

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
JUL 29 2026
INSURANCE COMMISSIONER
OKLAHOMA

IN RE: HEARING PURSUANT TO 36 O.S. §)
984 AS TO WHETHER THE)
OKLAHOMA HOMOWNERS) CASE NO. 26-0820-TRN
INSURANCE MARKET IS)
NONCOMPETITIVE)

ORDER

The Court considers the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner's Motion For Pre-Hearing Conference and Deadline to File Entry of Appearances filed in this matter on July 14, 2026, and grants the Motion.

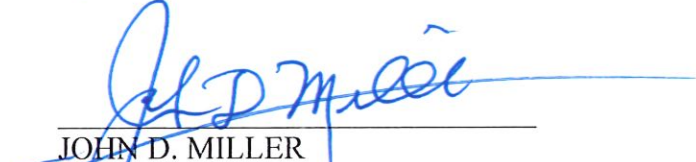
IT IS THEREFORE ORDERED that a prehearing conference is scheduled for **August 27, 2026, at 9:30 A.M.** via *Microsoft TEAMS* to determine the following procedural and timing parameters regarding the hearing scheduled in this matter for September 14, 2026, at 9:00 A.M.:

1. Deadline for exchanging witness and exhibit lists and pre-marked exhibits, together with a standardized exhibit numbering system;
2. Procedures for identifying and organizing common and insurer-specific issues, including the potential grouping of insurers to minimize duplicate presentations;
3. Reasonable time limits for opening statements, direct and cross-examinations, and closing arguments, with the ability to allocate additional time upon a showing of good cause;
4. Stipulation procedures to narrow issues of fact and law, including deadlines for proposed joint stipulations; and
5. Any additional procedures the independent Hearing Examiner deems necessary to ensure an efficient, orderly, and fair hearing, consistent with 36 O.S. § 984.

IT IS FURTHER ORDERED that ALL Entry of Appearances filed by any individuals wishing to participate in the hearing deadline is August 26, 2026 by 5:00 P.M.

WITNESS My Hand and Official Seal this 28th day of July, 2026.





JOHN D. MILLER
INDEPENDENT HEARING EXAMINER
OKLAHOMA INSURANCE DEPARTMENT

CERTIFICATE OF MAILING

I, hereby certify that a true and correct copy of the above and foregoing *Order* was sent by regular first class mail, postage prepaid on this 29th day of July, 2026, to:

Gentner Drummond
Oklahoma Attorney General
313 NE 21st St.
OKC, OK 73105

State Farm Fire & Casualty Company
1 State Farm Plaza
Bloomington, IL 61710-0001

Allstate Vehicle & Property Insurance
Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Farmers Insurance Company, Inc.
6301 Owensmouth Avenue
Woodland Hills, CA 91367

Homesite Indemnity Company
290 Congress St., Suite 400
Boston, MA 02210

American Economy Insurance Company
175 Berkeley St.
Boston, MA 02116-5066

United Services Automobile Association
P.O. Box 34330
D-2W
San Antonio, TX 78265-4330

American Mercury Insurance Company
500 N. Meridian Ave., Suite 401
OKC, OK 73107-5755

CSAA General Insurance Company
3055 Oak Road
Walnut Creek, CA 94597

Mid-Century Insurance Company
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Shelter Mutual Insurance Company
1817 W Broadway
Columbia, MO 65218

USAA Casualty Insurance Company
9800 Fredericksburg Road
San Antonio, TX 78288

Oklahoma Farm Bureau Mutual Insurance
Company
2501 N. Stiles Ave.
OKC, OK 73105

American Farmers & Ranchers Mutual
Insurance Company
P.O. Box 24000
OKC, OK 73124-4000

Allstate North American Insurance Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

USAA General Indemnity Company
9800 Fredericksburg Road
San Antonio, TX 78288

American Strategic Insurance Corp.
1 ASI Way
St. Petersburg, FL 33702

American Modern Property & Casualty
Insurance Company
P.O. Box 5323
Cincinnati, OH 45201-5323

Encompass Insurance Company of America
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Travelers Personal Insurance Company
1 Tower Sq.
Hartford, CT 06183

Safeco Insurance Company of America
175 Berkeley St.
Boston, MA 02116-5066

Garrison Property & Casualty Insurance
Company
9800 Fredericksburg Road
San Antonio, TX 78288

Great Northwest Insurance Company
1030 W County Road E, Suite 210
Shoreview, MN 55126

American Bankers Insurance Company of
Florida
P.O. Box 979199
Miami, FL 33197-9199

Liberty Mutual Personal Insurance Company
175 Berkeley St.
Boston, MA 02116

North Star Mutual Insurance Company
269 Barstad Road S
Cottonwood, MN 56229

Great Northern Insurance Company
202 Halls Mill Road, Suite B
White Ouse Station, NJ 08889

Massachusetts Bay Insurance Company
440 Lincoln St.
Worcester, MA 01653

Country Preferred Insurance Company
P.O. Box 2020
Bloomington, IL 61702-2020

Privilege Underwriters Reciprocal Exchange
1 North Lexington Ave., Suite 1900
White Plains, NY 10601

Farmers Mutual Fire Insurance Company of
Okarche
P.O. Box 9
Okarche, OK 73762-0009

Foremost Insurance Company, Grand Rapids,
Michigan
P.O. Box 2450
Grand Rapids, MI 49501

American Risk Insurance Company, Inc.
4669 Southwest Fwy, Suite 700
Houston, TX 77027

Allstate Insurance Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Allstate Indemnity Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Encompass Insurance Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Casualty Corporation of America, Inc.
P.O. Box 1120
Jones, OK 73049-1120

MS Transverse Insurance Company
15 Independence Blvd., Suite 430
Warren, NJ 07059

Allstate Property & Casualty Insurance
Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Goodville Mutual Casualty Company
625 W Main St.
P.O. Box 489
New Holland, PA 17557-0489

National Summit Insurance Company
6031 Connection Drive, Suite 250
Irving, TX 75039

Peerless Indemnity Insurance Company
175 Berkeley St.
Boston, MA 02116

Lyndon Southern Insurance Company
10751 Deerwood Park Blvd., Suite 200
Jacksonville, FL 32256

The Travelers Home & Marine Insurance
Company
1 Tower Sq.
Hartford, CT 06183

Farmers Casualty Insurance Company
6301 Owensmouth Avenue
Woodland Hills, CA 91367

MDOW Insurance Company
2200 W. Alabama, Suite 210
Houston, TX 77098

Evanston Insurance Company
10275 W. Higgins Road, Suite 750
Rosemont, IL 60018

Federal Insurance Company
202 Halls Mill Road, Suite B
Whitehouse Station, NJ 08889

Vigilant Insurance Company
436 Walnut Street
Philadelphia, PA 19106

National Security Fire & Casualty Company
661 E Davis
Elba, AL 36323

Union Mutual Insurance Company
9400 Broadway Extension, Suite 500
OKC, OK 73114

Trumbull Insurance Company
1 Hartford Plaza
Hartford, CT 06155

American Summit Insurance Company
6031 Connection Drive, Suite 250
Irving, TX 75039

Accelerant Specialty Insurance Company
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

Rock Ridge Insurance Company
B-7 Tabonuco Street, Suite 912
Guaynabo, PR 00968

Markel American Insurance Company
4521 Highwoods Parkway
Glen Allen, VA 23060

Farmers Insurance Exchange
6301 Owensmouth Avenue
Woodland Hills, CA 91367

Cimarron Insurance Company, Inc.
7301 Carmel Executive PK Dr., Suite 102
Charlotte, NC 28226

AIG Property Casualty Company
1271 Avenue of the Americas, FL 37
New York, NY 10020-1304

Lemonade Insurance Company
5 Crosby St, 3rd Floor
New York, NY 10013

Spinnaker Insurance Company
1 Pluckemin Way, Suite 102
Bedminster Township, NJ 07921

Alliance Indemnity Company
P.O. Box 1401
McPherson, KS 67460

Homeowners of America Insurance Company
1400 Corporate Dr., Suite 300
Irving, TX 75038

Amica Mutual Insurance Company
100 Amica Wy
Lincoln, RI 02865-1156

Liberty Mutual Fire Insurance Company
175 Berkeley St.
Boston, MA 02117

Foremost Property & Casualty Insurance
Company
P.O. Box 2450
Grand Rapids, MI 49501

The Standard Fire Insurance Company
1 Tower Sq.
Hartford, CT 06183

Pacific Indemnity Company
2000 Arch Street
Philadelphia, PA 19103

Beasley Excess & Surplus Insurance, Inc.
The Rutherford Building
65 Memorial Road, Suite 320
West Hartford, CT 06107

Esurance Insurance Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Farmers Property & Casualty Insurance
Company
6301 Owensmouth Avenue
Woodland Hills, CA 91367
Liberty Mutual Insurance Company
175 Berkeley St.
Boston, MA 02117

Economy Premier Assurance Company
6301 Owensmouth Avenue
Woodland Hills, CA 91367

Progressive Northern Insurance Company
6300 Wilson Mills Rd. W33
Mayfield Village, OH 44143-2182

Armed Forces Insurance Exchange
550 Eisenhower Rd.
Leavenworth, KS 66048

American Modern Home Insurance Company
P.O. Box 5323
Cincinnati, OH 45201

Chubb Custom Insurance Company
202B Halls Mill Road
White House Station, NJ 08889

LM Insurance Corporation
175 Berkeley St.
Boston, MA 02116-0140

Hartford Insurance Company of the Southeast
One Hartford Plaza
Hartford, CT 06155

Horace Mann Insurance Company
1 Horace Mann Plaza
Springfield, IL 62715-0001

Teachers Insurance Company
1 Horace Mann Plaza
Springfield, IL 62715-0001

Farmers Alliance Mutual Insurance Company
1122 N. Main St.
McPherson, KS 67460-2846

Branch Insurance Exchange
P.O. Box 68
Portsmouth, NH 03802

Travelers Commercial Insurance Company
1 Tower Sq.
Hartford, CT 06183-1190

Century-National Insurance Company
P.O. Box 3199
Winston Salem, NC 27102

Republic-Vanguard Insurance Company
P.O. Box 809076
Dallas, TX 75380-9076

Vault E&S Insurance Company
300 1st Ave. S., Suite 401
St. Petersburg, FL 33701

Homesite Insurance Company
290 Congress St., Suite 400
Boston, MA 02210

Trisura Insurance Company
210 Park Avenue, Suite 1300
OKC, OK 73102

Scottsdale Insurance Company
1 W Nationwide Blvd, DSPF-76
Columbus, OH 43215-2220

Zurich American Insurance Company
1299 Zurich Way
Schaumburg, IL 60196

Vault Reciprocal Exchange
300 First Avenue South, Suite 401
St. Petersburg, FL 33701
Liberty Insurance Corporation
175 Berkeley St.
Boston, MA 02117

Spinnaker Specialty Insurance Company
1 Pluckemin Way, Suite 102
Bedminster, NJ 07921

Stillwater Insurance Company
6800 Southpoint Pkwy, Suite 700
Jacksonville, FL 32216

Twin City Fire Insurance Company
1 Hartford Plaza
Hartford, CT 06155-0001

Praetorian Insurance Company
10 Terrace CT, Suite 300
Madison, WI 53718

Executive Risk Indemnity, Inc.
202 Halls Mill Road, Suite B
Whitehouse Station, NJ 08889

Hartford Accident & Indemnity Company
1 Hartford Plaza
Hartford, CT 06155

MS Transverse Specialty Insurance Company
15 Independence Blvd, Suite 430
Warren, NJ 07059

Toggle Insurance Company
6301 Owensmouth Avenue
Woodland Hills, CA 91367

Central Insurance Company
800 S. Washington St.
Van Wert, OH 45891

Integon Indemnity Corporation
P.O. Box 3199
Winston-Salem, NC 27102-3199

Lexington Insurance Company
99 High ST, FL 23
Boston, MA 02110

American Security Insurance Company
260 Interstate North Cir SE
Atlanta, GA 30339-2110

Emerald Bay Specialty Insurance Company
177 Madison Avenue, Suite 1004
Morristown, NJ 07960

North Light Specialty Insurance Company
3100 Sanders Road, Suite 201
Northbrook, IL 60062-7154

Esurance Property & Casualty Insurance
Company
P.O. Box 469011
San Antonio, TX 78246

American Hallmark Insurance Company of
Texas
5400 Lyndon B Johnson Freeway, Suite 400
Dallas, TX 75240

InsureMax Insurance Company
100 Galleria Parkway, Suite 800
Atlanta, GA 30339

Mount Vernon Fire Insurance Company
1190 Devon Park Dr.
Wayne, PA 19087

New South Insurance Company
P.O. Box 3199
Winston-Salem, NC 27102

Progressive Direct Insurance Company
P.O. Box 89490
Cleveland, OH 44101-6490

Chubb National Insurance Company
202 Halls Mill Road, Suite B
Whitehouse Station, NJ 08889

Standard Guaranty Insurance Company
260 Interstate North Circle SE
Atlanta, GA 30339-2111

Sutton National Insurance Company
110 E. Atlantic Ave., Suite 330
Delray Beach, FL 33444

The Travelers Indemnity Company of
America
1 Tower Sq.
Hartford, CT 06183-1190

State National Insurance Company, Inc.
1900 L Don Dodson Dr.
Bedford, TX 76021

Hartford Insurance Company of the Midwest
1 Hartford Plaza
Hartford, CT 06155

The Automobile Insurance Company of
Hartford, Connecticut
1 Tower Sq.
Hartford, CT 06183

United Security Insurance Company
6640 S. Cicero Avenue
Bedford Park, IL 60638

KW Specialty Insurance Company
14851 N Scottsdale Road, Suite 203
Scottsdale, AZ 85254

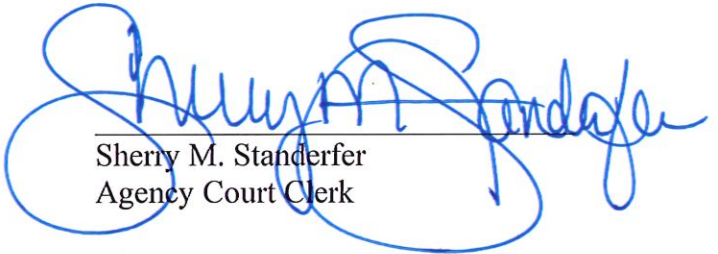
Canopus US Insurance, Inc.
200 S Wacker Dr., Suite 950
Chicago, IL 60606

Property & Casualty Insurance Company of
Hartford
1 Hartford Plaza
Hartford, CT 06155
QBE Insurance Corporation
10 Terrace Ct., Suite 300
Madison, WI 53718

American Family Connect Property &
Casualty Insurance Company
6000 American Parkway
Madison, WI 53783

American National General Insurance
Company
1949 E Sunshine St.
Springfield, MO 65899-0001
Country Mutual Insurance Company
P.O. Box 2020
Bloomington, IL 61701-2020

American National Property & Casualty
Company
1949 E Sunshine St.
Springfield, MO 65899-0001



Sherry M. Standerfer
Agency Court Clerk