

[Oklahoma homeowners put up massive sign in front yard accusing State Farm of denials, delays after fire: ‘All we have gotten is lies’](#)

Moneywise

Kenny Cox and his wife had been married for 42 years when they pulled into their driveway one afternoon last May to find Broken Arrow, Oklahoma, firefighters still dousing their home with water.

Fire officials later determined a squirrel had chewed through wiring in the garage, sparking a blaze that strong winds carried through the attic and across the entire house. By the time crews were done, they had pumped roughly 10,000 gallons of water onto the structure. Every ceiling had collapsed.

Two independent structural engineers told Cox the home was a total loss and could not be rebuilt, according to local news station FOX23 (1). Cox says a two-person State Farm inspection team that visited the property initially agreed, telling him not to bother tarping the roof because the company wouldn't "waste money on that" for a total loss.

Weeks later, State Farm reversed course and told Cox the home was not a total loss and should be repaired instead — a decision Cox believes would save the insurer thousands of dollars.

A derelict home seven months later

Seven months on, the house remains unlivable. FOX23 cameras showed charred beams, collapsed ceilings and mold spreading across walls and mattresses. Cox and his wife bought a fifth-wheel trailer and parked it in their front yard so they would have somewhere to sleep. It was the first Thanksgiving and Christmas in their 42-year marriage that they couldn't host family dinner in their home.

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<https://uphelp.org/oklahoma-homeowners-put-up-massive-sign-in-front-yard-accusing-state-farm-of-denials-delays-after-fire-all-we-have-gotten-is-lies-2/> Date: April 5, 2026

Out of frustration, Cox put up a large sign in the yard that reads: “Our home burnt May 13, 2025. Fully insured at State Farm. All we have gotten is lies, denies and delays.”

“You shouldn’t have to go through seven months of them trying to put it to you every time they can,” Cox told FOX23. “This is my home. I want my house back.”

He says roughly 20 passersby have stopped to share their own stories since the sign went up — and every single one involved State Farm.

Cox has since hired an attorney and plans to sue.

In a written statement to FOX23, State Farm said it “can’t share specific details” due to its privacy policy, but added that “every claim follows State Farm’s commitment to our customers” and that team members “review the facts and policy, explain coverages in plain language, and follow applicable state laws and regulations.”

A growing wave of lawsuits — and a state investigation

Cox is far from alone. Tulsa attorney Jacob Biby told FOX23 he has filed hundreds of lawsuits against State Farm on behalf of Oklahoma clients who allege unpaid or underpaid claims. “Something’s not right,” Biby said.

The legal pressure stepped up in December 2025, when Oklahoma Attorney General Gentner Drummond filed a motion to intervene (2) in Hursh v. State Farm, a case brought by a Broken Arrow couple whose \$22,000 roof repair was allegedly met with a \$1,400 offer from the insurer. A judge granted the motion on Dec. 30 (3), rejecting State Farm’s attempt to block Drummond’s involvement.

In his petition, Drummond alleges State Farm ran an internal program known as the “Hail Focus Initiative” designed to cut roof-related payouts across Oklahoma. The petition accuses the company of training adjusters to reclassify legitimate hail damage as wear and tear or cosmetic issues, and of applying a narrow definition of damage not found in policyholders’ contracts. Drummond’s office is pursuing claims under Oklahoma’s Consumer Protection Act and the state’s anti-racketeering statute.

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“Oklahomans are paying rising homeowners insurance premiums yet receiving less protection in return,” Drummond said.

The allegations stretch well beyond Oklahoma. In New Mexico, a federal lawsuit filed by homeowner Koteiba Azzam alleges that State Farm, with guidance from consulting firm McKinsey & Company (4), adopted a claims management system called “Fire ACE” designed to turn the company’s claims department into a profit center. The complaint alleges the system incentivized claim denials, rewarded adjusters for minimizing costs and subjected policyholders who pushed back to aggressive litigation tactics.

In California, a federal judge has certified a class of nearly 200,000 homeowners (5) who allege State Farm underpaid property claims by improperly depreciating sales tax when calculating payouts.

State Farm has denied the allegations in all of these cases. The company maintains that every claim is handled individually based on the terms of the policy and the evidence provided.

Where State Farm ranks — and what it earns

State Farm is not the only insurer drawing complaints — but it doesn’t rank well either. In the J.D. Power 2025 U.S. Property Claims Satisfaction Study (6), which measures overall customer satisfaction on a 1,000-point scale, State Farm scored 661 — below the industry average of 682 and ranking 14th out of 16 insurers, ahead of only Safeco and Homesite. Chubb led with 773, followed by Amica (745) and The Hartford (725).

The gap widens on claims resolution. According to U.S. News (7), only 30% of State Farm customers who filed a claim said they were “completely satisfied” with how it was resolved. At Amica, the top-ranked insurer, that figure was 67%.

On the NAIC’s complaint index (8), which measures complaints relative to market share, State Farm sits near the national average for homeowners insurance. But the company’s sheer size — it controls roughly 30% of the Oklahoma homeowners market and is the largest home insurer in the country — means even an average complaint rate affects a huge number of policyholders.

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On the financial side, State Farm reported \$123 billion in total revenue and \$5.3 billion in net income for 2024 (9), swinging from a \$6.3 billion net loss the year before. Its net worth stood at \$145.2 billion at year-end. At the same time, the J.D. Power 2025 U.S. Home Insurance Study (10) found that 47% of homeowners insurance customers had seen a premium increase in the past year — the highest rate in more than a decade.

What to do if your homeowners claim is denied or underpaid

If you're in a situation like the Cox family's, consumer advocates and insurance experts recommend these steps:

Review the denial letter and your policy. Your insurer is required to explain in writing why a claim was denied. Compare that explanation to the coverage spelled out in your policy.

File a formal appeal. Most policies have a time-limited appeals process. Include as much documentation as you can — photos, receipts, contractor estimates and a log of all communications.

Hire a public adjuster. A public adjuster works for you, not the insurance company, and can provide an independent damage assessment. Contingency fees typically range from 5% to 15% of the final settlement, according to the nonprofit United Policyholders (11)

File a complaint with your state's insurance department. The NAIC maintains a directory linking to every state regulator. A formal complaint can trigger an investigation into whether your claim was handled properly.

Talk to a property insurance attorney. If all else fails, an attorney who specializes in insurance disputes can advise you on whether a bad-faith lawsuit makes sense. Many work on contingency, typically charging 33% to 40% of the final settlement, according to United Policyholders (12).

Above all, document everything in writing. As Cox's experience shows, verbal assurances from an insurer can change — and without a paper trail, homeowners may have little recourse.

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