



# OKLAHOMA INSURANCE DEPARTMENT

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**To:** Oklahoma Funeral Homes offering Prepaid Funeral Benefits  
**Re:** 2026 Maximum Amount of Principal Allowed for Non-Specified Contracts  
**From:** Glen Mulready, Insurance Commissioner  
**Date:** February 01, 2026

The Regulated Industry Services (RIS) Division of the Oklahoma Insurance Department (OID) oversees the registration and regulation of Funeral Home Prepaid Benefits (FHPB).

Title 36 O.S. § 6125.1 provides that the maximum amount of principal which an organization may legally receive from any one individual pursuant to a contract establishing a fund for prepaid funeral benefits pursuant to 36 O.S. § 6125 (B)(2) shall be \$20,000 increased annually by the previous year's increase in the national Consumer Price Index (CPI).

The Insurance Commissioner has determined the maximum amount of principal for any one individual prepaid funeral benefit is \$30,298.00 for the year 2026.

Questions or concerns regarding this increase, as well as all other prepaid funeral benefit-related matters, may be emailed to [RIS@oid.ok.gov](mailto:RIS@oid.ok.gov). Refer to our website for more information and view historical CPI changes, <https://oid.ok.gov/ris>.