

**IN THE DISTRICT COURT OF COMANCHE COUNTY
STATE OF OKLAHOMA**

NEIL and LACY WEST,

Plaintiffs,

v.

STATE FARM FIRE AND CASUALTY
COMPANY and NANCY HOLCOMB INS.
AGENCY, INC.,

Defendants.

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Case No. CJ-2025-135

FILED

DISTRICT COURT

COMANCHE COUNTY, OKLAHOMA

June 23, 2026 5:01 PM

ROBERT MORALES, COURT CLERK

Case Number CJ-2025-135

DEFENDANTS' FINAL WITNESS LIST

Defendants, State Farm Fire and Casualty Company and Nancy Holcomb Ins. Agency, Inc., submit their Final Witness List in accordance with the Court's Scheduling Order. Discovery in this case is ongoing and is not to be completed until July 23, 2026. Therefore, Defendants cannot currently marshal all evidence to determine which witnesses will be necessary at trial and on which topics. Defendants reserve the right to add witnesses who become known during the remaining discovery period or whose testimony is first determined to be relevant during the remaining discovery period.

Subject to these reservations, Defendants submit the following as the list of witnesses they may call at the trial of this matter, together with a brief description of anticipated testimony:

NAME	PROPOSED TESTIMONY
Cedric Gooch External Claim Resource – Renfroe (formerly with Eberl) c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Mr. Gooch may testify concerning his review and investigation of Plaintiffs' property damage claim; his inspection of Plaintiffs' property and finding of limited hail damage; the estimate he prepared for the damage that was identified and explanation of findings; his communications with Plaintiffs regarding their claim; State Farm's claim handling practices and procedures as it involves Eberl; information as to other allegations in Plaintiffs' Petition as they relate to Mr. Gooch's role in the

NAME	PROPOSED TESTIMONY
	claim and State Farm's defenses. Mr. Gooch may also testify as a non-retained expert witness.
Kristi Walls Associate Vendor Manager - Eberl c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Walls may testify regarding her supervision and oversight of Cedric Gooch and the role of external claim resources in State Farm's investigation of property damage claims. Ms. Walls may also testify regarding State Farm's claim handling practices and procedures as they relate to Eberl, and information related to the allegations in Plaintiffs' Petition as they relate to her role in the claim and State Farm's defenses. Ms. Walls may also testify as a non-retained expert witness.
Brandi Hervey External Claim Resource – Alacrity c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Hervey may testify to her numerous efforts to reach Plaintiffs to discuss their claim; interview of Neil West; State Farm's claim handling practices and procedures as it relates to Alacrity; information as to other allegations in Plaintiffs' Petition as they relate to Ms. Hervey's role in the claim and State Farm's defenses.
Kristin Haun Claim Specialist State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Haun will testify to calls with Plaintiffs' contactor about supplemental information; review and determination of damage as reflected in the photos; State Farm's claim handling practices and procedures; information as to other allegations in Plaintiffs' Petition as they relate to Ms. Haun's role in the claim and State Farm's defenses. Ms. Haun may also testify as a non-retained expert witness.
Christy Mebane Claim Specialist State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Mebane may testify to her review of supplemental information from Plaintiffs and their contractor requesting a second inspection; communications with TM Jason Taylor as to what is depicted in the photos; decision on second inspection; contactor supplemental information and communications with contractors; review and determination of damage as reflected in the photos; State Farm's claim handling practices and procedures; information as to other allegations in Plaintiffs' Petition as they relate to Ms. Mebane's role in the claim and State Farm's defenses. Ms. Mebane may also testify as a non-retained expert witness.

NAME	PROPOSED TESTIMONY
Max Balser Team Manager State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Mr. Balser may testify regarding his communication with Plaintiff Neil West concerning follow-up to a customer experience survey and discussion of the inspection of Plaintiffs' property; explanation of the inspection process and the findings identified during the inspection, including damage observed to gutters, window screens, and fencing, and the absence of hail or wind damage to the roof shingles; his review of photographs taken during the inspection; and his communication that State Farm would consider any additional information, including photographs or estimates from Plaintiffs' contractor, and could evaluate the property for a possible second inspection. Mr. Balser may also testify regarding State Farm's claim handling practices and procedures and information related to the allegations in Plaintiffs' Petition as they relate to his role in the claim and State Farm's defenses. Mr. Balser may also testify as a non-retained expert witness.
Jason Taylor Team Manager State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Mr. Taylor may testify concerning his supervision, review, and assessment of Plaintiffs' property damage claim including the request for second inspection; review of Plaintiffs' contractor's estimate and photos and related information submitted to State Farm; State Farm's estimates and payment on Plaintiffs' claim; claim activity and status; information as to other allegations in Plaintiffs' Petition and State Farm's defenses. Mr. Taylor may also testify as a non-retained expert witness.
Yasiin Bradley Claim Specialist State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Bradley may testify to her review of supplemental information from Plaintiffs and their contractor; what is depicted in the photos; decision on second inspection; review of contractor supplemental information; communications with contractors; review and determination of damage as reflected in the photos; State Farm's claim handling practices and procedures; information as to other allegations in Plaintiffs' Petition as they relate to Ms. Bradley's role in the claim and State Farm's defenses. Ms. Bradley may also testify as a non-retained expert witness.

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Joe Wicker Claim Specialist State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Mr. Wicker will testify to his review of information submitted by Coastal Claims and/or Bobby Odom purporting to be photos of damage to Plaintiffs' house; call to Coastal Claims about the photos and requesting additional information; email to Coastal Claims about the photos and requesting additional information; calls from Bobby Odom; any other involvement by Wicker in Plaintiffs' claims; State Farm claim handling policies and procedures; allegations in the Petition as they relate to Mr. Wicker's role in the claim and State Farm's defenses. Mr. Wicker may also testify as a non-retained expert witness.
Temicka Collett Claim Specialist State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Collett may testify regarding her review and assessment of photographs submitted by Plaintiffs' contractor depicting alleged shingle damage and her determination that the damage did not appear to reflect accidental direct physical loss from hail; her consideration of a contractor's request for total roof replacement; and her determination that the materials submitted did not support such a request. Ms. Collett may also testify regarding State Farm's claim handling practices and procedures and information related to the allegations in Plaintiffs' Petition as they relate to her role in the claim and State Farm's defenses. Ms. Collett may also testify as a non-retained expert witness.
Alexis Napoles Claim Specialist State Farm Fire and Casualty Company c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Ms. Napoles may testify regarding her review and assessment of the claim file and photographs provided by Plaintiffs' contractor; her review of weather data associated with the reported date of loss; and her referral of the claim for further field review. Ms. Napoles may also testify regarding State Farm's claim handling practices and procedures and information related to the allegations in Plaintiffs' Petition as they relate to her role in the claim and State Farm's defenses. Ms. Napoles may also testify as a non-retained expert witness.
Corporate Representative State Farm Fire and Casualty Company c/o Crowe Dunlevy	Depending on the evidence that may be admitted at trial, State Farm may, to respond to allegations of Plaintiffs, designate a witness to testify to: 1) State

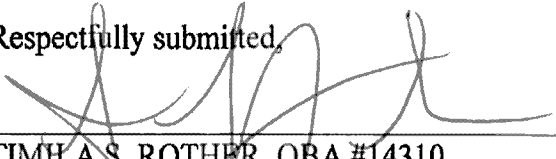
NAME	PROPOSED TESTIMONY
324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	Farm's Policy form and DOI approval; 2) State Farm underwriting policies and procedures 3) State Farm's claim handling policies and procedures; and 4) Plaintiffs' prior insurance claims in which their roof was totaled.
Neil West Plaintiff c/o Whitten Burrage 512 North Broadway Avenue, Suite 300 Oklahoma City, Oklahoma 73102	Deposed
Lacy West Plaintiff c/o Whitten Burrage 512 North Broadway Avenue, Suite 300 Oklahoma City, Oklahoma 73102	Deposed
Bobby Odom Trademark Exteriors Restoration 36 NE 52nd Street Oklahoma City, Oklahoma 73105	It is anticipated that Mr. Odom may testify about his inspection of Plaintiffs' property; communications with Plaintiffs; communications with State Farm; photos of Plaintiffs' property; information submitted to State Farm; other facts and circumstances raised by the Petition and the defenses to the Petition.
Derek Franklin Legacy Roofing 12094 State Highway 76 Lindsay, OK 73052	It is anticipated that Mr. Franklin may testify about his inspection of Plaintiffs' property; communications with Plaintiffs; and other facts and circumstances raised by the Petition and the defenses to the Petition.
Jose Parga, Brandon Gold and/or John Dekker or other Representative(s) of Coastal Claims Services 2650 North Dixie Freeway New Smyrna Beach, Florida 32168	It is anticipated that one or more of these individuals may testify about their work as a public adjuster on Plaintiffs' claim; communications with Plaintiffs; communications with Bobby Odom or others on behalf of Plaintiffs; submission of information to State Farm; photos relied upon in assisting Plaintiffs on their claim; estimates prepared; work performed or not performed by Coastal Claims; other facts and circumstances raised by the Petition and the defenses to the Petition.
Nancy Holcomb Nancy Holcom Ins. Agency, Inc.	Ms. Holcomb will testify to all allegations against her in Plaintiffs' Petition; the absence of any

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c/o Crowe Dunlevy 324 North Robinson Avenue, Suite 100 Oklahoma City, Oklahoma 73102 (405) 235-7700	requirement for or the undertaking of an underwriting inspection by agents; State Farm's method of obtaining inspections if requested; policy provisions about inspections; the absence of any knowledge of any alleged misconduct by State Farm in claim handling; long insurance relationship with Plaintiffs; prior claims of Plaintiffs; assistance to Plaintiffs in obtaining insurance on the house on Briarcreek Drive; other communications and interactions with Plaintiffs; all other aspects of and allegations against Nancy Holcomb and her Agency in the Petition and the defenses thereto.
Terry Peak Appraiser Lawton, OK	December 2025 appraisal of the property of Plaintiffs at 7 NW Briarcreek Drive, Lawton, Oklahoma.
Additional Appraiser	February 2026 appraisal of the property of Plaintiffs at 7 NW Briarcreek Drive, Lawton, Oklahoma.
Darin Ray Broker Remax	2025-2026 Evaluation/appraisal of the property of Plaintiffs at 7 NW Briarcreek Drive, Lawton, Oklahoma.
Expert on Property Damage Claims	To be identified and determined upon receipt of opinions and information for any expert identified by Plaintiffs.
Frederick J. Bingham Glynloen Insurance Consulting 1699 Upper Tug Fork Road Alexandria, KY 41001	Mr. Bingham may testify, based on his specialized expertise in insurance industry standards, concerning: rebuttal of opinions by Plaintiffs' designated experts or witnesses, including but not limited to Walt Haskins, Mark Romano, and/or Jared Joseph, subject to any objections as to the testimony of Plaintiffs' designated experts or witnesses; evaluation of Plaintiffs' State Farm Claim, Claim Number 36-53Q1-13C, and related Claim file; industry standards for claims handling; evaluation of State Farm Operation Guides and other policies, procedures, and processes, to include State Farm's processing of wind and hail claims; and other related issues.
Kevin McCarty Celtic Global Consulting	Mr. McCarty may testify, based on his specialized expertise in insurance regulation, concerning: rebuttal of opinions by Plaintiffs' designated

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2260 Wednesday St. #200, Tallahassee, FL 32308	experts or witnesses, including but not limited to Walt Haskins, Mark Romano, and/or Christopher W. Young, subject to any objections as to the testimony of Plaintiffs' designated experts or witnesses; industry-wide claims handling practices; factors impacting industry-wide pricing decisions from a competitive and regulatory standpoint; the use of technology in claims adjustment process; the effect of regulatory decisions on pricing; and other issues related to insurance regulation.
Richard D. Phillips, PhD, Dean of Georgia State University's J. Mack Robinson College of Business and the C.V. Starr Professor in Risk Management and Insurance 2051 Renault LN NE Atlanta, Georgia 30345	Mr. Phillips may testify, based on his specialized expertise in economics, concerning rebuttal of opinions by Plaintiffs' designated experts or witnesses, including but not limited to Walt Haskins, Mark Romano, and/or Christopher W. Young, subject to any objections as to the testimony of Plaintiffs' designated experts or witnesses; factors impacting insurance company and industry solvency and profitability; the economics of ratemaking and pricing decisions; and other related financial opinions.
Rebuttal Witnesses	
Witness(es) identified by Plaintiffs and not objected to by State Farm, regardless of whether such witness(es) is/are called at the time of trial.	
Other witness(es) discovered during remaining discovery period or the relevance of whom becomes known during the remaining discovery period.	

Defendants reserve the right to amend and/or supplement their Witness List as discovery is ongoing.

Respectfully submitted,



 TIMLA S. ROTHER, OBA #14310
 PAIGE A. MASTERS, OBA #31142
 AMANDA M. FINCH, OBA #34650

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**ATTORNEYS FOR DEFENDANTS STATE
FARM FIRE AND CASUALTY COMPANY
AND NANCY HOLCOMB INS. AGENCY, INC.**

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the above and foregoing was served by U.S. Mail, postage prepaid, this 23rd day of June, 2026, to:

Reggie N. Whitten
Michael Burrage
Blake Sonne
Hannah Whitten
John S. Sanders
Jake Denne

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Amanda M. Finch

