

FILED

JUL 27 2026

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA **INSURANCE COMMISSIONER OKLAHOMA**

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

ENTRY OF APPEARANCE BY
THE NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES INC.

The undersigned enters their appearance as counsel of record in the above captioned action for The National Association of Mutual Insurance Companies, Inc. ("NAMIC"), an Indiana nonprofit corporation, and an "interested party with a direct, immediate, and substantial interest in the determination of whether or not the homeowner insurance market in Oklahoma is noncompetitive." *See* OID Notice of Hearing (filed July 14, 2026).

NAMIC is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation's largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

The following NAMIC members were listed as recipients of the Order setting this matter for hearing and will be materially affected by the outcome of this proceeding: Branch Insurance Exchange, North Star Mutual Insurance Company, Shelter Mutual Insurance Company, Oklahoma Farm Bureau Mutual Insurance Company, Farmers Insurance Company, Inc, State Farm Fire & Casualty Company, and American Farmers & Ranchers Mutual Ins Co. NAMIC, as a representative of its members, has standing to participate in this proceeding. *See generally Hunt v.*

Wash. State Apple Advert. Commn., 432 U.S. 333, 342-33 (1977) (discussing associational standing); see e.g. *Natl. Assn. of Mut. Ins. Companies v. Dept. of Bus. & Indus., Div. of Ins.*, 524 P.3d 470, 479-480 (Nev. 2023) (holding NAMIC has associational standing to challenge regulations affecting its members).

Submitted by:



J. Blake Patton, OBA No. 30673
GABLEGOTWALS
BOK Park Plaza
499 W. Sheridan Ave, Suite 2200
Oklahoma City, OK 73102
Telephone: (405) 235-5500
Email: bpatton@gablelaw.com

Trent Shores, OBA No. 19705
Jason Seay, OBA No. 22007
GABLEGOTWALS
110 N. Elgin Ave., Suite 200
Tulsa, OK 74120
Telephone: (918) 595-4800
Email: tshores@gablelaw.com
jseay@gablelaw.com