OKLAHOMA INSURANCE DEPARTMENT

Insurance Commissioner, Glen Mulready

400 NE 50th Street
Oklahoma City, OK 73105
405.521.2746
oid.ok.gov
405.522.0125

Legal Division

SPECIAL NOTICE

TO: ALL PROPERTY AND CASUALTY INSURERS LICENSED IN OKLAHOMA

RE: LAWS AND ORDINANCES, ADDITIONAL COVERAGE AND BULLETIN NO. PC2016-02

FROM: GLEN MULREADY, INSURANCE COMMISSIONER

DATE: JUNE 26, 2025

PURPOSE OF THIS NOTICE

The Oklahoma Insurance Department (the "Department") is issuing this special notice to all property and casualty insurers authorized to do business in this state. It has come to the attention of the Department that some property insurance policies purport to provide "additional coverage" for the increased costs incurred due to the enforcement of any law which regulates demolition, remodeling, renovation or repair of a covered building. Some insurers are only providing additional coverage for building code-related items when the code is actively enforced by local authorities.

The purpose of this Special Notice is to alert insurers of Bulletin No. PC 2016-02, which states in part "Companies are instructed that for purposes of providing additional coverages, as an exception to the ordinance or law exclusion, you shall consider all building codes as being strictly enforced." Therefore, additional coverage for increased costs incurred due to building code-related items, if applicable, should be applied regardless of whether the building code is actively enforced by local authorities.

Questions concerning this Special Notice should be directed to the Oklahoma Insurance Department's Legal Division at 405-522-4805 or by email to bo.debose@oid.ok.gov.