

FILED

SEP 14 2026

INSURANCE COMMISSIONER
OKLAHOMA

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

IN RE: HEARING PURSUANT TO 36 O.S.)
§ 984 AS TO WHETHER THE OKLAHOMA) CASE NO. 26-0820-TRN
HOMEOWNERS INSURANCE MARKET)
IS NONCOMPETITIVE)

WITNESS LIST OF THE STATE OF OKLAHOMA,
EX REL. GENTNER DRUMMOND, ATTORNEY GENERAL

COMES NOW the State of Oklahoma, ex rel. Gentner Drummond, Attorney General of the State of Oklahoma (the “Attorney General”), a party to this proceeding pursuant to 74 O.S. § 18b(A)(22), and pursuant to the Order for Continuance entered September 10, 2026, which directs that “[t]he deadline for all parties to file their list of witnesses who will be called to testify at the October 26, 2026 hearing shall be September 14, 2026 at 12:00pm,” submits the following list of witnesses.

The descriptions of subject matter set out below are furnished as a courtesy to this Court and to the parties. Neither 36 O.S. § 984, the Administrative Procedures Act, nor OAC 365:1-7 requires a statement of the subject matter of a witness’s testimony, and the Order for Continuance requires only a list of witnesses. These descriptions are general and illustrative. They are not intended to limit, and shall not be construed to limit, the subject matter or scope of any witness’s testimony, whether on direct, cross, redirect or rebuttal examination.

I. EXPERT WITNESSES

1. Christopher Warren Young, Jr., Ph.D.

c/o Whitten Burrage
512 North Broadway Avenue, Suite 300
Oklahoma City, Oklahoma 73102

Dr. Young is an economist. He is expected to address, among other subjects, the economic framework for assessing whether a reasonable degree of competition exists in an insurance market, and each of the six factors set out at 36 O.S. § 984(B)(1)(a) through (f), together with the data, methodology and bases stated in his report.

2. J. Robert Hunter, FCAS, MAAA

c/o Whitten Burrage
512 North Broadway Avenue, Suite 300
Oklahoma City, Oklahoma 73102

Mr. Hunter is a consulting actuary, a Fellow by Examination of the Casualty Actuarial Society and a Member of the American Academy of Actuaries, a former Insurance Commissioner of the State of Texas, and a former Federal Insurance Administrator. He is expected to address, among other subjects, the reports and publications of the National Association of Insurance Commissioners and the reliance customarily placed on them by actuaries and regulators, and each of the six factors set out at 36 O.S. § 984(B)(1)(a) through (f), together with the data, methodology and bases stated in his written testimony.

3. Birny Birnbaum

c/o Whitten Burrage
512 North Broadway Avenue, Suite 300
Oklahoma City, Oklahoma 73102

Mr. Birnbaum is a consulting economist and a former insurance regulator, having served as Associate Commissioner for Policy and Research and as Chief Economist of the Texas Department of Insurance. He is expected to address, among other subjects, the

meaning of competition for purposes of determining whether rate regulation is needed to protect insurance consumers, the definition of the relevant product and geographic markets, the methodology and data required to assess competition, and each of the six factors set out at 36 O.S. § 984(B)(1)(a) through (f), together with the data, methodology and bases stated in his report.

4. Allan Schwartz, FCAS, MAAA

c/o Whitten Burrage
512 North Broadway Avenue, Suite 300
Oklahoma City, Oklahoma 73102

Mr. Schwartz is a consulting actuary, a Fellow by Examination of the Casualty Actuarial Society and a Member of the American Academy of Actuaries, and a former Chief Actuary of the North Carolina Department of Insurance and Assistant Commissioner of Property and Liability Insurance of the New Jersey Department of Insurance. He is expected to address, among other subjects, the concentration of the Oklahoma homeowners insurance market and the extent of common reliance among insurers on advisory loss costs, matters bearing on the factors set out at 36 O.S. § 984(B)(1)(a) through (f), together with the data, methodology and bases stated in his written testimony.

II. FACT WITNESSES

5. The Honorable Glen Mulready, Insurance Commissioner

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

Commissioner Mulready is expected to address, among other subjects, the Order entered April 7, 2026 in Case No. 26-0215-COR and the findings and data underlying it; the Department's application of the six factors set out at 36 O.S. § 984(B)(1); and the

Department's position on the question presented in this proceeding. The Attorney General may examine this witness as an adverse witness.

6. Landon Hubbard, Chief of Market Regulation

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

Mr. Hubbard is expected to address, among other subjects, the market data the Department maintains and reports for the Oklahoma homeowners line, the Department's market regulation and market conduct functions, and the factors set out at 36 O.S. § 984(B)(1). The Attorney General may examine this witness as an adverse witness.

7. Greg Lawson

Former Manager of Statistical Analysis and Rate
and Form Compliance, Oklahoma Insurance Department
Address to be furnished upon request

Mr. Lawson is a former employee of the Oklahoma Insurance Department, where he served for more than twenty years and had responsibility for the review of rate and form filings. He is expected to address, among other subjects, the Department's practices in the receipt and review of homeowners rate filings, and the factors set out at 36 O.S. § 984(B)(1). As a former employee of the Department, this witness is identified with an adverse party, and the Attorney General may examine him as an adverse witness.

III. RESERVATIONS

Rebuttal. The Attorney General reserves the right to call any witness necessary to rebut testimony or evidence offered by any other participant, including rebuttal by the witnesses designated above.

Witnesses listed by others. The Attorney General reserves the right to call any witness listed or called by any other participant, and the right to examine any such witness, whether or not that participant calls the witness.

Foundation and records. The Attorney General reserves the right to call a custodian of records of the Oklahoma Insurance Department, or of any insurer or advisory organization, to the extent necessary to lay foundation for a document offered at the hearing, and to call any witness needed to authenticate a public record or a publication of the National Association of Insurance Commissioners.

Supplementation. The Attorney General reserves the right to amend or supplement this list, to withdraw or substitute a designated witness, and to furnish supplemental expert submissions, upon reasonable notice to the parties and subject to any schedule this Court may set. Nothing in this filing waives any objection to the scope of the hearing as defined by the Notice of Hearing of July 14, 2026, or to the testimony of any witness designated by any other participant.

Respectfully submitted,



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CERTIFICATE OF SERVICE

I, Reggie N. Whitten, hereby certify that on this 14th day of September 2026, a true and correct copy of the above and foregoing *Witness List of the State of Oklahoma, ex rel. Gentner Drummond, Attorney General* 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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The Honorable John D. Miller
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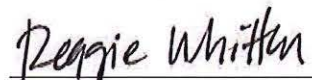
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