

SEP 03 2026

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMAINSURANCE COMMISSIONER
OKLAHOMA

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

MOTION TO DISMISS PARTIES
DUE TO LACK OF STANDING

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner (the "Department"), by and through counsel, Antuanya "Bo" DeBose and Nicole Nash, and hereby files this motion to dismiss parties Craig MacIntyre and Bob Sullivan from participating in the hearing set in this matter on September 14, 2026 (the "Hearing") due to lack of standing, and in support states as follows:

I. BACKGROUND

1. On July 14, 2026, the Insurance Commissioner exercised his authority under 36 O.S. § 307 and OAC 365:1-7-1(a) to initiate the Hearing, and the Department issued a Notice of Hearing pursuant to 36 O.S. § 984, setting this matter for hearing before an independent hearing examiner on Monday, September 14, 2026, at 9:00 a.m.

2. On July 28, 2026, independent hearing examiner John D. Miller (the "Hearing Examiner") entered an Order, filed July 29, 2026, granting the Department's Motion for Pre-Hearing Conference and Deadline to File Entry of Appearances. The Order set a pre-hearing conference for August 27, 2026 at 9:30 a.m. via Microsoft Teams. The Order also set the deadline for filing entries of appearance for August 26, 2026 at 5:00 p.m.

3. Seven (7) separate parties filed entries of appearance prior to the deadline, including Craig MacIntyre ("Mr. MacIntyre") and Bob Sullivan ("Mr. Sullivan").

4. Mr. MacIntyre is the Democratic candidate for the November 2026 Insurance Commissioner election. To the best of the Department's knowledge, Mr. MacIntyre has experience working in the insurance industry but is not an insurer or otherwise directly or personally impacted by the outcome of the hearing pursuant to 36 O.S. § 984. *See* Ex. 1, Campaign Website for Craig MacIntyre, <https://craigforcommish26.com/about> (Sept. 3, 2026); *see also* Ex. 2, LinkedIn Website for Craig MacIntyre, <https://www.linkedin.com/in/craig-macintyre/> (Sept. 3, 2026).

5. Mr. Sullivan is the Republican candidate for the November 2026 Insurance Commissioner election. To the best of the Department's knowledge, Mr. Sullivan is a licensed Oklahoma producer and surplus lines broker but is not an insurer or otherwise directly or fiscally impacted by the outcome of the hearing pursuant to 36 O.S. § 984. *See* Ex. 3, Campaign Website for Bob Sullivan, <https://votebobsullivan.com/> (Sept. 3, 2026); *see also* Ex. 4, LinkedIn Website for Bob Sullivan, <https://www.linkedin.com/in/bobsullivaninsurance/> (Sept. 3, 2026).

6. On August 27, 2026, the pre-hearing conference was continued until September 4, 2026 at 9:00am via Microsoft Teams.

II. BRIEF IN SUPPORT

Under Oklahoma law, "It is patent that a 'party invoking a court's jurisdiction has the burden of establishing his or her standing (when contested) to pursue the action in court.'" *Heritage Vill. Apartments, Ltd. v. Okla. Hous. Fin. Agency*, 2001 OK CIV APP 4, ¶ 7, 18 P.3d 1085, 1087 (citing *Toxic Waste Impact Group, Inc. v. Leavitt*, 1994 OK 148, 890 P.2d 906, 910). The Oklahoma Supreme Court has held "[s]tanding has traditionally been defined as whether a party has a sufficient interest in an otherwise justiciable controversy to obtain judicial resolution of the controversy. If reliance is not placed on any specific statute authorizing invocation of the judicial process, the question of standing depends upon whether the party has alleged a personal stake in

the outcome of the controversy.” *Indep. Sch. Dist. No. 9 of Tulsa Cnty. v. Glass*, 1982 OK 2, ¶ 8, 639 P.2d 1233, 1237. Such “personal stake” must be “‘because of an actual or threatened distinct injury which has a causal connection between the alleged wrong and the action challenged.’” *Okla. Elec. Co-op., Inc. v. State ex rel. Okla. Corp. Comm’n*, 1995 OK 91, ¶ 13, 903 P.2d 321, 324 (citing *Turley v. Flag-Redfern Oil Co.*, 782 P.2d 130, 134-135); see also *Heritage Vill. Apartments, Ltd.*, 2001 OK CIV APP 4, ¶ 10, 18 P.3d 1085, 1088 (finding that party has standing when an agency action invades a legally protected interest). The agency action “should ‘by its own force, operate to impose a burden or obligation....’ on the party,” and “[t]he effect of a judgment must be ... immediate rather than contingent on some future event.” *Okla. Elec. Co-op., Inc.*, 1995 OK 91, ¶ 13, 903 P.2d 321, 324 (citing *Cleary Petroleum Corp. v. Harrison*, 1980 OK 188, 621 P.2d 528, 530). Thus, it is Mr. MacIntyre’s and Mr. Sullivan’s burden to prove that a determination by this Court that the homeowner’s insurance market in Oklahoma is competitive or noncompetitive would immediately and directly result in a burden, obligation, or actual injury to them personally that is sufficient to establish standing under Oklahoma law.

There are currently two possible outcomes following the Hearing: 1) the Hearing Examiner determines that the Oklahoma homeowner’s insurance market is competitive and insurers continue to file with the Department all homeowners insurance rate filings no later than thirty (30) days after the effective date, or 2) the Hearing Examiner determines that the Oklahoma homeowner’s insurance market is not competitive, which would require insurers to file all rate filings and supporting information with the Department at least thirty (30) days before the effective date. In a competitive market, no rate may be determined to be excessive, while rates in a noncompetitive market may be determined to be excessive if it is likely to produce a profit that is unreasonably high for the insurance provided. *See* 36 O.S. § 985(A)(1). However, even if a determination is

made that a market is noncompetitive, any rate in effect at that time “shall be deemed to be in compliance with the laws of this state unless disapproved pursuant to the procedures and rating standards contained in Sections 985 through 989 of Title 36 of Oklahoma Statutes that are applicable to noncompetitive markets. *See* 36 O.S. § 985.1.

To the extent Mr. MacIntyre’s and Mr. Sullivan’s participation in the hearing rests on the representation and/or protection of Oklahoma policyholders, the Legislature has already statutorily imbued the Oklahoma Insurance Commissioner and the Oklahoma Attorney General with that authority. *See* OKLA. CONST. art. 6, §§ 1, 22 and 23; 36 O.S. §§ 301 and 307; 74 O.S. § 18b(22). Neither candidate has yet to be elected by the citizens of Oklahoma to serve as their representative for the regulation and enforcement of insurance laws in this state.

Additionally, as Oklahoma insurance consumers, Mr. Sullivan and Mr. MacIntyre are already represented in this matter by the Oklahoma Insurance Commissioner and the Oklahoma Attorney General. As established by the Oklahoma Supreme Court in *Okla. Elec. Co-op*, the effect must be immediate rather than contingent upon some future event. *Okla. Elec. Co-op, Inc.*, 1995 OK 91, ¶ 12, 903 P.2d 321, 324. Even if the homeowners insurance market is found to be noncompetitive, this outcome would not immediately or directly result in the reduction of homeowners insurance rates/premium amounts. *See* 36 O.S. §§ 987 – 989. In fact, it may not result in any reductions of any homeowners insurance rate/premiums amounts. It will give the Department authority to disapprove rates as excessive but only after a hearing is held and that hearing results in an order disapproving the rate. 36 O.S. § 989(B)(2). Thus, for purposes of standing, any interest or stake Mr. MacIntyre and Mr. Sullivan have in this hearing as consumers or as the next insurance commissioner is too tangential and dependent upon a future event to establish standing.

With all due respect and recognition of the contributions Mr. MacIntyre and Mr. Sullivan provide to the Oklahoma insurance industry, the outcome of the Hearing will not directly affect any legally protected interests they have related to their business and their professional licenses, if any. The outcome of the Hearing will affect the way insurance companies file rates in Oklahoma, along with how the Department is statutorily required to review and approve or disapprove those rates.

Lastly, mere participation in an administrative hearing alone, does not establish standing. Pursuant to 75 O.S. § 250.3(15), “[p]arty means a person or agency named and participating, or properly seeking and entitled by law to participate, in an individual proceeding. While this definition encompasses those “participating” in the individual hearing, the *Toxic Waste Impact Group, Inc.* decision makes clear that satisfying the definition of “party” under the Oklahoma Administrative Procedure Act is a separate and insufficient basis for standing. Specifically, “[t]he protesting party must still show it is somehow aggrieved or adversely affected by the administrative order.” *Toxic Waste Impact Grp.*, 1994 OK 148, ¶ 13, 890 P.2d 906, 912. Both Mr. MacIntyre and Mr. Sullivan have filed entries of appearance and participated in the pre-hearing conference, however they have not shown how they would be aggrieved or adversely affected by the outcome of the Hearing.

As established above, Mr. MacIntyre and Mr. Sullivan do not have a personal stake in the outcome of this hearing sufficient to meet the well-establishing requirements for standing under Oklahoma law.

III. Conclusion

The Department urges that the issue of standing in these proceedings is important and should be ruled on by the Hearing Examiner. However, the Department does not wish for the scheduled pre-hearing conference to be delayed or continued further and believes any briefing and/or hearing on this matter could be scheduled and addressed after the pre-hearing conference.

WHEREFORE, the Department respectfully asks the Hearing Examiner to consider this motion, and grant such relief as he deems just.

**GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA**



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CERTIFICATE OF MAILING

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing *Motion to Dismiss Parties* was mailed by first class U.S. Mail with postage prepaid and return receipt requested, along with electronic mail on this 3rd day of September, 2026 to:

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Attorney for Bob Sullivan



Antuanya "Bo" DeBose



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Lower rates through real leadership!

Craig has spent a lifetime solving problems and bringing people together. He has worked as an educator, small business owner, and spent 30+ years in the insurance industry making insurance work from the inside.

Let's not be fooled - this is an uphill race. We are in this against not just the other candidates but also the very insurance companies that the Insurance Commissioner is supposed to oversee. Ask yourself, why would they not want Craig to be commissioner? There is only one reason - they are afraid that they will no longer have control over the OID.

Unlike his opponent whose insurance expertise is limited to one area, Craig has experience as an actuary, product manager, underwriting and claims oversight, risk management, reserving, policy writing, state filings, legislative initiatives and consulting on new insurance legislation. The kind of experience and skills required to tackle the issues facing the next Oklahoma Insurance Commissioner.

Craig is married to Fran. She is a veteran and retired educator. Their children were active in 4H, FFA, band, a variety of high school sports, and other activities. He created charity events that have not only made significant donations to local causes but exposed the beauty of the state to people from all over the world.

Craig wants to ensure that his 4 children and 8 grandchildren have the opportunity to live and work in an Oklahoma that is affordable and offers opportunity to succeed. This is why he is running for Insurance Commissioner - insurance is the backbone of a thriving economy and we need to fix the current system to ensure that everyone who lives in Oklahoma has a chance to live the American dream.



A vote for Craig is a vote for FAIRNESS,
TRANSPARENCY, and ACCOUNTABILITY in insurance.
He will be your voice. He is the only candidate with the
insurance experience and know-how to make the
system work for you and to bring down rates.

info@craigforcommish26.com

Authorized and Paid for by
Friends of Craig MacIntyre
2026





Craig MacIntyre

He/Him · 3rd

Democratic Nominee for Oklahoma Insurance Commissioner 2026

Oklahoma State University

Shawnee, Oklahoma, United States · [Contact info](#)

217 connections

Message

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Highlights



Craig has an average tenure of 3.5 years

Worked at Henry Hopkins Atwood & Brackeen PLLC, Ritchie Rock & Atwood Attorneys at Law, and Home State Insurance Group, Inc.

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About

Serial entrepreneur – personal and commercial real estate management, event planning, retail development.

Directed legislative initiatives in multiple states.

Advocate for education and skill development. Leadership is the ability to have your team achieve more... more

Activity

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Craig MacIntyre reposted this



Clark Mindock · 3rd+

Climate law, insurance journalist

1w · Edited ·

A 79% homeowners' premium increase in six years has caught the eye of Texas Gov. Greg Abbott, who this week ordered the state insurance department t... Texas Department of Insurance Commissioner [Amanda Crawford](#) directing her agency to modify its rate review process, through a variety of measures.

He wants rates to reflect investments by homeowners in making their homes more climate resilient to meet standards set by the [Insurance Institute for Business & Home Safety - IBHS](#) in its FORTIFIED program. (To be fair, though: Abbott did not say anything about climate change)

He also wants restrictions on non-renewals, and restrictions on insurers using personal al data to set prices.

The attention is the latest example of prominent politicians — on both sides of the aisle from Illinois to New York to Oklahoma and now Texas — getting a bit tougher on insurers.

My colleague [Caleb Harshberger](#) has the deets for



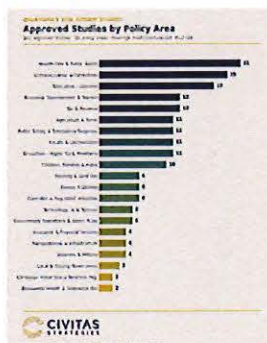
Craig MacIntyre reposted this



Civitas Strategies

1mo ·

Oklahoma's legislative leadership approved 182 interim studies for the 2026 interim - 92 in the House, 90 in the Senate - spanning 21 policy areas ... [#OklahomaLegislature](#) [#PublicPolicy](#) [#GovernmentAffairs](#) [#Advocacy](#)



subscribers of [Insurance Insider US](#). Link in comments.

Experience



Candidate for Oklahoma Insurance Commissioner 2026

Freelance

Apr 2026 - Present · 6 mos



Managing Director at Main and Bell LLC

Main and Bell LLC · Full-time

Feb 2023 - Present · 3 yrs 8 mos

Oklahoma, United States · Hybrid

♥ Strategic Thinking, Carpentry and +18 skills



Co-Owner

spOKeLAHOMA Bikes and Outdoors · Full-time

Nov 2017 - Present · 8 yrs 11 mos

Tecumseh, Oklahoma, United States · On-site

Central Oklahomas premiere bicycle and outdoors hub. From sales to repairs to adventures, you can find it here.



20220304_004055278_iOS.jpg

♥ Strategic Thinking, Outdoor Recreation and +20 skills



Chief Executive Officer

MacIntyre Holdings LLC · Part-time

Nov 1998 - Present · 27 yrs 11 mos

Tecumseh, Oklahoma, United States · Remote

Insurance consulting services. Actuarial, product development, legislative, forms and filings.



Director of Operations

Henry Hopkins Atwood & Brackeen PLLC · Full-time

Jan 2026 - Apr 2026 · 4 mos

United States · On-site

Show all →

Education



Oklahoma State University

AbD, Mathematics and Computer Science

1997 – 2001

♥ Teaching



Texas A&M University

Master's Degree, Applied Mathematics

1987 – 1991

Show all 4 educations →

Skills (50)

Interact with All Levels Of Management

2 experiences at Home State Insurance Group, Inc.

Executive Team Member

 Managing Director at Main and Bell LLC at Main and Bell LLC

Show all →

Recommendations

Received

Given (1)

Nothing to see for now

Recommendations that Craig receives will appear here.

Interests

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Arianna Huffington  · 3rd

Founder and CEO at Thrive Global | Passionate about Health and AI
9,600,833 followers

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President
8,461,954 followers

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Bob Sullivan for Insurance Commissioner

THE FIGHTER BIG INSURANCE
DOESN'T WANT.
MAKE INSURANCE FAIR AGAIN.
OKLAHOMA FIRST.



JOIN THE FIGHT!

DONATE NOW TO HELP BOB WIN!





Oklahoma needs a fighter, not another weak regulator.

Bob Sullivan is a no-nonsense fighter who won't take orders from insurance lobbyists or career politicians. He'll call out price-gouging, expose slow-walking of claims, and **Make Insurance Fair Again** for Oklahoma families and small businesses.

Bob spent 20 years in the insurance trenches. He knows their tricks—and he's ready to fight for YOU.

Lower Sky-High Rates

Protect Homeowners & Small Businesses

Hold Big Insurance Accountable

Put Oklahoma FIRST



MEET BOB SULLIVAN

A Fighter, Not a Politician

4th-Generation Oklahoman

Certified Risk Manager

Husband & Dad

Bob is a property & casualty insurance expert who has spent two decades protecting Oklahoma families and small businesses. He's not a career politician—he's the guy who knows how to beat Big Insurance at their own game.

Deep Roots: Born and raised in Oklahoma; 4th-generation on his father's side.

Faith & Service: Active member and leader at Calvary Baptist Church in Inola.

Family: Bob and his wife, Jennifer — a Criminal Justice Specialist and CLEET-certified mental health trainer — are proud parents to Sulley and Linley, and two years ago, they welcomed their adopted dog, Sammy, into the family.

Professional Expertise:

- Certified Insurance Counselor (CIC)
- Certified Risk Manager (CRM)
- Chartered Property & Casualty Underwriter (CPCU)
- Associate in Fidelity & Surety Bonding
- Certified Environmental Specialist

Career: Alera Group (Tulsa); formerly Rich & Cartmill (2010–2022).

Community: Eagle Scout; past president Rotary Club of Southside Tulsa; leadership roles with Youth Services of Tulsa, Youth at Heart, Clubhouse Tulsa, and MODUS.

Bob has seen carriers pull out of Oklahoma, leaving entire industries with one option and homeowners forced to pay more—or go without. He's running to restore competition, cut costs, and deliver fast, fair claims for the people who actually pay the premiums.

**Bob Sullivan, CIC, CRM, CPCU, AFSB, CeS** · 2nd

Driving Innovation Through Risk Management to Help Clients Stay Competitive | Risk Consultant | Professional Risk, An Alera Group Agency
Professional Risk

Tulsa, Oklahoma, United States · [Contact info](#)

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 Top skills

Property & Casualty Insurance • Leadership • Risk Management

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I provide Risk Management and Insurance services to business owners who want to understand their risk and work to control, finance, transfer, and manage that expense.

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Driving Innovation Through Risk ...
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3mo · ①

The Primary is fast approaching on June 16th. Absentee ballots are out. Thank you everyone for your support, it means the world to me.
#votebobsullivan

WWW.VOTEBOBSULLIVAN.COM

Bob Sullivan, CIC, CRM, ...
Driving Innovation Through Risk ...
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3mo · ①

The old adage still holds true. stay ready so you don't need to get ready. Especially in storm season when lives literally depend on that readiness.



Propel Insurance ✓
3mo · ①

As severe storms move across the U.S., this is a timely reminder for #seniorcare organizations to review emergency plans, evacuation readiness, and continuity strategies. Our latest article highlights key areas to evaluate before an emergency happens. Read more>> https://lnkd.in/gTe_kbtB

#DisasterPreparedness #EmergencyPreparedness
#BusinessContinuity #RiskManagement #Severe Weather

Are You Risk Ready?
Disaster Preparedness
Considerations for
Senior Care Providers

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Experience



Risk Management Professional

Professional Risk · Full-time

Jun 2022 - Present · 4 yrs 4 mos

Tulsa, Oklahoma, United States · On-site

Tailored Solutions for Unique Risks

With 18 years as a Property & Casualty Consultant, I know every business needs unique protection. I cut through the insurance jargon and complexities to offer clear, tailored solutions to address your risks. Backed by Alera Group's national network, I'll safeguard your assets, giving you the freedom to grow your business with confidence.

⇒ How I Serve Clients in Senior Living, Non-profit Organizations and various other industries:

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- Develop custom strategies using proprietary data and industry benchmarking
- Create transparency to avoid surprises at renewal time
- Proactively manage claims for fair and timely resolutions

⇒ The Alera Group Advantage

- Collaborative Culture: Access to a nationwide network of subject matter experts who have likely solved challenges similar to yours.
- Comprehensive Risk Management: We go beyond insurance, serving as your dedicated risk managers so you can focus on growth.
- Specialized Solutions: Leveraging tools like Alera Group's AuditRate™, benchmarking data, and Alera Group Coverage GPS to address your unique needs.

At Alera Group, we're entrepreneurs and experts who are natural connectors with a commitment to delivering tailored, innovative risk management solutions for your business.

Specialized Services Include:

- Captives
- Alternative Risk Financing
- Claims Management

Specialties: Senior Living | Healthcare | Workers Compensation | Cyber Liability | Commercial Property | Professional Liability | Surety Bonding | Environmental Liability

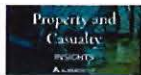
Connect with me at bob.sullivan@proriskllc.com or (918) 520-6484

**Risk Management Professional**

Alera Group, Inc. · Full-time

Jun 2022 - Present · 4 yrs 4 mos

Tulsa, Oklahoma, United States · On-site

**Alera Group Insights - Property & Casualty Insurance**

Risk is constantly evolving. Stay ahead with our expert insights on emerging threats and opportunities. Access timely market updates and legislative briefings to protect and grow your business.

**Youth At Heart**

15 yrs 9 mos

Advisory Board Member

Jan 2022 - Present · 4 yrs 9 mos

Board Member

Jan 2011 - Jan 2022 · 11 yrs 1 mo

Board Chairperson-Elect

Jan 2016 - Jan 2017 · 1 yr 1 mo

Treasurer Board Of Directors

Jan 2013 - Jan 2015 · 2 yrs 1 mo

**MODUS Tulsa**

3 yrs 1 mo

Board Treasurer

Jan 2022 - Jan 2023 · 1 yr 1 mo

Board President

Jan 2020 - Jan 2022 · 2 yrs 1 mo

**Producer**

Rich & Cartmill, Inc.

Jun 2010 - Jun 2022 · 12 yrs 1 mo

Specialist in Healthcare, Energy, and Social Services. Background as a generalist commercial underwriter.

Show all →

Education**Oklahoma State University**

Finance, Business Finance

2003 – 2007

Activities and societies: Alpha Tau Omega, Collegiate Entrepreneurs Organization (CEO)

**Bacone College**

Finance

2004 – 2005

Activities and societies: Golf Team

Licenses & certifications (6)

**Certified Environmental Scientist (CES)**

Risk & Insurance Education Alliance

Issued Sep 2024

Environmental Insurance and Environmental Education

**Associate in Fidelity and Surety Bonding (AFSB)**

The Institutes Knowledge Group

Issued Sep 2022

[Show all 6 licenses →](#)**Volunteering (8)****President**

Rotary Club of Southside Tulsa

Jul 2024 - Present · 2 yrs 3 mos

Disaster and Humanitarian Relief

Club President for Rotary Year 2024-2025

**Treasurer Board of Directors**

Modus

Jan 2024 - Present · 2 yrs 9 mos

Social Services

[Show all 8 volunteer experiences →](#)**Skills (52)****Environmental Insurance**

Certified Environmental Scientist (CES)



1 endorsement

Environmental Education

Certified Environmental Scientist (CES)



1 endorsement

[Show all →](#)**Recommendations**

Received (5)

Given (3)

**Katie Johnson** · 3rd

Risk Management and Insurance Consulting. Connect dots others don't see. Detail and Process focused. Insurance Program Audits.

January 7, 2016, Katie worked with Bob but they were at different companies

Bob understands commercial property and casualty insurance from the perspective of his clients and their needs as well as the underwriting process. He shared his career experiences and insights during our CPCU classes and, importantly, got to the point quickly.

**Jack Carney** · 3rd

Executive VP - Commercial Service and Acquisition Manager at Arvest Bank

May 17, 2013, Jack worked with Bob on the same team

Bob Sullivan is a well organized results driven professional that conducts his business with class and professionalism.

Show all →

Interests

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Martin Roll · 3rd

Global Family Business & Family Office Expert | Senior Advisor at McKinsey & Company | INSEAD Distinguished Fellow | Keynote Speaker & Educator
89,605 followers

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Richard Branson · 3rd+

Founder at Virgin Group
18,642,693 followers

+ Follow

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