MAKE INSURANCE FAIR AGAIN



Bob Sullivan's Plan to Lower Insurance Rates in Oklahoma

Conservative. Proven.
Fighting for Oklahomans — Not Big Insurance.

BOB SULLIVAN
FOR
INSURANCE COMMISSIONER

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It's Time to Fight Back

Oklahoma families pay the highest insurance rates in America — higher than California, Colorado, even Florida.

WHY? Because career politicians and weak regulators have let Big Insurance run wild, padding profits while Oklahomans get punished.

I've spent 20 years inside the insurance world. I know their games, their excuses, and their tricks — and I'm done watching them take advantage of hardworking families.

Like President Donald J. Trump, I'm running to drain the swamp right here in Oklahoma's insurance system and put our people first.



"If Big Insurance can generate record profits, they can afford to treat Oklahoma families fairly."

— Bob Sullivan

OKLAHOMA HAS THE HIGHEST INSURANCE RATES IN AMERICA.



THE CRISIS:
What's Broken in Oklahoma's Insurance Market

1. Sky-High Rates

Oklahoma ranks #1 in the nation for property and casualty insurance costs.

Premiums have doubled — even tripled — in many communities. Families are being priced out of homeownership, and small businesses are being strangled by costs.

2. Market Collapse

Insurance carriers are fleeing the state, leaving Oklahomans with fewer choices and higher prices. Some industries — like senior living, schools and marinas — have just one admitted carrier left.

That's not a free market. That's a captive market — and Oklahomans are trapped paying whatever they're told.

3. Weak Regulation

For too long, the Insurance Commissioner's office has been too cozy with the industry it's supposed to regulate. Regulators "review" filings but can't force transparency or stop unjustified rate hikes.

That's not regulation — that's surrender.

4. Lawsuit Abuse & Litigation Funding

Predatory trial lawyers and shady out-of-state funders are turning insurance lawsuits into profit machines. They sue, settle, and cash out — while the rest of us pay the bill.

It's legalized extortion, and Oklahoma families are the victims.

5. Illegal & Uninsured Drivers

Thousands of uninsured drivers — including many who are in our country illegally — are raising auto insurance rates for everyone else.

Law-abiding Oklahomans are footing the bill for those who break the law — and it's time for that to stop.

6. Small Business Squeeze

Oklahoma small businesses are getting hit from every direction — rising employee benefits costs, rising commercial property premiums, higher auto insurance, and skyrocketing liability coverage. For many employers, insurance has become a hidden tax that makes it harder to hire, harder to grow, and harder to keep the doors open.

When business insurance costs explode, owners have only bad options:

- ✖ Pass costs onto customers
- ✖ Cut employee benefits
- ✖ Delay raises and hiring
- ✖ Or in the worst cases — shut down

That doesn't just hurt business owners. It raises prices for every Oklahoma family.



Fixing What's Broken:
The People's Insurance Plan

Oklahoma doesn't need more bureaucracy — it needs backbone.

We need an Insurance Commissioner who will stand up to Big Insurance, fight for families, and finally make this system work for the people who pay the premiums.

1. Demand Transparency from Big Insurance

Oklahoma families deserve to know why their rates are skyrocketing — not just be told to pay more.

I'll demand full transparency from every insurer who files a rate increase.

- Require insurers to open their books and disclose the actuarial data, loss ratios, and risk assumptions behind their filings
- Empower the Insurance Department to audit and publish comparisons between carriers
- Require plain-English rate explanations for consumers — not legal mumbo-jumbo

2. Give the Commissioner the Enforcement Muscle to Protect Consumers

Right now, it's cheaper for insurance companies to ignore regulators than to do what's right.

That ends under my watch.

- Bigger penalties for insurers that slow-walk claims or delay payments
- Create a Consumer Restoration Fund to reimburse Oklahomans harmed by insurer misconduct
- Strengthen investigative and audit powers to expose and stop abuse

3. Make Oklahoma Competitive Again: More Carriers, Lower Rates

When insurers leave, competition dies — and prices skyrocket. We'll fix that.

- Streamline the licensing and filing process for responsible insurers ready to do business here
- Extend reciprocity to trustworthy carriers from neighboring states
- Encourage new Oklahoma-based mutual companies that reinvest in policyholders

"I'll put **Oklahoma families and businesses FIRST** — not corporate insiders." **— Bob Sullivan**

"When we fix the system, competition will return. A-rated carriers will invest here again — and **Oklahomans will finally see the lower rates** they deserve." **— Bob Sullivan**

4. Recruit A-Rated Carriers and Restore Confidence

Oklahoma's insurance market has lost too many reputable carriers.

When strong, A-rated companies leave, competition disappears and costs rise. It's time to bring them back — on Oklahoma's terms. As Insurance Commissioner, I'll:

- Launch a Competitive Market Task Force of A-rated carriers, conservative legislators, and business leaders to identify barriers to entry
- Streamline rate-filing approvals to make Oklahoma's climate fast, fair, and predictable
- Meet personally with top-rated carriers and invite them to invest in Oklahoma again
- Spotlight and celebrate financially strong insurers that serve Oklahomans well

5. Stop Lawsuit Abuse and Predatory Litigation Funding

Out-of-state funders and greedy lawyers are gaming the system and driving up premiums.

I'll fight to restore fairness and balance.

- Require full disclosure of litigation funding sources
- Support reforms to limit predatory lawsuit lending
- Partner with the Attorney General to target fraud and abuse that raise premiums statewide

6. Crack Down on Uninsured and Illegal Drivers

Oklahoma drivers who play by the rules shouldn't pay for those who don't.

As Commissioner, I'll work with law enforcement to:

- Strengthen enforcement against uninsured and illegal drivers
- Expand data-sharing to track repeat offenders
- Increase penalties for those who continue to drive uninsured

7. Protect Homeowners from Runaway Premiums

Homeowners across Oklahoma are being crushed by premium increases. It's hurting families and driving away new investment.

- Push for emergency authority to freeze unjustified rate hikes during crises
- Require faster disaster response and claims settlement from insurers
- Launch a Property Protection Task Force to find long-term solutions for high-risk areas

8. Build Stronger Roofs — Lower Premiums Statewide

Hail is one of the biggest drivers of insurance costs in Oklahoma. Every storm brings billions in losses — and every homeowner ends up paying the price.

We can't change the weather, but we can build smarter. As Insurance Commissioner, I'll:

- Partner with the Insurance Institute for Business & Home Safety to expand FORTIFIED Roof certification
- Encourage insurers to reward impact-resistant roofs with premium discounts
- Create a Resilient Roof Certification Program for reputable Oklahoma roofers
- Crack down on fraudulent storm chasers who overcharge and vanish after disasters

9. Strengthen Fire Protection — Lower Rates for Every Community

Better fire protection means lower rates — and safer lives.

Cities with strong fire departments and better ISO ratings pay lower insurance premiums. When fire ratings drop, costs go up for everyone. As Insurance Commissioner, I'll:

- Launch a Fire Protection Partnership Program to help communities improve their ISO/Verisk ratings
- Work with insurers to ensure communities get premium credit for better fire protection
- Coordinate with the State Fire Marshal, OSU Fire Service Training, and Oklahoma Municipal League to enhance readiness
- Create a Fire Rating Dashboard to track and celebrate top-performing departments

10. Protect Oklahoma Small Businesses From Crippling Insurance Costs

Oklahoma's economy runs on small businesses — the people who take the risk, meet payroll, and serve their communities. They shouldn't be punished by a broken insurance market. As Insurance Commissioner, I'll fight to:

- Lower commercial property and liability costs by increasing competition and stopping rate manipulation
- Crack down on claim delays that keep businesses in limbo and drive up loss costs
- Stop lawsuit abuse that turns liability coverage into a blank check for trial lawyers
- Promote common-sense reforms that help Oklahoma stay open for business, not priced out of business

11. Partner with Conservative Lawmakers for Lasting Reform

This isn't about growing government — it's about restoring accountability.

I'll work hand-in-hand with conservative legislators to modernize regulations and keep the Insurance Commissioner's office focused on protecting the people — not the insurance lobby.

"The Insurance Commissioner should be **a watchdog for the people,** not a lapdog for the industry." **— Bob Sullivan**

The Path to a Top-Quartile Insurance Market

Oklahoma shouldn't settle for last place.

We can — and will — move into the top 25% of states for insurance affordability by focusing on market strength, consumer protection, and innovation.

1. Create an Oklahoma Resilience Fund

A market-based reinsurance pool for catastrophic losses — no taxpayer money — to keep insurers from leaving after severe weather.

2. Build an Oklahoma Insurance Data & Innovation Center

Use real data, analytics, and partnerships with OSU, OU, and UCO to make Oklahoma the smartest insurance market in America — not the most expensive.

3. Launch an Insurance Innovation Sandbox

Invite new carriers and products to test here: parametric hail coverage, roof credits, flexible small business insurance — modern solutions for modern risk.

4. Establish a Consumer Bill of Rights

Guarantee fast, fair claims and plain-language policies. No more slow-walking, fine print, or hidden surprises.

5. Modernize the Agent and Adjuster Workforce

Certify "Oklahoma-Trained Agents" who meet top ethics and service standards — improving the customer experience at the front line.

6. Strengthen Anti-Fraud Enforcement

Target staged claims, contractor fraud, and auto scams with a more robust Fraud Bureau and data-sharing network.

7. Publish an Annual Insurance Market Health Report

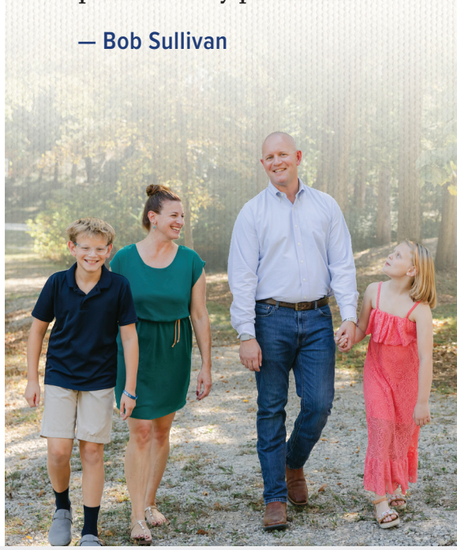
Track rate trends, carrier participation, and consumer satisfaction — bringing sunlight and accountability to the process.

8. Incentivize Local Investment

Encourage insurers to reinvest in Oklahoma infrastructure and communities — rewarding those who help build our state's future.

"**Our goal is simple:** make Oklahoma one of the best states in America for affordable, reliable insurance — where families can protect what they've built and businesses can grow without being punished by premiums."

— Bob Sullivan



PROOF IT WORKS: Workers' Comp Reform Delivered Results

Oklahoma reformed workers' compensation in 2014 — and the results were tremendous. That's proof that smart, conservative reform can drive costs down without hurting the people insurance is supposed to protect.

Now it's time to bring that same reform mindset to:

✔ **Property** ✔ **Auto** ✔ **Liability** ✔ **And the broader commercial insurance market**

The Right Experience. **The Right Time.**



I'm not a politician — I'm a professional who's spent 20 years inside this industry, fighting for homeowners, small businesses, and families.

I've seen how Big Insurance rigs the system — and I know exactly how to fix it.

I'm a 4th-generation Oklahoman, a husband, father, and man of faith. I believe God put us here to protect and serve the people who make this state great.



We deserve lower rates, faster service, and a fairer system that works for us, not the powerful few.

- ✔ **Make Insurance Fair Again**
- ✔ **Lower Rates. Real Accountability. Oklahoma First.**
- ✔ **This fight isn't about politics — it's about people.**

As Insurance Commissioner, I'll stand with President Trump, take on Big Insurance, and Make Insurance Fair Again — so Oklahoma's families can finally win.



BOB SULLIVAN FOR INSURANCE COMMISSIONER

Fighting for Oklahomans — Not the Insurance Lobby.

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Authorized and Paid for by Bob Sullivan for Insurance Commissioner 2026