



SCOTTSDALE INSURANCE COMPANY®

*Personal Lines*



**State of Oklahoma  
Dwelling '89 Program  
Underwriting Guidelines**



SCOTTSDALE INSURANCE COMPANY®

**STATE OF OKLAHOMA DWELLING '89 PROGRAM  
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**DWELLING '89 PROGRAM OKLAHOMA UNDERWRITING GUIDELINES**  
*FOR EXCEPTIONS TO THESE GUIDELINES REFER TO STATE EXCEPTION PAGE*

**DWELLINGS**

One to four family only.  
*(Regardless of Named Insured)*

**CONTENTS**

Contents can be written without the dwelling, if the named insured is the occupant. Coverage is not available on contents in apartments or buildings where there is any commercial business

Primary owner occupancy, or tenant package

**RATING**

Dwelling, Adjacent Structures, Personal Property, Fair Rental Value, Additional Living Expenses are to be rated separately. Use Dwelling rates for Adjacent Structures, Fair Rental Value and Additional Living Expenses.

**VANDALISM & MALICIOUS MISCHIEF**

Can be written on owner, tenant, or vacant dwellings.  
*(Submit on seasonal.)*

**PERSONAL LIABILITY**

Can be written on owner occupied. Also available on tenant package.  
*(No farm exposures.)*

**PREMISE LIABILITY**

Available for owner, non-owner occupied one to four-family units and vacant or seasonal dwellings. Refer to Prohibited Items for seasonal short-term rentals.

*(Attach form DL 24 11 in addition to DL 24 01)*

- *When liability is written with a dwelling policy attach forms DL 24 01 and DL 24 03*
- *When liability is written separate from a dwelling policy use the DLS-J-1 (Jacket), DLS-D-1 (Dec. Page), DL 24 01 and DL 24 02.*

**REFER TO STATE EXCEPTION PAGE FOR RATES**

**HOME DAY CARE - OWNER OCCUPIED DWELLINGS ONLY**

Additional rates are per child and must be written in conjunction with Personal Liability rates. *(Maximum of 5 children. No pools or dogs.) (Attach forms DL 24 17 and DLS-2.)*

REFER TO STATE EXCEPTION PAGE FOR RATES

**SEASONAL DWELLINGS**

Vandalism & Malicious Mischief is offered on a Submit basis.

Contents Coverage available.

- **OWNER/SEASONAL** – 50% of Dwelling limit.
- **TENANT/SEASONAL** – 10% of Dwelling limit. or \$5,000.00 MAXIMUM.

*(Leave form UTS-32g off.)*

**VACANT**

Can be written for a three-month term *(fully earned)*, or a six-month term *(50% minimum earned)*. Submit for dwellings that have been vacant in excess of 12 months. *(Do not attach UTS-32g. If V&MM is included attach DPS-3)*

**TENANT PACKAGE**

Includes Fire and Extended Coverages on contents. Personal Liability, Vandalism & Malicious Mischief, and Residence Burglary are also available

**CONDOMINIUM**

Unit-Owners Coverage - use form DP 17 66. *(Tenant, co-op or condo unit owner.)*

**RESIDENCE BURGLARY**

On premises only - no off premises. No theft. Can be written for owners and tenants package. Vandalism and Malicious Mischief must be written in conjunction with this coverage.  
*(No farm exposures.)*

**DWELLING '89 PROGRAM OKLAHOMA UNDERWRITING GUIDELINES  
FOR EXCEPTIONS TO THESE GUIDELINES REFER TO STATE EXCEPTION PAGE**

**RENOVATION**

If other than cosmetic, work must be done by a licensed contractor.

- *The value should not exceed your individual binding authority.*
- *Add endorsement DP 11 43.*
- *Insure to Actual Cash Value of completed cost.*
- *Supply contractor information (submit if insured is contractor.)*
- *Application and photo required*

**COURSE OF CONSTRUCTION – BUILDERS RISK**

Work must be done by a licensed contractor.

*(Attach form DP 11 43. Do not attach UTS-32g. If V&MM is included attach DPS-3) )*

- *The value should not exceed your individual binding authority.*
- *Dwellings are to be from "ground up" construction.*
- *Add endorsement DP 11 43.*
- *Insure to Actual Cash Value of completed cost.*
- *Supply contractor information (submit if insured is contractor)*
- *Application required*
- *Submit if construction has begun*

**DEDUCTIBLE**

Refer to State Exception Guidelines

**SURCHARGES/CREDITS:**

Refer to State Exception Guidelines

**POLICY PERIOD**

Maximum term is one year

**DISTANCE TO WATER**

Refer to State Exception pages

**POLICY FEE / EXPENSE CONSTANT**

\$25 shall be charged on each policy.

*(See State Exception page)*

**MINIMUM PREMIUM**

Refer to State Exception Guidelines

**MINIMUM EARNED PREMIUM**

\$35 per policy *(except for Vacant: three month term is fully earned, 6 month term – 50% earned).*

**INSPECTIONS AND/OR PHOTOS**

Photos are required on all new business. If the exposure is \$100,000 or more, an inspection will be ordered & a minimum fee of \$25 will be charged.

**WOOD STOVE QUESTIONNAIRE AND PHOTO**

Are required on all new business with wood stoves as primary source of heat.

**LIMITS**

<u>Maximum</u>	<u>Minimum</u>
\$100,000 per dwelling	\$ 5,000 per dwelling
\$500,000 personal liab.	\$25,000 personal liab
Higher limits must be referred to company for quoting.	

*Please refer to your agency contract for specific binding authority.*

SCOTTSDALE INSURANCE COMPANY

**DWELLING '89 PROGRAM OKLAHOMA UNDERWRITING GUIDELINES**  
*FOR EXCEPTIONS TO THESE GUIDELINES REFER TO STATE EXCEPTION PAGE*

**SUBMIT ITEMS**

- Over binding authority
- Portions of high value dwellings (participation)
- Risks with a loss in excess of \$10,000
- Schedule of dwellings where total limits exceed \$500,000
- Monthly reporting policies
- V & MM coverage on a Seasonal dwelling
- Risks with TIV over \$500,000 (A, B, C, D or E added together) in Protection Class 9 or 10.  
**PC 9 & 10 questionnaire required.**
- Four (4) or more losses within the past 3 years.
- Risks with existing prior fire damage.
- Mobile Homes
- Permanently moored houseboats
- Personal property situated in units located over commercial occupancies
- Bankruptcy / Foreclosure / Repossession (if closed) within the past 3 years.
- Seasonal short term rental with liability.

**\*\*With no prior insurance or lapse in coverage over 30 days, submit to underwriter for possible surcharge to rates and mandatory deductible.**

**\*\*With no updates to wiring or heating in the last 30 years, submit only. There will be a 10% surcharge to rates and an electrical inspection must be done by a licensed electrical contractor. Copy of inspection must be submitted to underwriter within 30 days of binding coverage.**

**PROHIBITED ITEMS**

- Appurtenant structures without dwellings
- Barns
- Bankruptcy / Foreclosure / Repossession (if open) within the past 3 years.
- Wood stoves as primary source of heat in PC 9 - 10

**PROHIBITED FOR LIABILITY**

- Risks with non-domestic, guard, vicious animals, or any animal with previous bite history.
- Daycare exposures with pools
- Farm Exposures

**\*\*If there has been a prior water loss, a DP-1 is all that will be offered. If loss was over \$2,000.00, the application must be submitted to underwriter and to company for their approval.**

SCOTTSDALE INSURANCE COMPANY

**DWELLING '89 PROGRAM  
OKLAHOMA GENERAL RATES**

*For individual state exceptions to these rates see the state exception page*

**RENOVATIONS**

**RATES AND DEDUCTIBLES:**

Renovations that are less than 60 days - Surcharge the intended occupancy rate 50% for the period of renovation.

Renovations that exceed 60 days rate per the Vacant Dwelling program.

**BUILDERS RISK**

TERMS AND RATES	
3 Months	\$ .50
6 Months	\$ .75
9 Months	\$ 1.15
12 Months	\$ 1.50

Rates per \$100

Protection Class	Deductibles
1 - 8	\$ 500. Fire, EC \$1,000. Fire, EC, VMM
9 - 10	\$1,000. Fire, EC \$2,500. Fire, EC, VMM

**VANDALISM & MALICIOUS MISCHIEF**

\$ .10 per \$100.

*(Does not apply in California)*

**CONDOMINIUM**

To calculate premium use - Dwelling Rates.

Loss assessment is available up to \$10,000 Maximum. (Use form DP 0463)

**RESIDENCE BURGLARY**

\$25 for the first \$1000 of coverage;

\$1 per 100 of additional coverage. Maximum coverage is \$10,000. *(Attach form UTS-33.)*

Vandalism & Malicious Mischief must be written with this coverage.

## State of Oklahoma Program Exceptions

**GUIDELINE EXCEPTIONS:** Medical Payments are available on ALL Occupancies.

Limit must be shown on form DL2403 or on Declaration Page.

**SUBMIT -**

HOME DAY CARE WITH POOL  
LOSS ASSESSMENT

**MINIMUM PREMIUM**

\$300.00 per policy

**RATING EXCEPTIONS:**

**PROPERTY**

For Fire and E.C. Premiums Refer To State Rating pages

**TERRITORY**    A. Tulsa & Muskogee Counties  
**DEFINITION:**    B. Remainder of State

**DEDUCTIBLE** - \$250. minimum per location. AOP  
\$1,000 Wind & Hail Minimum Per Location

**SURCHARGES/CREDITS:**

3 & 4 FAMILY .....	surcharge Fire, Extended Coverage & V&MM rates for dwelling, other structures, contents, and loss of rents 35%
SEASONAL .....	surcharge Fire, Extended Coverage rates for dwelling, other structures, contents 20%
\$500 AOP DEDUCTIBLE .....	credit Fire, Extended Coverage & V&MM rates for dwelling, other structures and contents 5%
\$1000 AOP DEDUCTIBLE .....	credit Fire, Extended Coverage & V&MM rates for dwelling, other structures and contents 10%.
\$1500 AOP DEDUCTIBLE.....	credit Fire, Extended Coverage & V&MM rates for dwelling, other structures and contents - 15%
\$2500 AOP DEDUCTIBLE	credit Fire, Extended Coverage & V&MM rates for dwelling, other structures and contents - 20%
WOODSTOVE SURCHARGE	\$35.00
ANTENNA AND SATELLITE DISHES	Use DP-1 Rates
<b>MAXIMUM CREDIT</b>	<b>25%</b>

(01-02)

## State of Oklahoma Program Exceptions

### LIABILITY

Limits	1 Family	2 Family	3 & 4 Family	Home Day Care
\$25,000	\$42.00	\$50.00	\$59.00	per child \$30.00
\$50,000	\$48.00	\$55.00	\$66.00	per child \$33.00
\$100,000	\$53.00	\$61.00	\$73.00	per child \$35.00
\$200,000	\$57.00	\$72.00	\$86.00	per child \$37.00
\$300,000	\$62.00	\$83.00	\$99.00	per child \$40.00
\$500,000	\$68.00	\$94.00	\$112.00	per child \$44.00

**Medical Payments to Others – ALL OCCUPANCIES.**

Basic Coverage - \$500.00	\$25.00
\$1,000 of Coverage	\$28.00
For each additional \$1,000 of coverage, add	\$ 5.00

**MAXIMUM LIMIT \$5,000.00**

### ACREAGE:

0 – 5 Acres: **INCLUDED**  
 6 to 25 Acres: \$2.50 Per Acre or \$25.00 Flat  
*(Whichever is Greater)*  
**Please Submit over 25 Acres**

(05-04)

## State of Oklahoma Program Exceptions

### OKLAHOMA VACANT / UNOCCUPIED &/OR RENOVATION RATES

#### Fire & EC Only

Deductible	PC 1 - 8	PC 9 - 10
\$500	.10	.13
\$1000	.06	.09
\$2500	.04	.07

Rates are per 100/per month

(Do not attach UTS-32g.)

#### Fire, EC & \*V&MM

Deductible	PC 1 - 8	PC 9 - 10
\$500	.12	.18
\$1000	.08	.12
\$2500	.07	.09

Rates are per 100/per month

**\*Minimum \$1,000 deductible on  
VMM coverage**

(Do not attach UTS-32g.)

(Attach DPS-3 when V&MM is  
included)

### LIABILITY RATES FOR VACANT, / UNOCCUPIED &/OR RENOVATIONS

#### Premises Liability Rates (PER MONTH)

\$25,000	\$11.00	\$50,000	\$13.00
\$100,000	\$17.00	\$300,000	\$22.00
\$500,000	\$44.00		

#### Guidelines:

- We are now offering renewals on risks that have been vacant for over 1 year.
- Annual terms are now available. **Submit only - Premium will be 50% minimum earned**
- The new rates apply to both Renovations and Vacant Dwellings
- Contents are available on certain exposures (i.e. Insured in a Nursing Home, the home is an Estate, etc.
- We can participate with another company for large exposures.

(10-05)

SCOTTSDALE INSURANCE COMPANY  
STATE OF OKLAHOMA DWELLING '89 PROGRAM  
Comprehensive Dwelling Program (DP-3)

**Buildings and Contents Rates:**

**BUILDINGS** – All Risk Coverage: (ACV Only)

**CONTENTS** – Named Perils Coverage: (ACV Only)

**OWNER OCCUPIED RATES:** - Use DP-1 rates plus 10% surcharge

**TENANT** – Use DP-1 rates plus 15% surcharge

**REPLACEMENT COST:** (For the dwelling and adjacent structures only.) Surcharge rate 10%

**ADJACENT STRUCTURES, ALE / FAIR RENTAL VALUE:** For Adjacent Structures and ALE / Fair Rental Value exceeding 10% - use the same rating formula as the one used to calculate the DP-3 dwelling premium. (10% of the dwelling limit is automatically included for Adjacent Structures, ALE / Fair Rental Value.)

**BURGLARY:** (Owner occupied dwellings only.) Use DP-1 Burglary Rates. **Maximum limit of \$10,000.**

<b>ANTENNAS:</b>	\$500 - \$5	\$2,500 - \$45
	\$1,000 - \$15	\$3,000 - \$55
	\$1,500 - \$25	\$3,500 - \$65
	\$2,000 - \$35	

**LIABILITY:** Use the same rates shown for the DP-1.

**GUIDELINES:**

- One and two family dwellings.
- Dwellings **50** years of age and newer.
- Must be fully updated within last **30** years (roof, electrical & plumbing).
- **Replacement Cost** available on the dwelling if the home is **30** years of age or newer.  
(**OMIT THE DFS-3**)
- Inspections and photos will be required on all risks within 30 days.

**PROHIBITED RISKS:**

All of the current, prohibit guidelines for DP-1 apply.  
Houseboats  
Replacement Cost on homes older than **30** yrs.  
Renovations

**SUBMIT:**

All of the current submit guidelines for DP-1 apply  
More than two losses in the past three years.  
Any one prior loss exceeding \$10,000, or any water  
Damage losses.  
Dwellings over **50** years.  
Seasonal Occupancies

(12/04)

## Dwelling Fire Rates Territory A (Owner)

Coverage A Limit	PC 1 - 4		PC 5 - 6		PC 7 - 8		PC 9 - 10	
	Frame	Masonry	Frame	Masonry	Frame	Masonry	Frame	Masonry
<=1,000	87	78	91	82	117	105	148	133
2,000	100	90	105	95	134	121	170	153
3,000	113	102	119	107	152	137	192	173
4,000	127	114	133	120	170	153	215	194
5,000	140	126	147	132	188	169	238	214
6,000	153	138	161	145	205	185	260	234
7,000	167	150	174	157	223	201	283	255
8,000	180	162	189	170	241	217	305	275
9,000	193	174	202	182	259	233	327	295
10,000	206	186	216	195	276	249	350	315
11,000	219	197	230	207	294	265	373	336
12,000	232	209	244	220	312	281	395	356
13,000	245	221	258	232	330	297	417	376
14,000	259	233	272	245	346	312	440	396
15,000	272	245	285	257	364	328	463	417
16,000	285	257	300	270	382	344	485	437
17,000	299	269	313	282	400	360	507	457
18,000	312	281	327	295	417	376	531	478
19,000	325	293	341	307	435	392	553	498
20,000	339	305	355	320	453	408	575	518
21,000	352	317	370	333	471	424	597	538
22,000	365	329	383	345	488	440	620	559
23,000	379	341	397	358	506	456	643	579
24,000	391	352	411	370	524	472	665	599
25,000	404	364	425	383	542	488	687	619
26,000	417	376	438	395	559	504	710	640
27,000	431	388	453	408	577	520	733	660
28,000	444	400	466	420	595	536	755	680
29,000	457	412	481	433	613	552	778	701
30,000	s	424	494	445	630	568	800	721
31,000	484	436	508	458	648	584	823	741
32,000	497	448	522	470	666	600	845	761
33,000	511	460	536	483	684	616	868	782
34,000	524	472	549	495	702	632	890	802
35,000	537	484	564	508	719	648	912	822
36,000	551	496	577	520	737	664	935	842
37,000	563	507	592	533	755	680	958	863
38,000	576	519	605	545	773	696	980	883
39,000	589	531	619	558	790	712	1002	903
40,000	603	543	633	570	808	728	1026	924
41,000	616	555	647	583	826	744	1048	944
42,000	629	567	660	595	844	760	1070	964
43,000	643	579	675	608	861	776	1092	984
44,000	656	591	688	620	879	792	1116	1005
45,000	669	603	703	633	897	808	1138	1025
46,000	683	615	717	646	915	824	1160	1045
47,000	696	627	730	658	932	840	1182	1065
48,000	709	639	745	671	950	856	1205	1086
49,000	723	651	758	683	968	872	1228	1106
50,000	736	663	773	696	986	888	1250	1126

## Dwelling Fire Rates Territory A (Owner)

51,000	741	668	779	702	993	895	1261	1136
52,000	748	674	785	707	1002	903	1271	1145
53,000	754	679	791	713	1010	910	1282	1155
54,000	760	685	798	719	1019	918	1293	1165
55,000	767	691	805	725	1027	925	1303	1174
56,000	773	696	811	731	1036	933	1314	1184
57,000	779	702	818	737	1045	941	1324	1193
58,000	786	708	825	743	1052	948	1335	1203
59,000	791	713	831	749	1061	956	1345	1212
60,000	798	719	838	755	1069	963	1356	1222
61,000	804	724	845	761	1078	971	1368	1232
62,000	810	730	851	767	1086	978	1378	1241
63,000	817	736	857	772	1094	986	1389	1251
64,000	823	741	864	778	1102	993	1399	1260
65,000	829	747	870	784	1111	1001	1410	1270
66,000	836	753	877	790	1119	1008	1420	1279
67,000	841	758	884	796	1128	1016	1431	1289
68,000	848	764	890	802	1137	1024	1442	1299
69,000	854	769	897	808	1144	1031	1452	1308
70,000	860	775	904	814	1153	1039	1463	1318
71,000	867	781	910	820	1161	1046	1473	1327
72,000	872	786	917	826	1170	1054	1484	1337
73,000	879	792	924	832	1178	1061	1494	1346
74,000	886	798	930	838	1187	1069	1505	1356
75,000	891	803	936	843	1194	1076	1516	1366
76,000	898	809	942	849	1203	1084	1526	1375
77,000	905	815	949	855	1211	1091	1537	1385
78,000	910	820	956	861	1220	1099	1547	1394
79,000	917	826	962	867	1229	1107	1558	1404
80,000	922	831	969	873	1237	1114	1568	1413
81,000	929	837	976	879	1245	1122	1580	1423
82,000	936	843	982	885	1253	1129	1591	1433
83,000	941	848	989	891	1262	1137	1601	1442
84,000	948	854	996	897	1270	1144	1612	1452
85,000	955	860	1002	903	1279	1152	1622	1461
86,000	960	865	1008	908	1286	1159	1633	1471
87,000	967	871	1015	914	1295	1167	1643	1480
88,000	972	876	1021	920	1303	1174	1654	1490
89,000	979	882	1028	926	1312	1182	1665	1500
90,000	986	888	1035	932	1321	1190	1675	1509
91,000	991	893	1041	938	1329	1197	1686	1519
92,000	998	899	1048	944	1338	1205	1696	1528
93,000	1005	905	1055	950	1345	1212	1707	1538
94,000	1010	910	1061	956	1354	1220	1717	1547
95,000	1017	916	1068	962	1362	1227	1728	1557
96,000	1023	922	1074	968	1371	1235	1739	1567
97,000	1029	927	1081	974	1379	1242	1749	1576
98,000	1036	933	1087	979	1388	1250	1760	1586
99,000	1041	938	1093	985	1395	1257	1770	1595
100,000	1048	944	1100	991	1404	1265	1782	1605
101,000	1055	950	1107	997	1413	1273	1792	1614
102,000	1060	955	1113	1003	1421	1280	1803	1624

## Dwelling Fire Rates Territory A (Owner)

103,000	1067	961	1120	1009	1430	1288	1814	1634
104,000	1073	967	1127	1015	1437	1295	1824	1643
105,000	1079	972	1133	1021	1446	1303	1835	1653
106,000	1086	978	1140	1027	1454	1310	1845	1662
107,000	1091	983	1147	1033	1463	1318	1856	1672
108,000	1098	989	1153	1039	1471	1325	1866	1681
109,000	1104	995	1159	1044	1480	1333	1877	1691
110,000	1110	1000	1166	1050	1489	1341	1888	1701
111,000	1117	1006	1172	1056	1496	1348	1898	1710
112,000	1123	1012	1179	1062	1505	1356	1909	1720
113,000	1129	1017	1185	1068	1513	1363	1919	1729
114,000	1136	1023	1192	1074	1522	1371	1930	1739
115,000	1142	1029	1199	1080	1530	1378	1941	1749
116,000	1148	1034	1205	1086	1538	1386	1951	1758
117,000	1154	1040	1212	1092	1546	1393	1962	1768
118,000	1160	1045	1219	1098	1555	1401	1972	1777
119,000	1167	1051	1225	1104	1563	1408	1984	1787
120,000	1173	1057	1232	1110	1572	1416	1994	1796
121,000	1179	1062	1238	1115	1581	1424	2005	1806
122,000	1185	1068	1244	1121	1588	1431	2016	1816
123,000	1192	1074	1251	1127	1597	1439	2026	1825
124,000	1198	1079	1258	1133	1605	1446	2037	1835
125,000	1204	1085	1264	1139	1614	1454	2047	1844
126,000	1210	1090	1271	1145	1622	1461	2058	1854
127,000	1217	1096	1278	1151	1631	1469	2068	1863
128,000	1223	1102	1284	1157	1638	1476	2079	1873
129,000	1229	1107	1291	1163	1647	1484	2090	1883
130,000	1235	1113	1298	1169	1655	1491	2100	1892
131,000	1242	1119	1304	1175	1664	1499	2111	1902
132,000	1248	1124	1310	1180	1673	1507	2121	1911
133,000	1254	1130	1316	1186	1681	1514	2132	1921
134,000	1261	1136	1323	1192	1689	1522	2142	1930
135,000	1267	1141	1330	1198	1697	1529	2153	1940
136,000	1273	1147	1336	1204	1706	1537	2165	1950
137,000	1279	1152	1343	1210	1714	1544	2174	1959
138,000	1285	1158	1350	1216	1723	1552	2186	1969
139,000	1292	1164	1356	1222	1730	1559	2196	1978
140,000	1298	1169	1363	1228	1739	1567	2207	1988
141,000	1304	1175	1370	1234	1747	1574	2217	1997
142,000	1311	1181	1376	1240	1756	1582	2228	2007
143,000	1316	1186	1383	1246	1765	1590	2239	2017
144,000	1323	1192	1389	1251	1773	1597	2249	2026
145,000	1329	1197	1395	1257	1782	1605	2260	2036
146,000	1335	1203	1402	1263	1789	1612	2270	2045
147,000	1342	1209	1409	1269	1798	1620	2281	2055
148,000	1348	1214	1415	1275	1806	1627	2291	2064
149,000	1354	1220	1422	1281	1815	1635	2302	2074
150,000	1361	1226	1429	1287	1823	1642	2313	2084

**\*\*SUBMIT TO OKLAHOMA GENERAL AGENCY FOR HIGHER RATES**

## Dwelling Fire Rates OK Territory A (Tenant)

Coverage A Limit	PC 1 - 4		PC 5 - 6		PC 7 - 8		PC 9 - 10	
	Frame	Masonry	Frame	Masonry	Frame	Masonry	Frame	Masonry
<=1,000	100	90	104	94	134	121	170	153
2,000	115	104	121	109	154	139	195	176
3,000	130	117	137	123	175	158	221	199
4,000	145	131	153	138	195	176	248	223
5,000	161	145	169	152	215	194	273	246
6,000	176	159	185	167	236	213	299	269
7,000	192	173	201	181	256	231	325	293
8,000	206	186	218	196	278	250	351	316
9,000	222	200	232	209	297	268	376	339
10,000	238	214	249	224	317	286	402	362
11,000	252	227	264	238	339	305	428	386
12,000	266	240	281	253	359	323	454	409
13,000	282	254	296	267	380	342	480	432
14,000	297	268	313	282	398	359	505	455
15,000	313	282	329	296	418	377	533	480
16,000	329	296	345	311	440	396	558	503
17,000	343	309	360	324	460	414	584	526
18,000	359	323	376	339	480	432	611	550
19,000	374	337	392	353	501	451	636	573
20,000	390	351	408	368	521	469	662	596
21,000	405	365	425	383	542	488	687	619
22,000	420	378	441	397	562	506	714	643
23,000	435	392	457	412	582	524	739	666
24,000	450	405	473	426	603	543	765	689
25,000	465	419	488	440	623	561	790	712
26,000	480	432	504	454	644	580	817	736
27,000	495	446	521	469	664	598	842	759
28,000	511	460	536	483	684	616	868	782
29,000	526	474	553	498	705	635	895	806
30,000	542	488	568	512	725	653	920	829
31,000	556	501	585	527	746	672	946	852
32,000	572	515	601	541	766	690	971	875
33,000	587	529	616	555	786	708	998	899
34,000	603	543	632	569	807	727	1023	922
35,000	618	557	648	584	827	745	1049	945
36,000	633	570	664	598	848	764	1074	968
37,000	647	583	680	613	868	782	1101	992
38,000	663	597	696	627	888	800	1127	1015
39,000	678	611	713	642	909	819	1152	1038
40,000	693	624	728	656	929	837	1180	1063
41,000	708	638	744	670	950	856	1205	1086
42,000	724	652	759	684	970	874	1231	1109
43,000	739	666	776	699	990	892	1257	1132
44,000	755	680	791	713	1011	911	1283	1156
45,000	769	693	808	728	1031	929	1309	1179
46,000	785	707	825	743	1052	948	1334	1202
47,000	800	721	840	757	1072	966	1360	1225
48,000	816	735	857	772	1092	984	1386	1249
49,000	831	749	871	785	1113	1003	1412	1272
50,000	846	762	888	800	1133	1021	1437	1295

## Dwelling Fire Rates OK Territory A (Tenant)

51,000	852	768	896	807	1142	1029	1450	1306
52,000	860	775	902	813	1152	1038	1462	1317
53,000	867	781	910	820	1162	1047	1474	1328
54,000	875	788	918	827	1172	1056	1487	1340
55,000	882	795	926	834	1181	1064	1499	1350
56,000	888	800	934	841	1191	1073	1512	1362
57,000	896	807	941	848	1201	1082	1523	1372
58,000	904	814	948	854	1210	1090	1535	1383
59,000	910	820	956	861	1220	1099	1547	1394
60,000	918	827	963	868	1229	1107	1560	1405
61,000	925	833	971	875	1240	1117	1573	1417
62,000	932	840	979	882	1249	1125	1584	1427
63,000	939	846	986	888	1259	1134	1597	1439
64,000	946	852	993	895	1268	1142	1608	1449
65,000	953	859	1001	902	1278	1151	1622	1461
66,000	961	866	1009	909	1286	1159	1633	1471
67,000	968	872	1016	915	1296	1168	1645	1482
68,000	976	879	1023	922	1308	1178	1658	1494
69,000	981	884	1031	929	1316	1186	1669	1504
70,000	989	891	1039	936	1326	1195	1683	1516
71,000	997	898	1047	943	1335	1203	1694	1526
72,000	1003	904	1055	950	1345	1212	1707	1538
73,000	1011	911	1062	957	1354	1220	1718	1548
74,000	1019	918	1070	964	1364	1229	1730	1559
75,000	1025	923	1076	969	1373	1237	1744	1571
76,000	1032	930	1083	976	1384	1247	1755	1581
77,000	1040	937	1091	983	1393	1255	1768	1593
78,000	1047	943	1099	990	1403	1264	1779	1603
79,000	1055	950	1107	997	1413	1273	1793	1615
80,000	1061	956	1114	1004	1422	1281	1804	1625
81,000	1069	963	1122	1011	1432	1290	1816	1636
82,000	1076	969	1130	1018	1441	1298	1829	1648
83,000	1082	975	1138	1025	1452	1308	1840	1658
84,000	1090	982	1146	1032	1461	1316	1854	1670
85,000	1098	989	1152	1038	1471	1325	1865	1680
86,000	1104	995	1159	1044	1480	1333	1878	1692
87,000	1112	1002	1167	1051	1490	1342	1889	1702
88,000	1118	1007	1174	1058	1499	1350	1903	1714
89,000	1126	1014	1182	1065	1508	1359	1915	1725
90,000	1133	1021	1190	1072	1520	1369	1926	1735
91,000	1140	1027	1198	1079	1528	1377	1939	1747
92,000	1148	1034	1205	1086	1538	1386	1950	1757
93,000	1156	1041	1213	1093	1547	1394	1964	1769
94,000	1162	1047	1220	1099	1557	1403	1975	1779
95,000	1169	1053	1228	1106	1566	1411	1988	1791
96,000	1177	1060	1235	1113	1576	1420	2000	1802
97,000	1183	1066	1243	1120	1585	1428	2011	1812
98,000	1191	1073	1250	1126	1596	1438	2025	1824
99,000	1198	1079	1258	1133	1605	1446	2036	1834
100,000	1205	1086	1265	1140	1615	1455	2049	1846
101,000	1213	1093	1273	1147	1625	1464	2060	1856
102,000	1219	1098	1280	1153	1634	1472	2073	1868

## Dwelling Fire Rates OK Territory A (Tenant)

103,000	1227	1105	1288	1160	1644	1481	2086	1879
104,000	1234	1112	1295	1167	1653	1489	2097	1889
105,000	1241	1118	1303	1174	1663	1498	2110	1901
106,000	1249	1125	1311	1181	1673	1507	2121	1911
107,000	1254	1130	1319	1188	1683	1516	2135	1923
108,000	1262	1137	1326	1195	1692	1524	2146	1933
109,000	1270	1144	1333	1201	1702	1533	2159	1945
110,000	1277	1150	1341	1208	1712	1542	2171	1956
111,000	1284	1157	1348	1214	1721	1550	2183	1967
112,000	1292	1164	1355	1221	1730	1559	2196	1978
113,000	1299	1170	1363	1228	1739	1567	2207	1988
114,000	1305	1176	1371	1235	1750	1577	2220	2000
115,000	1313	1183	1379	1242	1759	1585	2232	2011
116,000	1320	1189	1386	1249	1769	1594	2244	2022
117,000	1328	1196	1394	1256	1778	1602	2257	2033
118,000	1334	1202	1402	1263	1788	1611	2269	2044
119,000	1342	1209	1410	1270	1797	1619	2281	2055
120,000	1350	1216	1417	1277	1807	1628	2292	2065
121,000	1355	1221	1423	1282	1818	1638	2305	2077
122,000	1363	1228	1431	1289	1827	1646	2318	2088
123,000	1371	1235	1439	1296	1837	1655	2330	2099
124,000	1378	1241	1446	1303	1846	1663	2342	2110
125,000	1385	1248	1454	1310	1856	1672	2354	2121
126,000	1392	1254	1462	1317	1865	1680	2367	2132
127,000	1399	1260	1470	1324	1875	1689	2378	2142
128,000	1406	1267	1477	1331	1884	1697	2391	2154
129,000	1413	1273	1484	1337	1895	1707	2403	2165
130,000	1421	1280	1492	1344	1904	1715	2415	2176
131,000	1429	1287	1500	1351	1914	1724	2428	2187
132,000	1435	1293	1506	1357	1924	1733	2440	2198
133,000	1443	1300	1514	1364	1933	1741	2452	2209
134,000	1450	1306	1522	1371	1943	1750	2464	2220
135,000	1456	1312	1530	1378	1951	1758	2476	2231
136,000	1464	1319	1537	1385	1962	1768	2490	2243
137,000	1471	1325	1545	1392	1971	1776	2501	2253
138,000	1479	1332	1552	1398	1981	1785	2513	2264
139,000	1486	1339	1560	1405	1990	1793	2525	2275
140,000	1492	1344	1567	1412	2000	1802	2537	2286
141,000	1500	1351	1575	1419	2009	1810	2550	2297
142,000	1507	1358	1583	1426	2019	1819	2562	2308
143,000	1514	1364	1591	1433	2030	1829	2575	2320
144,000	1522	1371	1597	1439	2039	1837	2586	2330
145,000	1528	1377	1605	1446	2049	1846	2599	2341
146,000	1535	1383	1612	1452	2058	1854	2611	2352
147,000	1543	1390	1619	1459	2068	1863	2623	2363
148,000	1550	1396	1627	1466	2077	1871	2635	2374
149,000	1557	1403	1635	1473	2087	1880	2647	2385
150,000	1565	1410	1643	1480	2096	1888	2661	2397

**\*\*SUBMIT TO OKLAHOMA GENERAL AGENCY FOR HIGHER RATES**

## Dwelling Fire Rates OK Territory B (Owner)

Coverage A Limit	PC 1 - 4		PC 5 - 6		PC 7 - 8		PC 9 - 10	
	Frame	Masonry	Frame	Masonry	Frame	Masonry	Frame	Masonry
<=1,000	70	63	73	66	93	84	118	106
2,000	80	72	84	76	108	97	137	123
3,000	91	82	95	86	121	109	154	139
4,000	101	91	107	96	135	122	172	155
5,000	112	101	118	106	150	135	190	171
6,000	122	110	129	116	164	148	208	187
7,000	133	120	140	126	179	161	226	204
8,000	143	129	151	136	192	173	244	220
9,000	154	139	162	146	206	186	262	236
10,000	164	148	173	156	221	199	280	252
11,000	175	158	184	166	235	212	297	268
12,000	185	167	195	176	249	224	316	285
13,000	196	177	206	186	263	237	334	301
14,000	208	187	218	196	278	250	352	317
15,000	218	196	229	206	292	263	370	333
16,000	229	206	240	216	306	276	389	350
17,000	239	215	251	226	320	288	406	366
18,000	250	225	262	236	334	301	424	382
19,000	260	234	273	246	349	314	442	398
20,000	271	244	284	256	363	327	460	414
21,000	281	253	295	266	376	339	478	431
22,000	292	263	306	276	391	352	496	447
23,000	302	272	317	286	405	365	514	463
24,000	313	282	329	296	420	378	532	479
25,000	324	292	340	306	434	391	551	496
26,000	334	301	351	316	447	403	568	512
27,000	345	311	362	326	462	416	586	528
28,000	355	320	373	336	476	429	604	544
29,000	366	330	384	346	491	442	622	560
30,000	376	339	395	356	505	455	640	577
31,000	387	349	406	366	518	467	658	593
32,000	397	358	417	376	533	480	676	609
33,000	408	368	428	386	547	493	694	625
34,000	418	377	440	396	562	506	713	642
35,000	430	387	451	406	575	518	730	658
36,000	440	396	462	416	589	531	748	674
37,000	451	406	473	426	604	544	766	690
38,000	462	416	484	436	618	557	784	706
39,000	472	425	495	446	633	570	803	723
40,000	483	435	506	456	646	582	820	739
41,000	493	444	517	466	660	595	838	755
42,000	504	454	528	476	675	608	856	771
43,000	514	463	539	486	689	621	874	787
44,000	525	473	551	496	703	633	892	804
45,000	535	482	562	506	717	646	910	820
46,000	546	492	573	516	731	659	928	836
47,000	556	501	584	526	746	672	946	852
48,000	567	511	595	536	760	685	965	869
49,000	577	520	606	546	774	697	982	885
50,000	588	530	618	557	788	710	1000	901

## Dwelling Fire Rates OK Territory B (Owner)

51,000	594	535	623	561	795	716	1009	909
52,000	598	539	628	566	801	722	1017	916
53,000	604	544	634	571	808	728	1026	924
54,000	608	548	638	575	815	734	1035	932
55,000	614	553	644	580	821	740	1042	939
56,000	618	557	649	585	828	746	1051	947
57,000	624	562	655	590	835	752	1060	955
58,000	628	566	659	594	841	758	1068	962
59,000	634	571	665	599	849	765	1077	970
60,000	638	575	670	604	856	771	1086	978
61,000	644	580	676	609	862	777	1093	985
62,000	648	584	680	613	869	783	1102	993
63,000	654	589	686	618	876	789	1111	1001
64,000	658	593	692	623	882	795	1119	1008
65,000	664	598	696	627	889	801	1128	1016
66,000	668	602	702	632	896	807	1137	1024
67,000	674	607	707	637	902	813	1144	1031
68,000	678	611	713	642	909	819	1153	1039
69,000	684	616	717	646	916	825	1162	1047
70,000	688	620	723	651	922	831	1170	1054
71,000	694	625	728	656	929	837	1179	1062
72,000	698	629	734	661	936	843	1187	1069
73,000	704	634	738	665	942	849	1195	1077
74,000	708	638	744	670	949	855	1204	1085
75,000	714	643	749	675	956	861	1212	1092
76,000	718	647	754	679	962	867	1221	1100
77,000	724	652	759	684	969	873	1230	1108
78,000	728	656	765	689	976	879	1238	1115
79,000	734	661	770	694	982	885	1247	1123
80,000	738	665	775	698	989	891	1255	1131
81,000	744	670	780	703	996	897	1263	1138
82,000	748	674	786	708	1002	903	1272	1146
83,000	754	679	791	713	1009	909	1281	1154
84,000	758	683	796	717	1016	915	1289	1161
85,000	764	688	801	722	1022	921	1298	1169
86,000	768	692	807	727	1030	928	1306	1177
87,000	774	697	813	732	1037	934	1314	1184
88,000	778	701	817	736	1043	940	1323	1192
89,000	784	706	823	741	1050	946	1332	1200
90,000	788	710	828	746	1057	952	1340	1207
91,000	794	715	833	750	1063	958	1349	1215
92,000	798	719	838	755	1070	964	1358	1223
93,000	804	724	844	760	1077	970	1365	1230
94,000	808	728	849	765	1083	976	1374	1238
95,000	814	733	854	769	1090	982	1383	1246
96,000	818	737	859	774	1097	988	1391	1253
97,000	824	742	865	779	1103	994	1400	1261
98,000	828	746	870	784	1110	1000	1409	1269
99,000	834	751	875	788	1117	1006	1416	1276
100,000	838	755	880	793	1123	1012	1425	1284
101,000	844	760	886	798	1130	1018	1434	1292
102,000	848	764	890	802	1137	1024	1442	1299

## Dwelling Fire Rates OK Territory B (Owner)

103,000	854	769	896	807	1143	1030	1451	1307
104,000	858	773	901	812	1150	1036	1460	1315
105,000	864	778	907	817	1157	1042	1467	1322
106,000	868	782	911	821	1163	1048	1476	1330
107,000	874	787	917	826	1170	1054	1485	1338
108,000	878	791	922	831	1177	1060	1493	1345
109,000	884	796	928	836	1183	1066	1502	1353
110,000	888	800	932	840	1190	1072	1511	1361
111,000	894	805	938	845	1197	1078	1518	1368
112,000	898	809	944	850	1203	1084	1527	1376
113,000	904	814	949	855	1211	1091	1535	1383
114,000	908	818	953	859	1218	1097	1544	1391
115,000	914	823	959	864	1224	1103	1553	1399
116,000	918	827	965	869	1231	1109	1561	1406
117,000	924	832	969	873	1238	1115	1570	1414
118,000	928	836	975	878	1244	1121	1578	1422
119,000	934	841	980	883	1251	1127	1586	1429
120,000	938	845	986	888	1258	1133	1595	1437
121,000	944	850	990	892	1264	1139	1604	1445
122,000	948	854	996	897	1271	1145	1612	1452
123,000	953	859	1001	902	1278	1151	1621	1460
124,000	958	863	1007	907	1284	1157	1629	1468
125,000	963	868	1011	911	1291	1163	1637	1475
126,000	968	872	1017	916	1298	1169	1646	1483
127,000	973	877	1022	921	1304	1175	1655	1491
128,000	978	881	1027	925	1311	1181	1663	1498
129,000	983	886	1032	930	1318	1187	1672	1506
130,000	988	890	1038	935	1324	1193	1681	1514
131,000	993	895	1043	940	1331	1199	1688	1521
132,000	998	899	1048	944	1338	1205	1697	1529
133,000	1003	904	1053	949	1344	1211	1706	1537
134,000	1008	908	1059	954	1351	1217	1714	1544
135,000	1013	913	1064	959	1358	1223	1723	1552
136,000	1018	917	1069	963	1364	1229	1732	1560
137,000	1023	922	1074	968	1371	1235	1739	1567
138,000	1028	926	1080	973	1378	1241	1748	1575
139,000	1033	931	1084	977	1384	1247	1757	1583
140,000	1038	935	1090	982	1392	1254	1765	1590
141,000	1043	940	1096	987	1399	1260	1774	1598
142,000	1048	944	1101	992	1405	1266	1783	1606
143,000	1053	949	1106	996	1412	1272	1790	1613
144,000	1058	953	1111	1001	1419	1278	1799	1621
145,000	1063	958	1117	1006	1425	1284	1808	1629
146,000	1068	962	1122	1011	1432	1290	1816	1636
147,000	1073	967	1127	1015	1439	1296	1825	1644
148,000	1078	971	1132	1020	1445	1302	1834	1652
149,000	1083	976	1138	1025	1452	1308	1841	1659
150,000	1089	981	1143	1030	1459	1314	1850	1667

**\*\*SUBMIT TO OKLAHOMA GENERAL AGENCY FOR HIGHER RATES**

## Dwelling Fire Rates OK Territory B (Tenant)

Coverage A Limit	PC 1 - 4		PC 5 - 6		PC 7 - 8		PC 9 - 10	
	Frame	Masonry	Frame	Masonry	Frame	Masonry	Frame	Masonry
<=1,000	80	72	84	76	108	97	135	122
2,000	92	83	97	87	124	112	157	141
3,000	104	94	110	99	139	125	178	160
4,000	117	105	122	110	155	140	198	178
5,000	129	116	135	122	172	155	219	197
6,000	141	127	148	133	189	170	239	215
7,000	153	138	161	145	205	185	261	235
8,000	164	148	173	156	221	199	281	253
9,000	178	160	186	168	238	214	301	271
10,000	189	170	199	179	254	229	322	290
11,000	202	182	212	191	271	244	342	308
12,000	213	192	224	202	286	258	364	328
13,000	226	204	238	214	303	273	384	346
14,000	239	215	250	225	320	288	405	365
15,000	250	225	263	237	335	302	425	383
16,000	263	237	275	248	352	317	447	403
17,000	274	247	289	260	367	331	467	421
18,000	287	259	301	271	384	346	487	439
19,000	299	269	314	283	401	361	508	458
20,000	312	281	326	294	417	376	528	476
21,000	323	291	340	306	433	390	551	496
22,000	335	302	352	317	450	405	571	514
23,000	347	313	365	329	466	420	591	532
24,000	360	324	377	340	483	435	612	551
25,000	373	336	391	352	500	450	633	570
26,000	384	346	403	363	514	463	654	589
27,000	397	358	416	375	531	478	674	607
28,000	408	368	428	386	547	493	695	626
29,000	422	380	442	398	564	508	715	644
30,000	433	390	454	409	581	523	737	664
31,000	445	401	467	421	596	537	757	682
32,000	457	412	480	432	613	552	777	700
33,000	470	423	493	444	629	567	798	719
34,000	482	434	505	455	646	582	819	738
35,000	494	445	518	467	662	596	840	757
36,000	505	455	531	478	678	611	860	775
37,000	518	467	544	490	695	626	881	794
38,000	531	478	556	501	712	641	901	812
39,000	543	489	569	513	728	656	922	831
40,000	555	500	582	524	743	669	944	850
41,000	567	511	595	536	759	684	963	868
42,000	579	522	607	547	776	699	985	887
43,000	591	532	620	559	793	714	1005	905
44,000	604	544	633	570	808	728	1027	925
45,000	615	554	646	582	825	743	1047	943
46,000	628	566	658	593	841	758	1067	961
47,000	639	576	672	605	858	773	1088	980
48,000	653	588	684	616	875	788	1109	999
49,000	664	598	697	628	890	802	1130	1018
50,000	677	610	712	641	907	817	1150	1036

## Dwelling Fire Rates OK Territory B (Tenant)

51,000	683	615	716	645	914	823	1160	1045
52,000	688	620	723	651	921	830	1169	1053
53,000	695	626	729	657	929	837	1180	1063
54,000	699	630	734	661	937	844	1190	1072
55,000	706	636	740	667	945	851	1199	1080
56,000	712	641	747	673	952	858	1209	1089
57,000	717	646	754	679	960	865	1219	1098
58,000	723	651	758	683	968	872	1228	1106
59,000	729	657	765	689	977	880	1239	1116
60,000	734	661	771	695	985	887	1249	1125
61,000	740	667	777	700	992	894	1258	1133
62,000	746	672	783	705	999	900	1268	1142
63,000	751	677	789	711	1007	907	1278	1151
64,000	757	682	795	716	1015	914	1286	1159
65,000	764	688	800	721	1022	921	1296	1168
66,000	768	692	807	727	1030	928	1308	1178
67,000	775	698	814	733	1038	935	1316	1186
68,000	780	703	819	738	1046	942	1326	1195
69,000	786	708	825	743	1053	949	1336	1204
70,000	791	713	831	749	1061	956	1345	1212
71,000	798	719	837	754	1069	963	1355	1221
72,000	803	723	844	760	1076	969	1364	1229
73,000	809	729	849	765	1083	976	1375	1239
74,000	815	734	856	771	1091	983	1385	1248
75,000	820	739	861	776	1099	990	1394	1256
76,000	826	744	867	781	1107	997	1404	1265
77,000	833	750	874	787	1114	1004	1414	1274
78,000	837	754	879	792	1122	1011	1423	1282
79,000	844	760	886	798	1130	1018	1433	1291
80,000	849	765	891	803	1138	1025	1444	1301
81,000	856	771	897	808	1146	1032	1453	1309
82,000	860	775	904	814	1152	1038	1463	1318
83,000	867	781	910	820	1160	1045	1473	1327
84,000	871	785	916	825	1168	1052	1482	1335
85,000	878	791	921	830	1175	1059	1492	1344
86,000	884	796	928	836	1184	1067	1503	1354
87,000	890	802	935	842	1192	1074	1512	1362
88,000	895	806	939	846	1200	1081	1522	1371
89,000	901	812	946	852	1208	1088	1532	1380
90,000	907	817	952	858	1215	1095	1541	1388
91,000	912	822	958	863	1223	1102	1551	1397
92,000	918	827	963	868	1231	1109	1561	1406
93,000	925	833	970	874	1239	1116	1571	1415
94,000	929	837	977	880	1245	1122	1581	1424
95,000	936	843	981	884	1253	1129	1591	1433
96,000	941	848	988	890	1261	1136	1600	1441
97,000	947	853	995	896	1269	1143	1610	1450
98,000	952	858	1001	902	1277	1150	1619	1459
99,000	959	864	1006	906	1284	1157	1628	1467
100,000	963	868	1012	912	1292	1164	1639	1477
101,000	970	874	1019	918	1300	1171	1649	1486
102,000	976	879	1023	922	1308	1178	1658	1494

## Dwelling Fire Rates OK Territory B (Tenant)

103,000	981	884	1030	928	1315	1185	1668	1503
104,000	987	889	1037	934	1322	1191	1678	1512
105,000	993	895	1043	940	1330	1198	1687	1520
106,000	998	899	1048	944	1338	1205	1698	1530
107,000	1005	905	1055	950	1345	1212	1708	1539
108,000	1010	910	1061	956	1353	1219	1717	1547
109,000	1016	915	1067	961	1361	1226	1727	1556
110,000	1021	920	1072	966	1369	1233	1737	1565
111,000	1028	926	1079	972	1376	1240	1746	1573
112,000	1032	930	1086	978	1384	1247	1756	1582
113,000	1039	936	1091	983	1393	1255	1765	1590
114,000	1045	941	1097	988	1401	1262	1776	1600
115,000	1050	946	1103	994	1407	1268	1786	1609
116,000	1056	951	1109	999	1415	1275	1795	1617
117,000	1062	957	1114	1004	1423	1282	1805	1626
118,000	1067	961	1121	1010	1431	1289	1815	1635
119,000	1073	967	1127	1015	1439	1296	1824	1643
120,000	1079	972	1133	1021	1446	1303	1835	1653
121,000	1086	978	1139	1026	1454	1310	1845	1662
122,000	1090	982	1146	1032	1462	1317	1854	1670
123,000	1097	988	1151	1037	1470	1324	1864	1679
124,000	1101	992	1158	1043	1477	1331	1874	1688
125,000	1108	998	1163	1048	1484	1337	1883	1696
126,000	1113	1003	1169	1053	1492	1344	1893	1705
127,000	1120	1009	1175	1059	1500	1351	1904	1715
128,000	1124	1013	1181	1064	1507	1358	1913	1723
129,000	1131	1019	1188	1070	1515	1365	1923	1732
130,000	1137	1024	1193	1075	1523	1372	1933	1741
131,000	1142	1029	1200	1081	1531	1379	1941	1749
132,000	1148	1034	1205	1086	1538	1386	1951	1758
133,000	1154	1040	1211	1091	1546	1393	1962	1768
134,000	1159	1044	1218	1097	1554	1400	1971	1776
135,000	1166	1050	1224	1103	1561	1406	1981	1785
136,000	1171	1055	1229	1107	1568	1413	1991	1794
137,000	1177	1060	1235	1113	1576	1420	2000	1802
138,000	1182	1065	1242	1119	1584	1427	2010	1811
139,000	1189	1071	1248	1124	1592	1434	2020	1820
140,000	1193	1075	1253	1129	1601	1442	2030	1829
141,000	1200	1081	1260	1135	1608	1449	2040	1838
142,000	1205	1086	1267	1141	1616	1456	2050	1847
143,000	1211	1091	1271	1145	1624	1463	2059	1855
144,000	1217	1096	1278	1151	1632	1470	2069	1864
145,000	1223	1102	1284	1157	1639	1477	2079	1873
146,000	1228	1106	1291	1163	1647	1484	2088	1881
147,000	1234	1112	1295	1167	1654	1490	2099	1891
148,000	1240	1117	1302	1173	1662	1497	2109	1900
149,000	1245	1122	1309	1179	1669	1504	2118	1908
150,000	1252	1128	1315	1185	1677	1511	2128	1917

**\*\*SUBMIT TO OKLAHOMA GENERAL AGENCY FOR HIGHER RATES**

## Contents Fire Relativity Based Rates, Oklahoma :SIC, Territory A B

Coverage A Limit	PC 1 - 4		PC 5 - 6		PC 7 - 8		PC 9 - 10	
	Frame	Masonry	Frame	Masonry	Frame	Masonry	Frame	Masonry
<=1,000	17	15	18	16	23	21	29	26
2,000	20	18	21	19	27	24	33	30
3,000	22	20	23	21	30	27	38	34
4,000	24	22	26	23	33	30	42	38
5,000	28	25	29	26	37	33	47	42
6,000	30	27	31	28	40	36	51	46
7,000	32	29	34	31	43	39	56	50
8,000	36	32	37	33	48	43	60	54
9,000	38	34	40	36	51	46	64	58
10,000	40	36	42	38	54	49	69	62
11,000	43	39	46	41	58	52	73	66
12,000	46	41	48	43	61	55	78	70
13,000	48	43	51	46	64	58	82	74
14,000	51	46	53	48	68	61	87	78
15,000	53	48	57	51	71	64	91	82
16,000	56	50	59	53	75	68	95	86
17,000	59	53	61	55	79	71	100	90
18,000	61	55	64	58	82	74	104	94
19,000	63	57	67	60	85	77	109	98
20,000	67	60	70	63	89	80	113	102
21,000	69	62	72	65	92	83	118	106
22,000	71	64	75	68	95	86	122	110
23,000	74	67	78	70	100	90	127	114
24,000	77	69	81	73	103	93	131	118
25,000	80	72	83	75	107	96	135	122
26,000	82	74	87	78	110	99	140	126
27,000	84	76	89	80	113	102	144	130
28,000	88	79	91	82	117	105	148	133
29,000	90	81	94	85	120	108	152	137
30,000	92	83	97	87	123	111	157	141
31,000	95	86	100	90	128	115	161	145
32,000	98	88	102	92	131	118	165	149
33,000	100	90	105	95	134	121	170	153
34,000	103	93	108	97	138	124	174	157
35,000	105	95	111	100	141	127	179	161
36,000	108	97	113	102	144	130	183	165
37,000	111	100	117	105	148	133	188	169
38,000	113	102	119	107	152	137	192	173
39,000	115	104	121	109	155	140	196	177
40,000	119	107	124	112	159	143	201	181
41,000	121	109	127	114	162	146	205	185
42,000	123	111	130	117	165	149	210	189
43,000	127	114	132	119	169	152	214	193
44,000	129	116	135	122	172	155	219	197
45,000	131	118	138	124	176	159	223	201
46,000	134	121	141	127	180	162	228	205
47,000	137	123	143	129	183	165	232	209
48,000	139	125	147	132	186	168	236	213
49,000	142	128	149	134	190	171	241	217
50,000	144	130	152	137	193	174	245	221

## Contents Fire Relativity Based Rates, Oklahoma :SIC, Territory A B

51,000	145	131	153	138	195	176	248	223
52,000	147	132	154	139	196	177	250	225
53,000	148	133	155	140	199	179	252	227
54,000	149	134	157	141	200	180	254	229
55,000	151	136	158	142	202	182	255	230
56,000	152	137	159	143	203	183	258	232
57,000	153	138	161	145	205	185	260	234
58,000	154	139	162	146	206	186	262	236
59,000	155	140	163	147	209	188	264	238
60,000	157	141	164	148	210	189	266	240
61,000	158	142	165	149	211	190	269	242
62,000	159	143	167	150	213	192	271	244
63,000	160	144	169	152	214	193	272	245
64,000	161	145	170	153	216	195	274	247
65,000	163	147	171	154	218	196	276	249
66,000	164	148	172	155	220	198	279	251
67,000	165	149	173	156	221	199	281	253
68,000	167	150	174	157	223	201	283	255
69,000	168	151	176	159	224	202	285	257
70,000	169	152	178	160	226	204	287	259
71,000	170	153	179	161	228	205	289	260
72,000	171	154	180	162	230	207	291	262
73,000	172	155	181	163	231	208	293	264
74,000	174	157	182	164	233	210	295	266
75,000	175	158	184	166	234	211	297	268
76,000	176	159	185	167	236	213	300	270
77,000	178	160	186	168	238	214	302	272
78,000	179	161	188	169	240	216	304	274
79,000	180	162	189	170	241	217	305	275
80,000	181	163	190	171	243	219	307	277
81,000	182	164	191	172	244	220	310	279
82,000	183	165	193	174	246	222	312	281
83,000	184	166	194	175	248	223	314	283
84,000	186	168	195	176	250	225	316	285
85,000	188	169	196	177	251	226	319	287
86,000	189	170	198	178	253	228	321	289
87,000	190	171	199	179	254	229	323	291
88,000	191	172	201	181	255	230	324	292
89,000	192	173	202	182	258	232	326	294
90,000	193	174	203	183	259	233	329	296
91,000	194	175	204	184	261	235	331	298
92,000	195	176	205	185	262	236	333	300
93,000	198	178	206	186	264	238	335	302
94,000	199	179	209	188	265	239	337	304
95,000	200	180	210	189	268	241	340	306
96,000	201	181	211	190	269	242	341	307
97,000	202	182	212	191	271	244	343	309
98,000	203	183	213	192	272	245	345	311
99,000	204	184	214	193	274	247	347	313
100,000	205	185	216	195	275	248	350	315
101,000	206	186	218	196	278	250	352	317
102,000	208	187	219	197	279	251	354	319

## Contents Fire Relativity Based Rates, Oklahoma :SIC, Territory A B

103,000	210	189	220	198	281	253	356	321
104,000	211	190	221	199	282	254	357	322
105,000	212	191	222	200	284	256	360	324
106,000	213	192	223	201	285	257	362	326
107,000	214	193	225	203	287	259	364	328
108,000	215	194	226	204	289	260	366	330
109,000	216	195	228	205	291	262	369	332
110,000	218	196	229	206	292	263	371	334
111,000	219	197	230	207	294	265	373	336
112,000	221	199	231	208	295	266	374	337
113,000	222	200	233	210	296	267	376	339
114,000	223	201	234	211	299	269	379	341
115,000	224	202	235	212	300	270	381	343
116,000	225	203	236	213	302	272	383	345
117,000	226	204	238	214	303	273	385	347
118,000	228	205	239	215	305	275	387	349
119,000	229	206	241	217	306	276	390	351
120,000	230	207	242	218	309	278	391	352
121,000	231	208	243	219	310	279	393	354
122,000	233	210	244	220	312	281	395	356
123,000	234	211	245	221	313	282	397	358
124,000	235	212	246	222	315	284	400	360
125,000	236	213	249	224	316	285	402	362
126,000	238	214	250	225	319	287	404	364
127,000	239	215	251	226	320	288	406	366
128,000	240	216	252	227	322	290	408	368
129,000	241	217	253	228	323	291	410	369
130,000	242	218	254	229	325	293	412	371
131,000	244	220	255	230	326	294	414	373
132,000	245	221	258	232	329	296	416	375
133,000	246	222	259	233	330	297	418	377
134,000	248	223	260	234	332	299	421	379
135,000	249	224	261	235	333	300	423	381
136,000	250	225	262	236	335	302	425	383
137,000	251	226	263	237	336	303	426	384
138,000	252	227	265	239	339	305	428	386
139,000	253	228	266	240	340	306	431	388
140,000	254	229	268	241	341	307	433	390
141,000	255	231	269	242	343	309	435	392
142,000	258	232	270	243	344	310	437	394
143,000	259	233	271	244	346	312	440	396
144,000	260	234	273	246	347	313	442	398
145,000	261	235	274	247	350	315	443	399
146,000	262	236	275	248	351	316	445	401
147,000	263	237	276	249	353	318	447	403
148,000	264	238	278	250	354	319	450	405
149,000	265	239	279	251	356	321	452	407
150,000	268	241	281	253	357	322	454	409

**\*\*SUBMIT TO OKLAHOMA GENERAL AGENCY FOR HIGHER RATES**