

Denied

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rights, stalling claims, and preventing policyholders from getting even basic repairs done to their property,” the March 2019 petition read.

Coppermark spent \$30,000 to take the fight all the way to the Oklahoma Supreme Court, where a dismissal amounted to a stalemate, Cannon said.

300 Complaints

It was around that same time that Cannon and Lee noticed an uptick in denied roof claims, they said. It wasn’t just State Farm, it was everyone — but State Farm had most of the market share.

What they were seeing was insurers delaying claims as long as possible, ignoring laws that established deadlines for claim filings, inspections and decisions.

Those laws were supposed to be enforced by the insurance department.

Cannon recalled attending a meeting a few years earlier with insurance commissioner John Doak. Doak emphasized, Cannon said, that the insurance department became aware of bad practices only if they received complaints.

As Doak described it, the department did not receive many complaints.

An attorney, Cannon said, suggested that Coppermark consider filing complaints about delayed roof claims in an attempt to head off unnecessary litigation. Perhaps the insurance department would take action.

“We were trying to prevent lawsuits,” Cannon said.

From late 2018 to the end of 2020, Coppermark filed approximately 300 complaints.

It Felt Like a Threat One day in January 2021, Cannon said, as the full Coppermark team sat around a conference table, a call came in from the insurance department.

Cannon put it on speakerphone.

The call was recorded. The caller identified himself as Mike Rhoades with the insurance

department, but did not otherwise indicate his position within the department. Today, Mike Rhoades is Commissioner Glen Mulready’s personal designee to the Oklahoma Employees Insurance and Benefits Board of the department’s group insurance division.

In a measured but hostile tone, Rhoades called attention to a great number of complaints that had come from Coppermark.

Rhoades said that the complaints were being referred to the legal department for possible action. That was strange, Cannon said. What he meant was that the complaints were not being sent to the department’s market conduct team, which would have been the appropriate group to evaluate complaints.

“It felt like a threat,” Cannon said.

Lee recalled that she immediately had suspicions about the true nature of the call.

“I thought, ‘Who at State Farm asked them to make this call?’” Lee said.

The tense conversation continued for several minutes before a peculiar discrepancy popped up.

Cannon told Rhoades that Coppermark had been sending in complaints for years.

“Yeah, we know, we’ve got 50 of ‘em,” Rhoades said.

“Fifty?” Cannon said. “I’ve got 300!”

Rhoades then said the true number the department had received was “50-plus,” but the discrepancy went unresolved in the conversation. In the months to come, Coppermark would send the insurance department a pointed letter documenting the call, and the legal department would respond with a terse rejection of all of the complaints.

Leery of spending another \$30,000 on a lawsuit, Coppermark set aside the 10 huge binders filled with the complaints they had filed. They began to suggest to their clients that they submit complaints directly, sometimes including materials prepared by Coppermark.

63 Months

In the years that followed, Coppermark handled hundreds of State Farm claims. Cannon

and Lee testified in numerous State Farm legal proceedings as expert witnesses.

“Last year, we were in deposition four times one month on State Farm claims alone,” Cannon said.

In some of the depositions, State Farm attorneys attempted to discredit their testimony.

“They’ve done everything in the world to try to prevent us from helping their insureds,” Lee said.

State Farm did not respond to a request for an interview about Coppermark and the case of Shaun and Karen Powers. However, in December, the company issued a statement about Oklahoma homeowners claims that attested to close coordination with the insurance department.

Cannon and Lee did not think again of the peculiar 2021 phone call until December, when Oklahoma Watch began covering hundreds of bad-faith roof claims and the attorney general’s intervention.

Coppermark contacted Oklahoma Watch shortly after it published a story that included a November 2023 recording of Commissioner Mulready describing an ongoing investigation of roof claims.

The 2023 recording and the 2021 phone call appeared to overlap.

In the 2023 recording, Mulready said that the investigation had been undertaken because of an uptick in complaints.

After several years in which complaints about a particular insurance company had remained flat, the department suddenly received 53 complaints in a single year, Mulready said. He did not indicate which year.

The numbers line up. In 2021, the phone call from Rhoades at the insurance department described 50-plus complaints. In 2023, Mulready specified 53 complaints.

In December, Mulready again referenced the investigation of roof claims in a press release responding to the attorney general’s State Farm intervention. That suggested an investigation that had lasted at least 28 months, which is significantly longer than a typical insurance

department investigation.

The Coppermark complaints suggest that the investigation may be even older.

Lee was convinced. Even though their complaints had been denied, she believed the insurance department had relied on their complaints to launch an investigation. “Yeah, 100% that uptick was because of us,” Lee said.

Lee and Cannon estimated that, at first, they had submitted approximately 20 complaints about State Farm electronically. When those went ignored, they started printing hard copies for their binders and sending them in via certified mail. There were 30 of those.

If Lee is right, then the insurance department’s investigation of roof claims, which Mulready has promised will be completed by the end of the first quarter of 2026, may have lasted 63 months.

Mulready refused an interview request for this story.

“This Job Has Been My Entire Life”

The storm that destroyed the home of Shaun and Karen Powers hit three months after the phone call that put an end to Coppermark’s strategy of flooding the insurance department with complaints.

Coppermark assisted Shaun Powers with his claim. State Farm issued a report that estimated the Powers’ replacement cost at \$3,056.29. A Coppermark report estimated damage on two separate structures at \$58,041.99.

Cannon and a State Farm adjuster conducted a joint inspection in December 2021. Two days later, State Farm rejected the Coppermark report.

“State Farm is not approving payment for replacing the roof surface of either structure,” a State Farm letter said.

It was all too much for Karen Powers, Shaun Powers said.

“She went downhill very quickly after that,” he said. “It was just one setback after another.”

He encouraged his wife to give up her job at a State Farm agency.

By then, Shaun Powers said, as the number

of denied roof claims coming through her office multiplied, Karen Powers had begun advising clients to move their business to independent agents.

But she couldn’t quit her job.

“She said, ‘I can’t lose my job. This job has been my entire life,’” Shaun Powers said.

In 2023, the family had Fourth of July plans. Karen Powers went to work on the morning they were to leave on vacation, and then visited a hospital for a blood transfusion that was part of her cancer treatment. A broken vial required additional blood to be drawn. The extra blood loss caused Karen Powers to pass out; she was admitted to the hospital.

“She never came home,” Shaun Powers said. “She never made it back to work.”

The final insult from State Farm came just hours after Karen Powers died, early on the morning of August 2, 2023.

Shaun Powers came home from the hospital at 4 a.m. State Farm called a few hours later.

They sent a check for \$14,000 and canceled the Powers’ homeowners policy.

A Bag of Skittles

Greg Cannon has been left with sharp feelings about how insurance companies conduct their business in the absence of true regulation from the Oklahoma Insurance Department.

“They’re able to basically rape and pillage, unchecked,” Cannon said. “They can raise their rates, and they can do anything they want. They’re going to take Oklahomans’ money, and they’re going to pay out hurricane victims in Florida with our money while keeping their bottom line.”

Shaun Powers’ feelings, directed at State Farm, were even more visceral.

“You want to say that it’s water under the bridge,” Shaun Powers said. “But you know, God forgives and God forgets, but I don’t. I’ll eat a bag of Skittles and watch you burn in Hell.”

His resolve was all he had left.

“I can’t do anything, but I’ll never forget what State Farm did,” Shaun Powers said. “I’ll never forget how they treated my wife.”

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Legals

IN THE DISTRICT COURT OF CUSTER COUNTY COURTHOUSE, ARAPAHO, OKLAHOMA

IN THE MATTER OF THE ESTATES OF BETTY LORENE EDWARDS, Deceased; and J. C. EDWARDS, Deceased,

NOTICE OF HEARING FINAL ACCOUNT AND PETITION FOR ALLOWING FINAL ACCOUNT, DETERMINATION OF HEIRS AND DISTRIBUTION AND DISCHARGE PB-2025-107

Notice is hereby given that JIM EDWARDS, Administrator of the estates of BETTY LORENE EDWARDS, deceased, and J. C. EDWARDS, deceased, having filed in this Court his Final Account of the administration of said estates and Petition for order allowing same, determination of heirs, distribution and for final discharge of said Administrator, the hearing of the same has been set by the Court or Monday, the 2nd day of March, 2026, at 10:30 o'clock, a.m., in the Custer County District Court at the Courthouse

in Arapaho, Oklahoma, and all persons interested in said estate are notified then and there to appear and show cause, if any they have, why said account should not be settled and allowed, the heirs of said BETTY LORENE EDWARDS, deceased, and J. C. EDWARDS, deceased, determined, said estates distributed, and the Administrator be discharged.

DATED this 2nd day of February, 2026.

/s/ Dana J. Hada
Judge of the District Court

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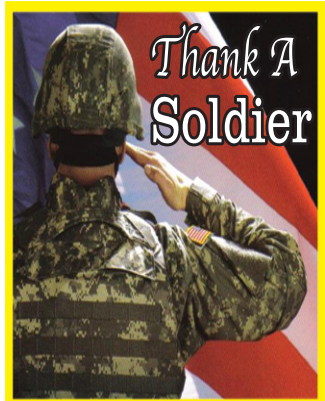
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