indoor facility. We have opened an office building and a surgery center and also expect to have an apartment building in place by the end of 2024. We plan to add another office building, a hotel and three to four restaurants over the next few years. The entire development will further enable Oklahoma City to grow and prosper, while providing an excellent venue for work and play.



# AF ADMINISTRATIVE SERVICES (AFAS)

Founded in 2012, American Fidelity Administrative Services, LLC (AFAS) offers compliance assistance with the Affordable Care Act (ACA).





# AF PROPERTY COMPANY, INC. (AFPC)

Founded in 1964, American Fidelity Property Company, Inc. acquires, develops and manages real estate properties for many of the American Fidelity entities and related Cameron companies. AFPC, through a variety of subsidiaries and LLCs, provides services such as grills, clinics and fitness centers.





# First Financial Group of America First in Service and Expertise

#### ALCOTT HR

Founded in 1987, Alcott HR is an HR outsourcing solution that includes HR compliance, administration and technology, including payroll and taxes, employee benefits, training and development.

#### AMERICAN PUBLIC LIFE

Founded in 1945, American Public Life Insurance Company offers a wide variety of supplemental health and voluntary insurance products through a select group of brokers across the country.

# FIRST FINANCIAL GROUP OF AMERICA

Founded in 1966, the companies of First Financial Group of America provide employee benefit solutions, administration service solutions, insurance benefit consulting and enrollment solutions for school systems, hospitals, counties and city governments.



#### AMERICAN FIDELITY ASSURANCE COMPANY (AFA)

Founded in 1960, American Fidelity Assurance Company offers employee benefits including disability, accident and cancer insurance as well as employer benefit administrative solutions such as Section 125, flex account administration, enrollment communication and support.



#### DALLAS WINGS BASKETBALL

Founded in 1998, Cameron Enterprises purchased the Detroit Shock WNBA franchise in 2010 and formed Tulsa Pro Hoops, LLC dba Tulsa Shock. In 2015, the franchise moved to Arlington, Texas, and joined Cameron Enterprises under the name Full Court Partners, LLC dba Dallas Wings.



#### **INSURICA**

Founded in 1959, INSURICA is among the 50 largest insurance brokers in the US, providing access to insurance coverage and risk management programs for personal and commercial clients across the country.



#### AMERICAN FIDELITY INTERNATIONAL (BERMUDA)

Founded in 2000, American Fidelity International (Bermuda) Ltd. offers high-quality financial protection solutions to individuals throughout Latin America and Asia through an international consultant distribution system.



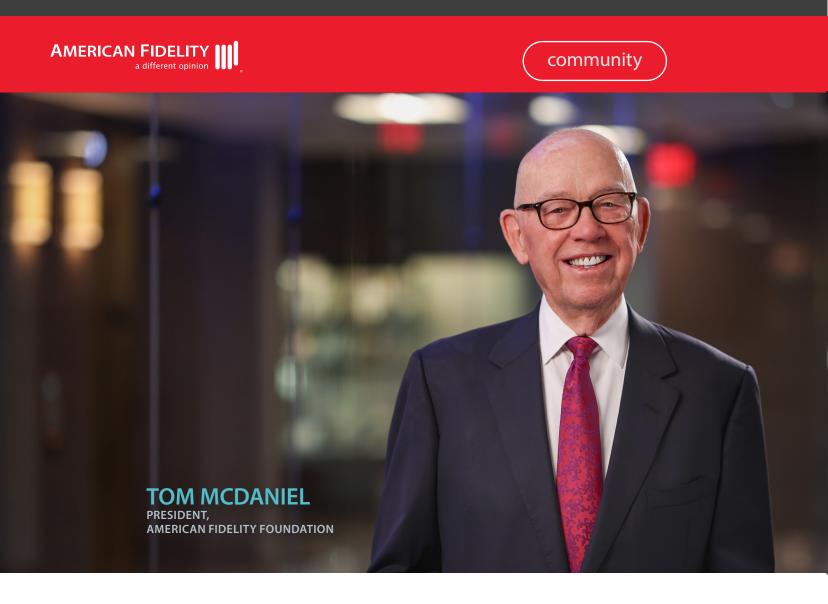
#### FIRST FIDELITY BANK

Founded in 1920, First Fidelity Bank offers community-centered financial services and solutions for commercial and retail customers. This includes checking, loans, investments and cash management services.



#### INVESTRUST

Founded in 1997, InvesTrust is a full-service retirement savings plan provider and investment management firm for individuals, families, trusts, corporate entities and charitable organizations.



## Impacting Our Communities

In 2021, we saw a gradual return to a new normal. Though many of our favorite charitable activities had to remain virtual, for some, like our partnerships with the Regional Food Bank and The Rolling Thunder Book Bus, we were able to volunteer our time and our funds once again.

With a new normal comes new opportunities to balance volunteers, funds, virtual opportunities and in-person activities. We were excited to help bring a free concert series to Oklahoma City's Scissortail Park, allowing tens of thousands of citizens to enjoy free concerts all summer and into the fall. Colleagues were once again able to volunteer their time to their favorite organizations and earned volunteer grant funds for their time.

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When schools began their return, we donated PPE supplies and later in the year when they were short-staffed and desperately needed helpers, Colleagues answered the call using their Paid Volunteer Time. We continued our support of our healthcare heroes as COVID-19 continued to fill hospital beds in all of our communities and we proudly volunteered with and donated to organizations across the country.

In the midst of change, our dedication to the communities we serve is unwavering. Throughout our 60-year history we have been making a positive difference in the lives of people. It is a commitment we renew today and every day.

Here are a few of the ways we helped make a difference in 2021.

Be sure to look for our companion Community Impact Report for more details.

\$3,031,917 FOUNDATION AND CORPORATE DONATIONS

\$87,792 COLLEAGUE CONTRIBUTIONS MATCHED BY THE AF FOUNDATION





United Way \$633,263 COLLEAGUE CONTRIBUTIONS

\$280,000 FROM THE AF FOUNDATION

### community





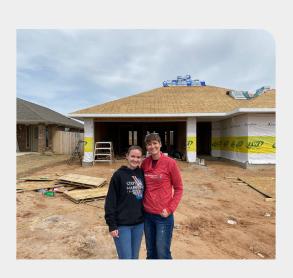
Allied Arts \$110,115 COLLEAGUE CONTRIBUTIONS

I GOT THE SHOT! **AMERICAN FIDELIT** 

differentopi ommunitysti #igotthe:



\$11,196 FOUNDATION MATCH



Charity Day \$14,000+ COLLEAGUES DONATED MORE THAN \$14,000 TO SUPPORT A DOZEN DIFFERENT ORGANIZATIONS.





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# Volunteer Grants & Paid Volunteer Time

\$1,744

COLLEAGUES CAN EARN \$10 PER HOUR FOR ORGANIZATIONS WHERE THEY DONATE THEIR TIME.

**824.25**HOURS OF PAID VOLUNTEER TIME
WERE USED BY COLLEAGUES IN 2021.





### **Board Service Incentive**

\$18,069

A \$1,000 DONATION IS PROVIDED TO ORGANIZATIONS WHERE COLLEAGUES SERVE ON THEIR BOARD OF DIRECTORS.





Fortune 100 Best Companies to Work for® 2021



Ward's 50° Top Performing Life-Health Insurance Companies



"A+" (Superior) from the A.M. Best Company Since 1982



Fortune Best Workplaces for Women™ 2021



Oklahoma Family Positive Workplace 2021

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Fortune Best Workplaces for Millennials™ 2021



PEOPLE Companies that Care 2021



IDG's Insider Pro and Computerworld's Best Places to Work in IT 2021



Fortune Best Workplaces in Financial Services & Insurance™ 2021





Our 2021 Results



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American Fidelity Corporation (AFC), the holding company of American Fidelity Assurance Company (AFA), reported consolidated GAAP net income of \$238 million in 2021. AFC's strong results reflected lower benefits expense stemming from the pandemic, significant capital gains and strong premium growth.

While the pandemic reduced our premium growth in 2020, our 2021 premium growth returned to pre-pandemic levels and is a testament to the strength of our Sales Colleagues and the strong Customer experience provided to our policyholders. Our continued commitment to providing the best Customer experience is reflected in our continued investments in technology, our Colleagues and Cameron Ventures, a venture capital fund focused on identifying and implementing the latest technology innovations in the Insurtech/Fintech space.

A guiding principle at AFC is a strong balance sheet to meet future Customer needs, which is reflected in AFA's \$617 million of statutory surplus as of Dec. 31, 2021.

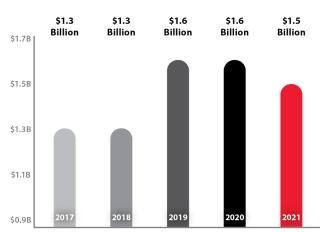
- Consolidated realized capital gains net of tax totaled \$34.8 million and were driven by equity gains stemming from the appreciation in the equity markets and gains in the AFA bond portfolio driven by implementing our total return approach to managing the bond portfolio.
- AFA's annual operating cash flows were \$250 million and our \$1.0 billion in consolidated liquidity provides strong

financial flexibility to meet operational goals and policyholder needs.

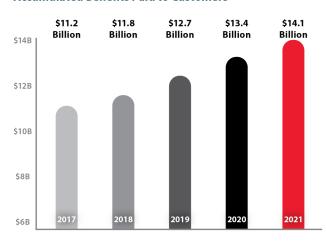
- AFC's consistent operating strength is reflected in the 12% compound annual growth rate of GAAP equity since 2017.
- A.M. Best assigned a group rating of A+ superior for AFA and American Public Life (APL) for 2021. This rating was driven by our strong balance sheet and operating performance.

### **BY THE NUMBERS**

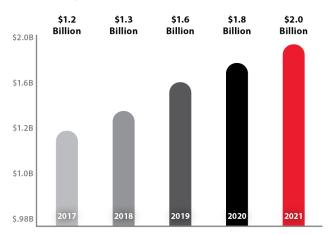
#### **Total Revenue**



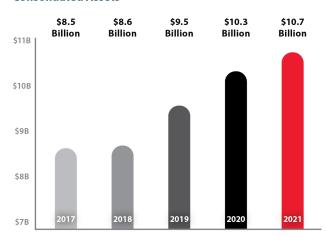
#### **Accumulated Benefits Paid to Customers**



#### **GAAP Equity**



#### **Consolidated Assets**

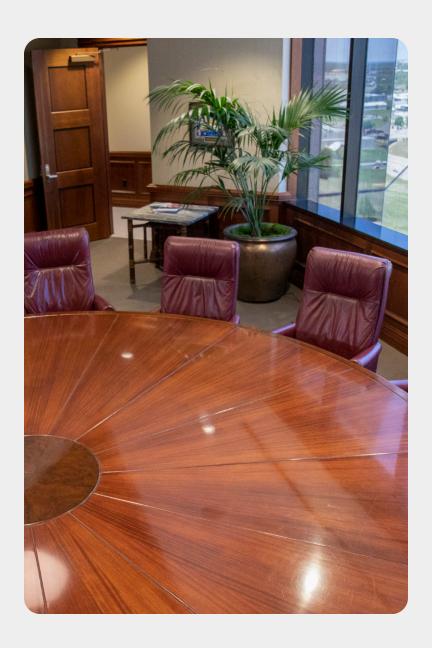


### (CONSOLIDATED GAAP, IN THOUSANDS)

ASSETS	2021	2020
Cash	\$396,818	\$330,161
Bonds	\$4,553,736	\$4,563,970
Preferred & Common Stocks	\$115,153	\$176,630
Trading Investments	\$816,565	\$889,525
Short Term & Other Investments	\$238,932	\$175,115
Mortgage Loans	\$667,904	\$613,567
Real Estate & Policy Loans	\$176,902	\$180,115
Accrued Investment Income	\$40,408	\$42,050
Accounts Receivable	\$1,191,382	\$1,133,065
Deferred Policy Acquisition Costs	\$899,433	\$829,705
Other Assets	\$180,936	\$163,023
Separate Account Assets	\$1,438,390	\$1,164,401
Total Assets	\$10,716,559	\$10,261,327

RESERVES, OBLIGATIONS & EQUITY	2021	2020
Policy & Other Contract Reserve Funds Set Aside & Invested to Assure Payment of Future Benefits to Policy Owners & Beneficiaries	\$5,273,360	\$5,103,451
Unearned Premiums	\$9,312	\$8,793
Notes Payable	\$661,929	\$722,026
Income Tax Liability & Other Obligations	\$1,374,404	\$1,442,251
Separate Account Liabilities	\$1,438,390	\$1,164,401
Capital Surplus & Retained Earnings for the Future Protection of Policy Owners & Beneficiaries	\$1,959,283	\$1,820,525
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY APPLICABLE TO AFC	\$10,716,678	\$10,261,447
Non Controlling Interest	\$(119)	\$(120)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	\$10,716,559	\$10,261,327

RECONCILIATION OF CAPITAL, SURPLUS & RETAINED EARNINGS	2021	2020
Capital & Surplus Reported on Statutory Basis	\$652,336	\$627,221
Net Deferred Policy Acquisition Costs	\$828,572	\$777,415
Policy Liabilities	\$58,954	\$31,531
Deferred Federal Income Taxes	\$(188,130)	\$(208,863)
Other	\$360,920	\$498,530
Stockholder's Equity of Noninsurance Subsidiaries, Net of Consolidating Eliminations	\$246,631	\$94,691
BALANCE AS DETERMINED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES	\$1,959,283	\$1,820,525



### board of directors

Greg Allen

CEO

Maine Street Holdings, Inc.

John Bendheim, Jr.

President

Bendheim Enterprises, Inc.

Bill Cameron

Chairman and CEO

American Fidelity Corporation

Lynda Cameron

Director, AFA, AFC VP

Cameron Associates, Inc.

Bill Durrett

Senior Chairman

American Fidelity Corporation

**Charles Eitel** 

CEO

Standard Furniture

Manufacturing Company

Ted Elam

Attorney

Retired, McAfee & Taft

Lynn C. Fritz

Proprietor and General Manager

Lynmar Winery, LLC

Caroline Ikard

Vice President

American Fidelity

**Assurance Company** 

Paula Marshall

CEO

The Bama Companies, Inc.

Tom McDaniel

President

American Fidelity Foundation

Henry Sohn

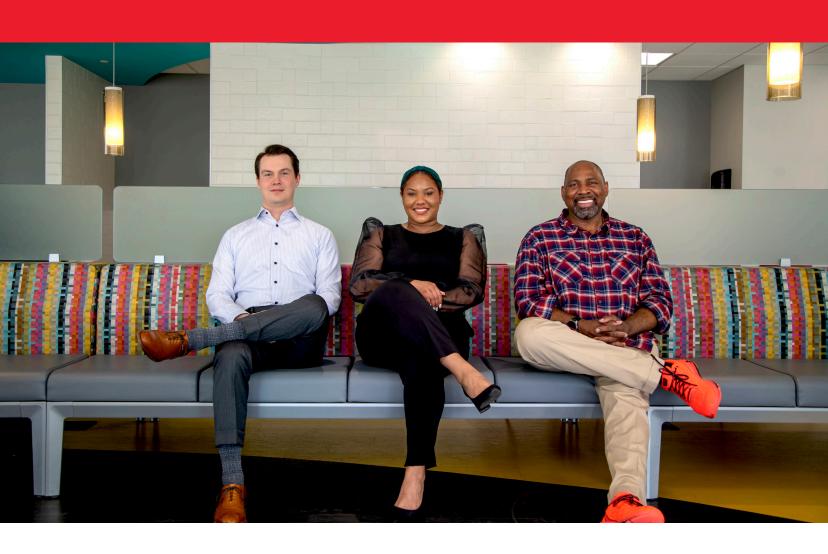
**Operating Partner** 

Morado Ventures









# American Fidelity Corporation

9000 CAMERON PARKWAY OKLAHOMA CITY, OK 73114