

BOXHOLDER

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Wednesday

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Thursday

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Friday

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OID-Proposed 2026 Legislative Package Looks to Strengthen Consumer Protections and to Address Rising Homeowners Insurance Costs



Last month, the Oklahoma Insurance Department (OID) announced a comprehensive package of 2026 legislative policy proposals that are designed to provide Oklahomans with stronger consumer protections and enhanced transparency, as well as provide meaningful relief from rising homeowners insurance premiums.

Insurance Commissioner Glen Mulready emphasized that the proposals reflect ongoing efforts to collaborate with lawmakers, industry stakeholders, and consumer advocates, with a clear goal: ensure fair treatment, handle claims faster, and improve access to affordable coverage.

“Oklahomans deserve an insurance market that is transparent, responsive, and accountable,” Mulready said. “This package addresses consumer frustrations—including slow claims responses, limited disclosure from insurers, and premium increases—while helping stabilize the state’s insurance market.”

“It has been a challenging few years for Oklahoma policyholders. While we can’t control severe weather or the rising cost of building materials, strengthening property resiliency, pursuing tort reform, and closing administrative loopholes in current law are the right steps forward,” said Rep. Mark Tedford, R-Tulsa. “I applaud the commissioner’s commitment to ensuring policyholders receive prompt and fair treatment before and after a claim. Combined with recent anti-fraud and tort-reform measures, I believe the Legislature has taken meaningful action to put sound prevention and mitigation mechanisms in place for the market.”

“Oklahoma has faced its challenges with significant weather losses, and it has taken its toll on Oklahoma policyholders,” said Sen. Aaron Reinhardt, R-Jenks. “We cannot legislate the weather we face in this state, the losses that occur and the continual rising cost in labor and materials that affect overall claims cost. What we can do is continue to work on tort reform and put guardrails in place to stem the rising cost of litigation. We can also focus on consumer protection measures and ensure that we are holding insurance companies accountable and expediting the claims process and any issues that may arise. I am pleased to see the steps taken by the Insurance Commissioner and his team to address these areas. I look forward to working with him and the legislature to continue our efforts to protect Oklahomans and work to stem the rising costs of insurance here in the state.”

Commissioner Mulready stated that the purpose of the 2026 legislative package is not only to give homeowners greater peace of mind but also to support a stable and competitive insurance market.

“These reforms make Oklahoma a leader in consumer-focused insurance regulation,” the Commissioner said. “We have seen positive results of similar legislation around the country and by strengthening timelines, improving communication, expanding mediation options, and requiring fair treatment, we are helping Oklahomans recover faster and maintain access to coverage they can depend on.”

The Oklahoma Insurance Department will work closely with legislators during the 2026 legislative session, which begins in February, to advance these proposals.

Additional consumer education will be conducted to inform Oklahomans about their evolving rights and protections.

- Key Components of the 2026 Legislative Package**
- Shortened Response Deadlines for Complaints:** Insurers must respond to OID consumer complaint inquiries, questions, or information requests within 14 days.
- Faster Claim Acknowledgment & Estimates:** Insurers must acknowledge the filing of a claim within 14 days (reduced from 30 days). Once an adjuster’s estimate is generated, a detailed estimate must be provided to the policyholder within 7 days.
- Quicker Claim Decisions:** Claim acceptance or denial will be required within 30 days (reduced from 60 days). The Final claim resolution deadline will be reduced from 120 days to 90 days.
- Strengthening Consumer Rights:** A proposed “Homeowner Bill of Rights” will establish, in statute, a clear set of rights and timelines for homeowners during the claims process, along with guidance on what steps consumers should take when filing a claim.
- FORTIFIED Roof Discounts:** Requires insurers to offer a discount for homes built or retrofitted to the Insurance Institute for Business & Home Safety (IBHS)’s FORTIFIED standards, helping homeowners’ lower premiums through proven risk-mitigation upgrades.
- Aerial Imaging Misuse Protection:** Prohibits insurers from denying claims, refusing coverage, non-renewing policies, or reducing coverage based solely on aerial images.
- Roof Age Fairness Requirements:** Insurers may not reject renewal requests, refuse to issue, or reduce coverage solely because a roof is 15 years or older. Homeowners may obtain an independent inspection (at their own cost) to appeal roof-age determinations. Insurers may not deny or non-renew solely due to roof age if an authorized inspection confirms at least 5 years of useful life remaining.
- Clarified Building Code Requirements:** Updates statutory language to ensure insurers must provide coverage consistent with applicable building codes, whether local municipalities enforce those codes.
- Improved Market Transparency and Data Reporting:** The package would require insurers to submit quarterly property and casualty (P&C) market reports—similar to data calls—on non-renewals, market withdrawals, written premium, and other key indicators affecting consumers and the state’s insurance market.
- Motor Vehicle Lookback Period Fix:** Closes a loophole allowing entities outside the Department of Public Safety to use motor vehicle violation data beyond the legal 3-year lookback period.
- Mandatory Eagle Mediation Availability:** Applies to residential, commercial-residential, and auto claims. May be requested by policyholders, first-party claimants, third-party claimants, or assignees.
- Attorney Fees:** Legislation would codify that attorney fees may not be awarded to either party. This will help disincentivize frivolous lawsuits, reduce litigation costs, and further stabilize the market. As the lawsuits increase the costs of claims, insurers then raise rates to transfer those costs to Oklahoma policyholders.

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GPF YMCA's Annual "Chili Run" Kicks Off January 31, Celebrates 100 Years of Route 66



the 20th Annual CHILI RUN
Sat. 01/31 - 8:00 AM

Alexander Shook
WOK Contributor

The Great Plains Family YMCA of Weatherford invites western Oklahoma to attend their 20th annual "Chili Run 5K." The event will be held on Saturday, January 31st at 9:30 A.M., with race day registration beginning at 8 A.M.

As with previous years, the race will begin in front of the GPF YMCA, located at 1400 North Airport Road. However, in celebration of the Route 66 Centennial, a new route has been created for 2026 that will incorporate approximately two blocks along the historic road.

Participants can register at the YMCA's front desk, from now until the day of the 5K. Race fees are: \$40 for Members, \$45 for Non-Members, and \$35 for racers under 18. If you register before January 16th, you will receive a Chili Run themed sweatshirt on race day.

Immediately following the run will be the chili cook-off, with \$5 entries with free tastings for all participants.

For more information about this event, please call 580-772-0202 or visit the GPF YMCA Facebook page by scanning the QR code above.

CLINTON / CHIEF RUSSELL RETIREMENT

Current Clinton Fire Chief Brett Russell says he plans to retire in early 2026. Chief Russell says he has enjoyed his time with the Clinton Fire Department. "I love our department. I love the guys, I love the atmosphere, I like small town departments," Russel said of the Clinton Fire Department. "We're probably the best trained that I think that the Clinton Fire Department's been in my career, as far as being prepared." Russell has served as Fire Chief in Clinton for nearly 8 years. The official last day for Chief Russell is January 31st.

WEATHERFORD / STATE OF THE STAFFORD

The Stafford Air & Space Museum has a jam-packed calendar for 2026. Their first big event of the year, the "State of the Stafford," will be hosted on January 31. "I encourage everyone to come out there that evening. We will be giving an update on the year-end report and then all of the great things that are coming," expressed Stafford Air & Space Museum Executive Director Julie Lenius. Among these great things include various new artifacts that will soon be housed in the museum.

BURNS FLAT / 2026 OSIDA VISIT - The Director of the Oklahoma Space Industry Development Authority (OSIDA), Grayson Ardies, recently revealed that Dawn Aerospace plans another visit to Oklahoma in 2026 surrounding its planned suborbital flights in Burns Flat. "There might be a little bit of a different crew, might be more of a commercial crew—commercial [at least] in terms of how we commercialize this technology and how do we start selling these flights and these packages and blocks of flights—[but we're] looking forward to that and what that has to offer in 2026," explained Ardies. The incentive package with Dawn Aerospace found the state acquiring the \$17 million space plane which will be operated by Dawn Aerospace.

CUSTER CO / COURTHOUSE - Custer County Clerk Melissa Graham recently updated commissioners on progress on several ongoing projects inside the courthouse. These include new storage units and flooring, as well as upgrades to the upstairs bathrooms and judges' offices. Graham and commissioners also praised head of maintenance Duane Dunfee's work, saying the projects completed in the courthouse have been done exceptionally well and have saved the county a significant amount of money.

CARNEGIE / AMBULANCE SERVICE - At a special session for a recent board meeting in the town of Carnegie, trustees voted to approve a proposal to contract with Kirk's EMS to provide ambulance services for the town of Carnegie and the surrounding area. Under the agreement, Kirk's EMS will provide advanced life support ambulance services, ensuring continued emergency medical response coverage for Carnegie while strengthening public safety and delivering reliable, lifesaving care. Carnegie EMS will make the transfer to Kirk's EMS soon. Kirk's EMS is a trusted emergency medical provider with a longstanding history of service across southwest Oklahoma since 1972.

CLINTON / SHED FIRE - The Clinton Fire Department responded to four structure fires in one week. One involved extinguishing a shed fire off North 1st Street. Officials say firefighters quickly extinguished the flames, without them extending to any other nearby structures. Fire officials remind the public to never leave indoor space heaters unattended, and that up-to-date operating smoke detectors save lives. Fire crews also worked on a structure fire in the 1100 block of Lee. "There were heavy fires in two different areas of the household," explained Assistant Fire Chief Mark Switzer. "We were able to get the fire under control pretty quickly, and it is currently under investigation by the fire department, our police department, and the state fire marshal." Switzer added that the home will likely be a total loss.

WEATHERFORD / COMMUNITY CENTER - The Weatherford City Commission has approved a proposal from GSB Architects for the Weatherford Community Center that will be located at Rader Park. Mayor mike brown says officials are working to gather the remaining funds after project costs have increased from \$30 to \$40 million. Brown says he is hopeful that the project can be complete by the end of 2027.

SWOSU / BOARD MEMBERS - Southwestern Oklahoma State University has named four new trustees to the SWOSU Foundation board. The new trustees include Brian Aneshansley of Clinton, Lisa Greenlee of Altus, Steve Price of Marble Falls, TX, and Scott Stewart of Addison, TX. Each trustee will serve on various committees that support development, scholarships, and financial oversight.

Christian Free Store – Donations of school supplies, clothes, shoes, etc. are needed or if you are in need. Please call (580) 637-2345 or (580) 291-3875. **Alfalfa, OK, Community Center** "Bible Study," Every Monday Night from 7:00 to 8:00 Hwy 58. Five miles South of Hwy 152. For more information contact (405) 643-9211. Free and Open to the Public. **OK Parkinson's Alliance**, monthly support group meeting the second Thursday of each month, excluding December, at 5:30 p.m. at Weatherford's Pioneer Center, 1000 Gartrell Place. Patients, caregivers, family or friends are welcome. Questions? Contact OK Parkinson's Alliance (405) 810-0695 or info@OKpa.org. **Iron Sharpens Iron** is a Christ-centered adult support group every Tuesday night at 7pm. 233 E Main in Hydro, First Christian Church.

Happy Birthday Wishes for Jan. 7th - Michael Buckner, Jarrod Burton, Jennifer Daniel, Mark Frye, Winston Gates, Kynsee Hamar, Joe Harl, Bryee Miller, Niki Sawatzky, Zachary Smith; **Jan. 8th** - Louise Betche, Bobby Birdwell, Timber Bishop, Deidra Bright, Tosha Christian, Haley Cordes, Kelli Goldenm Sadie Harris, Diana King, Randy Lowenkamp, Cindy McGuire, Marc Odom, Dawn Potter, Jamie Sisson; **Jan. 9th**- Floyd Birkenfield, Mark Bowman, Carla Caldwell, Levi Cupp, Zac h Grossman, Andrew Kern, Frances Kissler, Rusty Kreizenbeck, Hailey Martin, Dawson McCamon, Doug McGuire, John E. Royal, James Sharry, Andrea Snider, Monte Taylor, Dustin Thomas, Robert Womack. **Jan. 10th** - Ardean Atteberry, Bernard Boeckman, Anthony Davenport, Harold Griffin, Charla Holland, Bruce K asper, Kimberly King, Summer Megli, Rick Reynolds, Martha Sauer, Madella Shelton, Robert Skipworth, Denise Slagle; **Jan. 11** - Codie Adcock, Sue Brandhorst, Skylar Cannon, Bobby Green, Marvin Hines, Paula Jeffers, Chuck Maddox, Robert Mayfield, Ona McConnell, Marie Jack, Olson Jack, Olson Charles Sewell, James Taylor, Logan Taylor, Daniel Torres; **Jan. 12** - Max Davis, Todd Earp, Alisha Edmondson, Evie Ellis, Julianna Gallegos, Keren Martinez, Raja Matthews, Jodi Mckinnon, Jacque Morlan, Blake O'Neale, Debbie Redinger, joe Sullivan, Kale Visnieski, Eric Willis; **Jan. 13** - Dale Durnell, Leah Gibson, Kenny Gipson, Judy Hartsell, Bill Hayes, Allen Helt, Rod Jones, Jamie Lovecchio, Diane Peoples, Memaw Radke, Janeene Sandlin, Darwin Scheffe, Billy Scott, Bryan Wood;



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2004 4x4 Trailblazer - \$2,000. **2003 2WD Trailblazer** - \$3,000. 405-639-9667.

1998 Southern Mobile Home - 3 br, 2 ba. Singlewide, All Electric. Clean green title. Central heat and air needs replacing. Carpenter Special Fixer-Upper. \$5,500 cash OBO. 580-330-1437.

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4-Michelin used passenger tires - 20 inch. 580-393-1444.

30ft travel trailer - Great tires, clean title. One slide-out. \$400. 405-639-9667.

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2000 Infinity QX56 2012 - 165K miles. \$16,000. 405-638-1773.

2003 Trailblazer - Good shape. \$3,000. 580-886-2980.

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Betty Crocker Cake Mix Varieties		\$1.89	Boneless Center Cut Pork Chops		\$2.99 lb.
Betty Crocker Frostings		\$1.99	Spare Ribs		\$2.99 lb.
Pioneer Biscuit Mix, 40oz.		\$3.99	Hormel Smoked Pork Chops (thin cut), 15oz. Pkg		\$6.99
Food Club Evaporated Milk, 12oz.		\$1.39	Opas Smoked Sausage, 16oz. (All Varieties)		\$6.99
General Mills Golden Grahams, 11.7oz.		\$4.29	Pilgrims Pride Fryer Thighs or Drumsticks		\$1.99 lb.
On-The-Border Tortilla Chips		\$3.29			
Food Club Fruit (Asst. Varieties)		\$1.79	Dairy		
Food Club Chicken or Beef Broth, 32oz.		2 for \$3.00	Food Club Butter, 16oz.		2 for \$7.00
Lays Potato Chips (All Varieties)		\$3.50	Food Club Chocolate Milk, half gallon		\$3.99
Fritos Corn Chips (All Varieties)		\$4.00	Crystal Farms Chunk or Shredded Cheese, 7-8oz.		2 for \$5.00
Tostitos Dairy Dip (All Varieties)		\$4.00	Food Club Heavy Whipping Cream, 32oz.		\$4.99
Lays Multi-Packs, 18 count		\$11.49	Food Club Sour Cream, 8oz.		\$1.49
			Pillsbury Biscuits (All Varieties)		\$3.49
			Food Club Crescent Rolls, 8 count		2 for \$4.00
Frozen					
Toaster Struddle (All Varieties)		2 for \$5.00			
Jimmy Dean Breakfast Sandwiches (All Varieties)		\$5.99			
Tombstone Pizza		\$5.99			
Ore Ida Potatoes (All Varieties)		\$4.49			
Pictsweet Air Fry Vegetables (All Varieties)		\$3.49			

Oklahoma Receives More Than \$220 Million Through RHT Program



Mike Smith
News Director

The state of Oklahoma has officially secured approximately \$223.5 million for the first year of a five-year grant through the Rural Health Transformation (RHT) program. The RHT Program, under the centers for Medicare and Medicaid services, is designed to help states reimagine rural health care by improving access, quality, and sustainability.

“It’s still difficult to tell exactly how we apply for those funds and how they can be used because we still don’t have the details on that,” explained Weatherford Regional Hospital Chief Executive Officer Darin Farrell.

Oklahoma remains dedicated to ensuring effective management of funds and careful monitoring of initiatives with the goal of rural residents having access to high-quality, locally grounded care that is connected through technology, supported by regional collaboration, and sustained by a strong rural workforce.



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Blue Sky Bank generously donated over 300 16oz bottles of water to the Weatherford Basketball Tip-in Club. Pictured (left to right): Talyn Payne, Dasia Givens, Whitley Jones, Blue Sky Bank President Jarred Jones, Ben Ervin, Addie Blackwell, Mackie Haggard, and Gary Amen. The Weatherford Eagles and Lady Eagles will play again at the Weatherford Classic, from January 8-10. The brackets are pictured below.

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THURSDAY 1/8		
ELK CITY VS ALTUS	1/8	11:30AM
BISHOP MCQUINNESS VS WEATHERFORD JV	1/8	2:30PM
WEATHERFORD VS ELGIN	1/8	5:30PM
FRIDAY 1/9		
BISHOP MCQUINNESS VS ELK CITY	1/9	11:30AM
ELGIN VS WEATHERFORD JV	1/9	2:30PM
WEATHERFORD VS ALTUS	1/9	5:30PM
SATURDAY 1/10		
ALTUS VS ELGIN	1/10	11:30AM
ELK CITY VS WEATHERFORD JV	1/10	2:30PM
WEATHERFORD VS BISHOP MCQUINNESS	1/10	5:30PM

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ELGIN
ALTUS
THURS. JAN 8
1:00 PM

GUTHRIE
ELK CITY
THURS. JAN 8
4:00 PM

WEATHERFORD*
BRIDGE CREEK
THURS. JAN 8
10:00 AM

FRIDAY, JAN 9
1:00 PM

FRIDAY, JAN 9
7:00 PM

FRIDAY, JAN 9
10:00 AM

FRIDAY, JAN 9
4:00 PM

CONSOLATION
SAT. JAN 10
1:00 PM

7TH PLACE
SAT. JAN 10
10:00 PM

CHAMPIONSHIP
THURS. JAN 8
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3RD PLACE
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Connections Food & Resource Names Last 2025 Volunteers of the Month



Kathy Megli has been named Connections Food & Resource Center's November Volunteer of the Month. Kathy faithfully volunteers at the center on Mondays and is often on-call to help on throughout the weeks. She also serves at several other missions. Both the organization and its clients speak highly of her eagerness to help shoppers through their markets. Kathy proudly represents the Weatherford service area.



Lauren Ellis has been named Connections Food & Resource Center's December Volunteer of the Month. Lauren works in the warehouse, serves as a shopping assistant, and steps in at intake when needed. Lauren often brings her family along to serve, bringing extra hands to ensure Connections' clients receive the food they need. She also represents our Weatherford service area.

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Lady Bulldogs Live to Edge East Central 61-60



Jon Chidester
SWOSU Media Relations

SWOSU Women's Basketball won its second consecutive game Saturday afternoon, defending the game-deciding possession in the final seconds to hold off East Central and secure a 61-60 victory.

The Tigers had a chance to take the lead in the closing moments after forcing a SWOSU turnover on an inbounds play, but the Lady Bulldogs delivered when it mattered most. SWOSU's defense locked in on the final possession and came away with the stop needed to preserve the one-point win.

The opening quarter set the tone for a back-and-forth battle, as neither team led by more than two possessions. Piper Patterson helped spark SWOSU offensively, knocking down a pair of three-pointers as the Lady Bulldogs shot 47% in the first 10 minutes.

SWOSU began to build separation in the second quarter with four forced turnovers and another strong stretch on the offensive end. The Lady Bulldogs carried a 34-28 lead into halftime after holding ECU scoreless over the final 2:50 of the half. Sincere Jackson reached double figures by the break to pace SWOSU.

The Lady Bulldogs opened the third quarter with an 11-0 run, but East Central responded to keep the game tight. Both teams played even after the initial surge in what turned into the highest-scoring quarter of the afternoon. SWOSU maintained its advantage and led 53-47 entering the fourth.

SWOSU pushed the lead to as many as 12 early in the final period before the Tigers stormed back late. East Central used a 10-1 run beginning at the 5:05 mark.

ECU pulled within striking distance, capitalizing as SWOSU missed nine of its final 10 shots from the field. The Lady Bulldogs were held scoreless over the final 2:32, allowing the Tigers to inch within one possession and set up a dramatic finish, but SWOSU's defense stood tall on the final sequence to close out the win.

SWOSU shot nearly 45% in the first half but cooled to 36.5% by the final horn, including a 3-for-15 (20%) showing in the fourth quarter. East Central also struggled to find consistency offensively, finishing the afternoon shooting 34.5% from the field and 6-of-16 from three-point range. The Tigers did much of their late damage at the foul line, going 7-for-10 in the fourth. SWOSU countered by knocking down seven three-pointers, finishing 7-for-17 from beyond the arc to match its second-most made triples of the season.

Jackson led SWOSU with 18 points and added eight rebounds, knocking down multiple three-pointers for the first time this season. Landry Allen narrowly missed a double-double with 13 points and nine rebounds, while also recording five blocks and two steals. Patterson turned in a season-high 10 points on an efficient 3-for-4 shooting performance including a pair of made free throws.

SWOSU was edged on the glass 44-41 and finished with 13 turnovers, one more than East Central's 12.

With the win, SWOSU improves to 5-6 overall and 3-3 in Great American Conference play. The Lady Bulldogs remain at home next week, hosting Henderson State on Thursday, January 8, and Ouachita Baptist on Saturday, January 10.

Second-Half Cold Spell Costs Bulldogs, 77-72



Jon Chidester
SWOSU Media Relations

SWOSU Men's Basketball opened the 2026 portion of its schedule with a 77-72 loss to East Central on Saturday afternoon.

The Bulldogs looked sharp early and carried a halftime lead into the break, but a prolonged cold stretch after intermission opened the door for the Tigers to rally and spoil SWOSU's return from a two-week Christmas Break hiatus. SWOSU trailed in the early minutes before regaining the lead just inside the 15-minute mark of the first half, then controlled the remainder of the opening period. The Bulldogs shot 54% from the field and knocked down 5-of-11 from three-point range in the first half, building a lead that grew to as many as nine. Kray Rogers punctuated the run with a step-back three at the buzzer, sending SWOSU into halftime with a 38-30 advantage. SWOSU also forced eight first-half turnovers and received balanced scoring from Rogers and Kayden Carter, who each scored 10 points before the break. The Bulldogs' efficient shooting helped offset a 12-4 deficit in second-chance points, as East Central grabbed seven offensive rebounds in the opening 20 minutes.

The momentum shifted in the second half. SWOSU's offense cooled significantly, including a stretch where

the Bulldogs made just one of 11 consecutive field goal attempts. East Central capitalized with a 10-0 run midway through the half to erase the deficit and force a lead change, setting up a back-and-forth battle for the next several minutes.

The Tigers finally moved in front for good with just under five minutes remaining and held on the rest of the way, surviving SWOSU's late pushes that included a four-point play from Tobias Roland.

SWOSU finished the game shooting 44% from the field, but a 36% mark in the second half — which climbed from the high 20s after a few late makes — proved costly. East Central shot 48% overall and 55% in the second half, outscoring the Bulldogs 47-34 after the break. Ty Frierson and Carter led SWOSU with 19 points apiece. Frierson poured in 15 of his points after halftime and filled the stat sheet with seven assists and five steals. Rogers had 12 points battling through foul trouble, while Roland finished with 11 points, eight of which came at the free-throw line. SWOSU was outrebounded 37-27 but won the turnover battle, 14-10.

The Bulldogs (4-8, 1-5 GAC) will continue their homestand next Thursday and Saturday as Henderson State and Ouachita Baptist visit Weatherford.





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