GENTNER DRUMMOND
ATTORNEY GENERAL

July 27, 2026

Via Email

The Honorable Glen Mulready
Oklahoma Insurance Commissioner
400 NE 50th St.
Oklahoma City, OK 73105
Glen.Mulready@oid.ok.gov

Re: Release of examination report

Dear Commissioner Mulready:

As you are aware, in your tenure as Oklahoma's Insurance Commissioner, insurance companies have increased home insurance rates on Oklahomans by more than 50%, outpacing the national average by double digits. Nearly one year ago, I sent you a letter demanding action to ensure Oklahomans do not pay excessive homeowner's insurance rates.[1] In response, you failed to act and instead backed the large corporations, stating that Oklahoma clearly has a "vibrant free market . . . [with] zero profits being made in our homeowners market for the last five years."[2] Oklahoma homeowners continued to pay inflated premiums while the insurance companies continued to report record revenue and profits. Accordingly, I went after them, first in 2025. In response to my lawsuit, you issued two press releases. First, you told Oklahomans that your office has been investigating the insurance companies' market conduct for two years and that action would be published in the first quarter of 2026.[3] Second, you announced a series of legislative proposals in 2026.[4] Included in your legislative agenda was "legal reform," but noticeably absent was a key measure I included in my insurance reforms—changing the system by which insurance companies file rates from "use and file" to "file and use." While the Legislature was enacting one

[1] J.C. Hallman, Oklahoma Has Highest Nation's Average Homeowners Insurance Premiums: Insurance Actuaries in Texas and Kansas Save Consumers Millions While Oklahomans Pay Top Dollar, OKLAHOMA WATCH, https://oklahomawatch.org/2025/07/16/oklahoma-has-nations-highest-average-homeowners-insurance-premiums/ (updated Nov. 19, 2025).

[2] Matt Patterson, Oklahoma's rising property insurance rates create 'Mayhem' for consumers, NONDOC (Oct. 22, 2025), https://nondoc.com/2025/10/22/oklahomas-rising-property-insurance-rates-create-money-mayhem-for-consumers/.

[3] Press Release, Okla. Ins. Dep't, Ins. Comm'r Issues Statement About State Farm Lawsuit (Dec. 8, 2025), https://www.oid.ok.gov/release_120825/.

[4] Press Release, Okla. Ins. Dep't, Okla. Ins. Dep't and Legislators Announce 2026 Legislative Package to Strengthen Consumer Protections and Address Rising Homeowners Insurance Costs (Dec. 10, 2025), https://www.oid.ok.gov/release_121025/.

of my key policy reforms in the 2026 legislative session, you cited multiple reasons for delaying the release of the report. So, I insisted that you hold a hearing on market competition with public participation and transparency, yet you again stalled and refused.

As of today, Oklahomans still do not have the investigation report, and you are playing political games with the market competition hearing, setting it more than six months after the initial demand and trying to run out the clock on your tenure as Commissioner. As Oklahoma's chief law officer and in accordance with my duty to "represent and protect the collective interests of insurance consumers of this state," I request that you immediately publicly release the report and investigative findings from the review of roof-claim handling practices, including the underlying reports and workpapers. 74 O.S. § 18b(A)(22). Again, you promised Oklahomans that it would be issued in the first quarter of 2026. We are well into the third quarter.

To the extent you claim the report is confidential, that is wholly inconsistent with your prior representation to Oklahomans that you would publicly release it, and it is legally flawed. To be sure, title 36, Section 309.4(E)(1) of the Oklahoma Statutes does require the Insurance Commissioner to "hold the content of the examination report as private and confidential information" for two days. Significantly, "[t]hereafter, the Commissioner may open the report for public inspection so long as no court of competent jurisdiction has stayed its publication." Additionally, subsection E, paragraph 2 creates another exception. Paragraph 2 states, "Nothing in [s]ections 309.1 through 309.7 . . . shall prevent or be construed as prohibiting the Commissioner from disclosing the content of an examination report, a preliminary examination report or results, or any matter relating thereto," to a state law enforcement official. Clearly, whether to my office or the public, the authority to release the report exists.

Accordingly, Commissioner, deliver on your promise and release the report by July 31, 2026. Oklahomans who filed roof claims during the period under review still have no way to learn what the Department found or whether it intends to act.

Respectfully,

GENTNER DRUMMOND
Attorney General