

September 22, 2017



Dear Valued Partner:

We would like to announce changes to our Masterpiece rating structure for homeowners policies in the state of Oklahoma. These revisions will affect new business effective January 15, 2018 and subsequent and renewal business effective March 1, 2018 and subsequent. Some of the of the key changes in our homeowner pricing in Oklahoma include:

**Base Rate**

We have revised the base rates for House and Vacation Home to achieve an overall +5.1% premium effect. The House with Deluxe Contents rating factor has changed from 1.08 to 1.10, and the Vacation Home with Deluxe Contents rating factor has changed from 0.972 to 0.990.

**Coverage Adjustments**

For House only the contents buy down factor for coverage below 40% has changed from .40% to .30%. This does not apply to Vacation Home.

**Value Factors**

We have revised some of the Value Factors for House and Vacation Home for All Other Perils (fire protection code B).

**Deductible**

The All Other Perils deductible caps have been increased for the \$10,000, \$25,000 and \$50,000 options.

**Discounts**

The Water Leak Detection Discount has been expanded as outlined below:

Active central station or direct alarm (but doesn't close master valve)	Close master valve (but no alarm)	Close master valve and activates central station or direct alarm
3%	5%	8%

The revised Oklahoma Rate and Rule manual will be available on the My Resources website the week of January 8, 2018.

For more information, please contact your Chubb underwriter or marketing specialist. We value your continued partnership and appreciate your business.

Sincerely,  
Chubb Personal Risk Services

[www.chubb.com](http://www.chubb.com)

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