

Effective date of this Endorsement: <Effective Date>
This Endorsement is attached to and forms a part of Policy Number: <Policy Number>
<Insurer> Referred to in this endorsement as either the "Insurer" or the "Underwriters"

OKLAHOMA AMENDATORY ENDORSEMENT TO POLICY TERMS AND CONDITIONS

This endorsement modifies insurance provided under the following:

<Product Name>

1. Clause X. **GENERAL CONDITIONS** C. Cancellation/Nonrenewal 4. is amended to add the following:

The notice of nonrenewal shall state the reason for nonrenewal. If a notice of nonrenewal is mailed less than forty-five (45) days before the expiration date of the **Policy Period**, coverage will remain in effect until forty-five (45) days after notice is mailed. The earned premium for any period of coverage which extends beyond the expiration date shall be considered pro rata based upon the previous year's rates.

The Underwriters shall give written notice to the **Named Insured** of any premium increase, change in Retention, or reduction in the Limit of Liability or coverage at least forty-five (45) days prior to the end of the **Policy Period**. If the Underwriters do not provide such notice, the premium, Retention, Limit of Liability and coverage prior to the change will remain in effect until notice is given or until the effective date of replacement coverage obtained by the **Named Insured**, whichever occurs first. If the **Named Insured** does not renew this Policy, any earned premium for the period of extension of this Policy shall be calculated pro rata at the lower of the current or the previous year's rate. If the **Named Insured** renews this Policy, the changes shall be effective the day following this Policy's expiration date.

The foregoing paragraph shall not apply if such changes are:

- a) contained in a rate or plan filed with or approved by the Insurance Commissioner or filed pursuant to the Property and Casualty Competitive Loss Cost Rating Act and applicable to an entire class of business; or
- b) based upon the altered nature or extent of the risk insured; or
- c) contained in policy forms filed with or approved by the Insurance Commissioner and applicable to an entire class of business.

The regulatory requirements set forth in this Amendatory Endorsement shall supersede and take precedence over any provisions of this Policy or any endorsement to this Policy, whenever added, that are inconsistent with or contrary to the provisions of this Amendatory Endorsement, unless such Policy or endorsement provisions comply with the applicable insurance laws of this state.

All other terms and conditions of this Policy remain unchanged.

Authorized Representative