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

SEP 14 2026

**INSURANCE COMMISSIONER
OKLAHOMA**

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

Case No. 26-0820-TRN

**JOINT WITNESS LIST OF
THE NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES INC. AND
AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION, INC.**

The National Association of Mutual Insurance Companies, Inc. ("NAMIC") and The American Property Casualty Insurance Association, Inc. ("APCIA") jointly identify the following witness to testify at the hearing currently set for October 26, 2026, at 9:00 AM:

1. Robert Harwig Ph.D.: It is anticipated that Dr. Hartwig will testify in support of his opinion that a reasonable degree of competition exists in the Oklahoma homeowners' insurance market. Dr. Hartwig may also present rebuttal testimony to witnesses presented by other parties at the hearing. Dr. Hartwig's curriculum vitae is attached as Exhibit 1.
2. NAMIC and APCIA reserve the right to amend or supplement this list before the hearing currently set for October 26, 2026, at 9:00 AM.

Submitted by:



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ROBERT P. HARTWIG, PH.D., CPCU

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PROFESSIONAL EXPERIENCE

2016-Present **Clinical Associate Professor of Finance and Director, Risk and Uncertainty Management Center, University of South Carolina, Darla Moore School of Business, Columbia, SC**

Directed Center activities including industry relations, research funding, media, legislative and regulatory outreach and expert testimony, conducted sponsored (funded) research; coordinated student employment, internship and scholarship opportunities; Served as student mentor/advisor. Raised funds for Center operations.

Courses Taught

- *Introduction to Risk Management & Insurance*
- *Property and Liability Insurance*
- *Life and Health Insurance*
- *Corporate Financial Analysis*

2007-2016

President & Economist, Insurance Information Institute, New York, NY

- Served as Chief Executive Officer for leading international property/casualty insurance trade association whose members account for two-thirds of U.S. industry premiums;
- Successfully implemented and executed the Institute's core, analytically driven mission of providing high quality data, information, service and advocacy across all industry stakeholders including insurers, regulators, legislators, consumers, producers, media, academia and investors;
- Successfully expanded membership, strengthening the Institute's financial resources and reduced expenses while increasing influence on a global scale;
- Dramatically enhanced the Institute's profile and stature with state and federal public policymakers to the benefit of member organizations;
- Represented industry with expert testimony before state and federal regulatory bodies, including numerous U.S. House and Senate Committees with jurisdiction over insurance issues;
- Devised and executed technology-driven strategies for improving data quality and accessibility while reducing response times;
- Implemented sophisticated, integrated communications management strategies that significantly enhanced organizational and industry reputation;
- Demonstrated thought leadership and influence on key industry issues;
- Highly sought-after speaker, presenter and author across all property/casualty insurance and reinsurance segments;
- Presented frequently to company Boards, senior management, key staff, producers, clients and regulators/legislators;
- Attracted and retained top-flight talent across a wide variety of disciplines;
- Author/contributor on numerous industry research reports.

EXHIBIT

1

1998-2006

Senior Vice President & Chief Economist, *Insurance Information Institute*,
New York, NY

- Provided industry leadership as the Institute's Chief Economist and served as the industry's chief economist, principal media and internal spokesperson and its leading 'evangelist.' Work products and commentary frequently cited by media and insurance industry throughout the world;
- Responsible for representing industry's interests in many contentious and hostile environments on a diverse portfolio of regulatory and legislative issues as well as with media (television, radio, print, online and social) and the investment community;
- Produced written and oral testimony for various local, state and federal regulatory and legislative bodies, serving as the industry representative/expert on key issues;
- Responsible for satisfying high volume of technical inquiries and data requests from member organizations, governments, regulators and others on a wide variety of industry issues;
- Established consultative and public speaking franchises which resulted in overwhelming demand for appearances to address, company senior management, boards of directors, large/key clients, regulators, industry associations, producers (agents/brokers) and employees;
- Produced original, analytical research and a regular contributor of written articles on a wide variety of complex and pressing financial, legal and regulatory industry issues;
- Articles, presentations and videos regularly syndicated for insurance trade association and corporate in-house publications, newsletters and web sites; also used by corporate senior management (including CEOs) for internal presentations;
- Developed and maintained extensive contacts in the trade and external media as well as investment community, performing hundreds of interviews annually.

1993-1998

Director of Economic Research & Senior Economist, *National Council on Compensation Research (NCCI)*, Boca Raton, FL, and Hoboken, NJ

- Vigorously represented workers compensation insurance industry interests by providing live and written expert witness testimony on rate of return, cost of capital and econometric trend issues for workers compensation rate filings and hearings countrywide;
- Worked collaboratively with internal and external (carrier) actuarial, legal and government affairs/regulatory staff to achieve indicated rate targets across all NCCI states in both voluntary and residual markets;
- Interfaced with state regulators, offices of attorneys general and opposing expert witnesses;
- Developed, tested and maintained state-of-the-art rate of return and cost of capital models used to support rate filings and research activity;
- Pioneered research into econometric trending techniques used to support actuarial rate indications and published associated research in peer-reviewed actuarial journal, thus achieving regulatory acceptance of new methodologies;
- Contributed regularly to company publications used throughout the workers compensation insurance industry. Also published in peer-reviewed academic and actuarial journals.
- Satisfied data requests from NCCI clients and government organizations.

- 1997** **Senior Economist/Member of Management**, *Swiss Reinsurance Group*, New York NY
- Contributed to research and assisted in strategic planning for world's second largest reinsurance company;
 - Authored study on U.S. health care market in award winning *sigma* research series.
- 1991-1993** **Senior Statistician**, *United States Consumer Product Safety Commission*, Washington, DC
- Conducted and led investigative analyses into new and emerging hazards involving thousands of consumer products;
 - Employed and developed epidemiological methods to identify and analyze injury and fatality patterns and trends;
 - Made reports and recommendations to Commission management on urgent public safety and health matters.
- 1988-1991** **Senior Research Assistant**, *University of Illinois, Bureau of Economic and Business Research*, Champaign, IL
- Conducted independent research into wide variety of issues affecting local and state economic activity, including analyses of electric/gas rate regulation in the State of Illinois and the impact of military base closures;
 - Contributed to regular economic forecasts and statistical publications.

EDUCATION

- 1993 Ph.D. in Economics, *University of Illinois*, Urbana-Champaign, IL
- 1988 M.S. in Economics, *University of Illinois*, Urbana-Champaign, IL
- 1986 B.A. in Economics, *University of Massachusetts*, Amherst, MA
- 2002 Chartered Property-Casualty Underwriter (CPCU), *American Institutes for CPCU*, Malvern, PA

PROFESSIONAL MEMBERSHIPS, BOARDS & ASSOCIATIONS

- Washington Survey and Rating Bureau (Board Member, 2021 – present)
- Federal Reserve Insurance Policy Advisory Cmte. (2023 – 2025)
- GuideOne Insurance (Board Member, 2018 – 2024)
- American Risk and Insurance Association (**Past Director**)
- Griffith Insurance Education Foundation (**Past Trustee**)
- Independent Insurance Agents and Brokers Association of New York (**Past Director**)
- Insurance Industry Charitable Foundation (**Past Director**)

AWARDS & DISTINCTIONS

2025	University of South Carolina Professional Track Faculty Outreach Award
2021	Society of Insurance Research Distinguished Service Award
2014, 2016	Insurance Business America "Hot 100" List
2012	Named to <i>National Underwriter's</i> list of Top 25 Living Legends in Insurance
2011	Chairman's Award: National Association of Mutual Insurance Companies (NAMIC)
2010	Legal Reform Research Award, United States Chamber of Commerce Institute for Legal Reform

PROFESSIONAL PUBLICATIONS (AVAILABLE UPON REQUEST)

I have authored and co-authored many studies and research reports on behalf of the industry. In addition to serving as a contributing writer for many leading industry trade publications, such as *Best's Review* and *National Underwriter*, my papers/studies have appeared or been cited in numerous publications. Copies available upon request.

EXPERT WITNESS TESTIMONY

I also deliver expert testimony on behalf of the industry before many state and federal regulatory and legislative bodies. A list of Congressional Committees where I have served as an industry witness is below. I have testified multiple times before a number of these committees.

- U.S. Senate Judiciary Committee)
- Senate Banking, Housing and Urban Affairs Committee
- House Financial Services Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises
- House Financial Services Subcommittee on Oversight and Investigations
- House Committee on Transportation and Infrastructure
- Federal Insurance Office

States in which I have delivered live expert testimony on a variety of issues include:

- Alabama, Connecticut, Delaware, Florida, Georgia, Louisiana, Maryland, Massachusetts, Michigan, New Jersey, New York, Ohio, Oregon, Rhode Island, South Carolina, Texas, Vermont and Virginia

EXTERNAL PRESENTATIONS

I have made hundreds of company and industry presentations in recent years—and well over 1,000 throughout my career—all over the world. Presentation topics vary widely depending on the company/organization and current critical industry issues. Audiences include: Boards of Directors, Senior Management Teams, Agents & Brokers, Clients, Underwriters, Actuaries, Claims Professionals, Attorneys, Trade Associations, Regulators/Legislators, Government Affairs Staff and Communications/PR Staff.

Below is a sampling of requested presentation topics:

- Catastrophe/Climate Risk
- Commercial Insurance Market Trends
- Construction Sector Risk
- Economic Overview/Outlook and Impacts on the P-C Insurance Industry
- Energy Insurance Markets
- Geopolitical Risk
- Inflation & Recession
- Insurance Fraud
- Interest Rate Environment & Implications for Insurers
- Investment Market Volatility
- Labor Market Trends & Impacts on the P-C Insurance Industry
- Pandemic Risk/COVID-19
- Personal Lines (Auto and Home) Insurance Market Trends
- Reinsurance and ILS Markets
- Social Inflation/Legal System Abuse
- State-Specific P-C Market Analyses
- Terrorism
- Trucking Industry Risks
- Workers Compensation Insurance