

FILED

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

AUG 24 2026

IN RE: HEARING PURSUANT TO 36 O.S. § 984 AS TO
WHETHER THE OKLAHOMA HOMEOWNERS
INSURANCE MARKET IS
NONCOMPETITIVE

INSURANCE COMMISSIONER
OKLAHOMA
CASE NO. 26-0820-TRN

ENTRY OF APPEARANCE

COMES NOW, Michael Burrage, Reggie Whitten, Blake Sonne and Hannah Whitten, of
Whitten Burrage, and enter their appearances as counsel of record on behalf of the Oklahoma
Attorney General, in the above-styled matter.

Respectfully submitted,

Michael Burrage
Michael Burrage, OBA # 1350

Reggie Whitten
Reggie Whitten, OBA # 9576

Blake Sonne
Blake Sonne, OBA # 20341

Hannah Whitten
Hannah Whitten, OBA # 35261

WHITTEN BURRAGE
512 N. Broadway Avenue, Suite 300
Oklahoma City, OK 73102
Telephone: (405) 516-7800
Facsimile: (405) 516-7859
mburrage@whittenburragelaw.com
rwhitten@whittenburragelaw.com
bsonne@whittenburragelaw.com
hwhitten@whittenburragelaw.com

Attorneys for the Oklahoma Attorney General

CERTIFICATE OF SERVICE

I hereby certify that on August 24, 2026, a true and correct copy of the foregoing document was delivered, via first class mail and electronic mail, to the following interested parties:

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 Broadwayn 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 33702-23514
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 House Station, NJ 08889
Massachusetts Bay Insurance Company	Country Preferred Insurance Company

440 Lincoln St. Worcester, MA 01653	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 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 InTower Sq.n Hartford, CT 06183n	Farmers Casualty Insurance Company 6301 Owensmouth Avenue Woodland Hills, CA 9136
MDOW Insurance Company 2200 W. Alabama, Suite 210 Houston, TX 77098	Evanston Insurance Company 10275 W. Higgins Road, Suite 750n Rosemont, IL 60018n
Federal Insurance Company 202 Halls Mill Road, Suite B White House 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 912n Guaynabo, PR 00968n
Markel American Insurance Company 4521 Highwoods Parkway Glen Allen, VA 23060	Farmers Insurance Exchanges 6301 Owensmouth Avenuen Woodland Hills, CA 91367n
Cimarron Insurance Company, Inc. 7301 Carmel Executive PK Dr., Suite 102	AIG Property Casualty Company 1271 Avenue of the Americas, FL 37

Charlotte, NC 28226	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 02865-1156n	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 06183n
Pacific Indemnity Company 2000 Arch Street Philadelphia, PA 19103n	Beasley Excess & Surplus Insurance, Inc. The Rutherford Building 65 Memorial Road, Suite 320n 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 02117n	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 02116-0140n	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 1300n OKC, OK 73102
Scottsdale Insurance Company 1 W Nationwide Blvd, DSPF-76n	Zurich American Insurance Company 1299 Zurich Way

Columbus, OH 43215-2220	Schaumburg, IL 60196
Vault Reciprocal Exchange 300 First Avenue South, Suite 401 St. Petersburg, FL 33701	Liberty Insurance Corporation 175 Berkeley St.n Boston, MA 02117n
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 White House 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.n 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 White House 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 InTower Sq.n Hartford, CT 06183n	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

Hannah Whitten
Hannah Whitten