

State Farm Told a Retired Judge His Adjuster Report Was a Corporate Secret; He Lawyered Up

by J.C. Hallman April 17, 2026



Retired U.S. Administrative Law Judge James R. Linehan poses in front of his Edmond home on April 14, 2026. (Brent Fuchs/Oklahoma Watch)

State Farm is as State Farm does.

With cases accusing Oklahoma's largest writer of homeowners insurance of bad faith on roof claims continuing to [accumulate](#), and with two separate portions of [Hursh v. State Farm](#), the case that has come to represent all of them, scurrying up the appellate ladder to await final judgment from the nine justices of the [Oklahoma Supreme Court](#), it may be tempting to conclude that the State Farm roof claim saga has reached maximum audacity.

Then they went after a judge.

Retired U.S. Administrative Law Judge James R. Linehan, reflecting on a twist in his own State Farm story from the tidy den of his Edmond home, expressed befuddlement at a piece of correspondence he received from a State Farm claims specialist in December 2024.

“As a judge, I thought, ‘What the hell? Did they just say what I thought they said?’” Linehan said.

The Oklahoma Supreme Court is now weighing what to do with the infamous [State Farm documents](#), and on April 27, the justices will gather to hear oral arguments on whether to permit Attorney General Gentner Drummond’s [intervention](#) in the Hursh case to continue.

THE LATEST

In the meantime, the story of Judge Linehan serves as a reminder that even judges can get caught up in the alleged scheme to deny claims of roof hail damage.

Supreme Tribunals Have Concluded that Bad Faith Was Not Present

A previous Oklahoma Watch [investigation](#) revealed that both a sitting Oklahoma Supreme Court judge and one of the members of the board that makes suggestions to the governor about Supreme Court appointments previously worked for law firms that defend State Farm.

But hold your horses on accusations of judicial bias.

In 1992, Catholic University Law Review published a **study** based on a century's worth of bad faith insurance cases in state supreme courts. The study found rampant accusations in both directions — that is, arguments that state courts were biased in favor of insurers on the one hand, and policyholders on the other.

That lack of clarity, the study suggested, may have resulted from state courts' tendency to skirt a firm determination that insurance companies have sometimes acted badly.

“Often these supreme tribunals simply conclude that ‘bad faith’ was not present,” the study’s author wrote. “Notably, it is rare for a state supreme court to outline a sound methodology that would help lower courts resolve bad-faith as well as breach-of-good-faith and excess-liability actions.”

All of that is significantly removed from the story of Judge Linehan’s roof.

Originally from Wichita, Linehan, 70, graduated from Oklahoma State University with an engineering degree. He worked as a safety engineer in oil and gas until the industry crash of the 1980s began to loom. He enrolled in Oklahoma City University School of Law night classes, graduated and passed the bar, and made his way to representing people whose Social Security claims were denied, first locally, then nationally.

Eventually, the government asked him to switch sides, Linehan said. He applied to become a federal administrative law judge,

which, because it comes with a lifetime appointment, requires a far more exacting process of tests, interviews, and training than most judgeships. In Oklahoma, even a Supreme Court justice requires only that an individual have five years' experience as a licensed attorney.

By comparison, the process to become an administrative law judge sounds like training to become a Navy Seal. Of 6,000 applicants, Linehan said, he was one of only 214 who successfully ascended to the bench.

How State Farm Operates

Linehan and his wife of 25 years, Susan Linehan, a research administration consultant, moved to their home in Edmond in 2020, at the start of the COVID-19 pandemic. They had been State Farm customers for many years. A prior roof claim and a more recent water leak claim were paid without a hitch, and the insurance giant didn't make a peep over the fact that their new house had not had its roof replaced since it was constructed, Linehan said.

Then, like many [stories](#) across Oklahoma, State Farm turned on the judge and his wife.

They didn't notice right away the damage that resulted from a hail storm in the middle of 2024, Linehan said. But when more rain came — and after they noticed roofs being replaced throughout their neighborhood — they found leaks left behind by the previous storm.

An estimate from Red River Roofing in Edmond gave them the bad news: a much-needed new roof would cost \$35,470.

At first, State Farm appeared to agree: they dispatched an adjustor who seemed young for the job, Linehan said, maybe 25, but the young man got on the roof and seemed to acknowledge the damage. He said he would send in his report.

The claim was denied; the Linehans were offered a fraction of what the total replacement would require.

Incredulous, the Linehans asked to see the report that was submitted by the adjustor. Their claim had now been passed along to State Farm Claim Specialist [Jesse Spaulding](#), based not in Oklahoma, but Georgia. Spaulding denied the request; the Linehans asked why.

“State Farm working product,” Spaulding wrote in a terse email. “Can’t share things that show how we operate.”

That tweaked Linehan’s judicial sensibility, he said, because he knew the difference between work product and a claim report.

“We weren’t asking for internal operations,” Linehan said. “We’re not in litigation. No one is representing anybody. We just wanted to see the inspection report that denied our claim.”

Buy Yourself a Roof or You’re Canceled

State Farm started to ghost them, Linehan said. When they pushed back, the company turned downright nasty.

Not only would they deny their claim, State Farm now threatened to drop coverage completely if they didn't get a new roof, Linehan said.

They wouldn't cover the roof and they wouldn't say why, Linehan repeated. And then State Farm said that they would drop the judge and his wife if they didn't pay for a new roof themselves.

It got more ridiculous from there. The Linehans convinced State Farm to send another adjustor to retrieve a shingle from the existing roof to determine whether a match could be found for an obsolete brand. But the man they sent to retrieve it refused to get up on the roof himself because it was too steep, Linehan said.

The judge was not at home, so Susan Linehan, who is 72 years old and holds a Ph.D., climbed up on the roof herself to yank out a shingle.

After that, more crickets. The judge and his wife began to suffer from mental fatigue, Linehan said. They knew that if you got your insurance canceled, it was nearly impossible to get new coverage; it was a no-win situation, like a sword of Damocles hovering over their necks, Linehan said. They explored options with an independent agent, but the ongoing claim exploded their estimated annual premium: \$20,000 annually, more than three times what they had been paying with State Farm.

There were debates, disagreements, fights, Linehan said. Finally, the couple buckled. A new roof, gutters, and a paint job ran them upwards of \$50,000.

State Farm did not respond to a request to interview anyone with knowledge of the Linehans' claim. Reached by telephone, Claim Specialist Spaulding also refused to comment.

“I Want to See Everything You Got”

Then news stories started to appear: roof claims across Oklahoma. Like so many others, the judge and his wife realized they weren't alone.

The final straw came when Linehan read **the arguments that State Farm had made** in the Hursh case before a Supreme Court referee.

Particularly galling, Linehan said, was State Farm's claim that complying with judicial orders to produce documents related to their alleged scheme was too burdensome for the company. It didn't sit well with Spaulding's refusal to provide a report on the argument that it was some kind of special corporate secret, Linehan said.

Linehan had ideas about what the Supreme Court justices might be thinking at this point.

“I'd be thinking, I want to see everything you got,” Linehan said. “Don't give me too costly. Don't give me too burdensome. You guys made what, \$125 billion dollars last year? No. Run down to Kinko's and run off a few thousand copies, a few million copies — that's nothing.”

It was precisely because he was a judge that he could tell that State Farm was being less than candid, Linehan said. It was also how he knew it was time to lawyer up.

“I said, ‘Ah, no, this is screwy as hell, this is not right,’” Linehan said. “As a judge, I go, ‘Nuh-uh, I gotta hand this to the professionals, because this is crazy.’”

Linehan retained Jeremy Thurman of Oklahoma City law firm McIntyre Law, whose roof claim ads have been appearing on multiple social media platforms.

The Linehans’ lucked into new coverage. Out of the blue, Liberty Mutual swooped in with an offer of better coverage than what State Farm had offered for about the same price. Nevertheless, the judge remained concerned for Oklahomans who may not be as knowledgeable or as well-positioned as the Linehans to fight back.

“I don’t know how these people out there are handling being treated like this,” Linehan said. “I’m thinking, I don’t know how these people in the same position, there’s got to be hundreds more, god knows how many, how are they dealing with this on their own?”

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