

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 28<sup>th</sup> 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 29<sup>th</sup> day of July, 2026, to:

Gentner Drummond  
Oklahoma Attorney General  
313 NE 21<sup>st</sup> 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, 3<sup>rd</sup> 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 1<sup>st</sup> 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

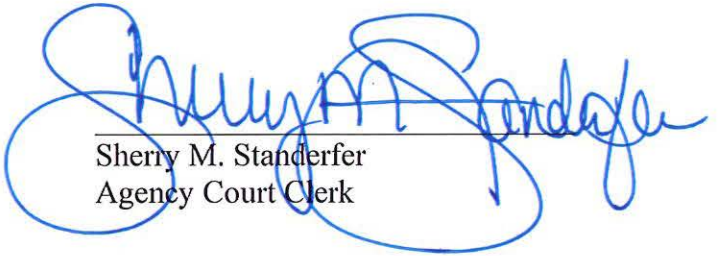
Canopus US Insurance, Inc.  
200 S Wacker Dr., Suite 950  
Chicago, IL 60606

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