

**BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF 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

FILED
SEP 14 2026
INSURANCE COMMISSIONER
OKLAHOMA

WITNESS LIST OF BOB SULLIVAN

COMES NOW Bob Sullivan, an interested party to this proceeding pursuant to the Notice of Hearing filed herein on July 14, 2026, by and through his attorney of record, and names below the witnesses he intends to call when this matter is heard on October 26, 2026. The Order for Continuance entered September 10, 2026 fixed noon on September 14, 2026 as the deadline for doing so. Mr. Sullivan files this list while his objection to the Motion to Dismiss Parties Due to Lack of Standing remains pending, and nothing here waives that objection.

Neither the Administrative Procedures Act nor any rule of this Department obliges a party to say in advance what a witness will be asked. The Order for Continuance calls for a list of witnesses, and a list is all the Order requires. Mr. Sullivan offers the short descriptions that follow anyway, so that this Court and the other participants have some sense of what he intends to prove. They are offered for that purpose and no other. Nothing in them narrows what any witness may be asked, on direct examination or on any other.

The Witnesses

1. Bob Sullivan

c/o Michael J. Hunter, PLLC
100 N. Broadway, Suite 3020
Oklahoma City, Oklahoma 73102

Mr. Sullivan sells insurance for a living and owns a home in Rogers County. He holds an Oklahoma producer license and a surplus lines broker license, and placing property coverage for

Oklahoma property owners is part of his business. He will testify to what that work has shown him about who will write homeowners coverage in this state, on what terms, and at what price, and to what happens to a risk when no admitted carrier wants it. He will testify to his own policy and to what he has been charged for it. He will testify to the letter he sent Commissioner Mulready on February 24, 2026 asking for this hearing, and to what became of that request. His Affidavit, filed September 10, 2026, covers much of this ground. All of it goes to the six things 36 O.S. § 984(B)(1) directs the Commissioner to weigh.

2. The Honorable Glen Mulready, Insurance Commissioner

Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma 73105

Commissioner Mulready signed the April 7, 2026 order in Case No. 26-0215-COR denying

Mr. Sullivan's request for a hearing under Section 984, and six weeks later announced that he would convene one. Mr. Sullivan will examine him about that order and the material behind its findings, about how the Department went about weighing the six factors the statute sets out, and about where the Department stands today on the question this hearing exists to answer. He is called adversely.

3. Landon Hubbard, Chief of Market Regulation

Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma 73105

Mr. Hubbard runs market regulation for the Department and oversees its market conduct work. Mr. Sullivan will examine him about what the Department actually knows about this market — the figures it keeps, the reports it produces, what its examinations have turned up — and about how that knowledge bears on the six factors. He too is called adversely.

What Is Reserved

Mr. Sullivan may call anyone another participant has listed, and may examine any such witness whether or not the participant who listed him puts him on the stand. He may call whatever witness is needed to answer evidence offered against him, and whatever custodian is needed to put a document before this Court. He has designated no expert witness, and reserves the right to designate one.

This list may be amended or added to on reasonable notice and on whatever schedule this Court sets. Filing it concedes nothing about the scope of the hearing the July 14, 2026 Notice defines, and waives no objection to any witness another participant has named.

Respectfully submitted,

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CERTIFICATE OF SERVICE

I, Michael J. Hunter, hereby certify that on this 14th day of September 2026, a true and correct copy of the above and foregoing *Witness List of Bob Sullivan* was filed with the Oklahoma Insurance Department by electronic mail to OIDlegal@oid.ok.gov, and was served by electronic mail upon:

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[via OIDlegal@oid.ok.gov]

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