

Getting Started

with Oden State Rules and Regulations

Oden State Rules and Regulations is a regulatory research service that provides information and tools to help you perform accurate, timely, and efficient research in major areas of insurance compliance. To sign on to Oden State Rules and Regulations, access www.odenonline.com. Type your username in the *User ID* text box and your password in the *Password* text box. Then click **Login**. The Oden State Rules and Regulations home page is displayed.

The Oden State Rules and Regulations Home Page

The Oden State Rules and Regulations home page provides quick access to information and research tools. At the home page, you can access features such as the Oden Extra Index and the Oden Forms Index and tools such as the Chart Builder. The home page also provides drop-down lists you can use to retrieve topic summaries.

To return to the home page at any time, click **Home** in the left frame.

Select a topic and jurisdiction from the drop-down lists to quickly retrieve a topic summary.

Click **Oden Forms Index** to display an index of official forms available in Oden State Rules and Regulations.

Click **Topic Descriptions** to display a list of topics for which topic summaries are available.

The screenshot shows the Oden State Rules and Regulations home page. At the top, there are two drop-down menus: one for '1035 EXCHANGES - FEDERAL' and another for 'Alabama'. The main content area features the 'ODEN ONLINE' logo and a section titled 'STATE RULES & REGULATIONS'. Below this, there is a welcome message and a section titled 'CHART BUILDER NOW OFFERS EVEN GREATER FLEXIBILITY!' with a date '4/26/07'. The page also includes a navigation menu on the left with links such as 'Email Notification', 'New Doc Search', 'Search', 'ODEN Extra Index', 'ODEN Forms Index', 'User Notes Index', 'Chart Builder', 'Topic Descriptions', 'Online Manual', 'Log Off', and 'Home'.

Oden State Rules and Regulations home page

Oden State Rules and Regulations is available on the Web at www.odenonline.com.

For technical and search assistance, call **1-800-633-5289** or send an e-mail to odenonline@oden-ins.com.

Researching a Topic

Oden State Rules and Regulations categorizes insurance compliance rules and regulations under numerous topics. You can research a topic in two ways: by selecting a topic and jurisdiction from a list or by creating your own search.

Selecting a Topic and Jurisdiction from a List

To research topic by selecting it from a list, follow these steps:

1. Select a topic from the topic drop-down list at the top of the Oden State Rules and Regulations home page.
2. Select a jurisdiction from the jurisdiction drop-down list.
3. Click **Go** to display the topic summary.

For a list of all available topics, click **Topic Descriptions** in the left frame of the home page. For a description of a topic, frequently asked questions (FAQs) relating to the topic, and available charts for the topic, click the name of the topic in the list.

Select a topic and jurisdiction from the drop-down lists, or click **Search** to search for a topic summary.

The screenshot displays the Oden Online Search interface. On the left is a search form titled "ODEN Online Search" with fields for "Search for this:" (containing "Arbitral settlement"), "Search history:", "Without this:", "Topic:" (with a dropdown menu showing "All Topics", "1035 EXCHANGES - FEDERAL", "ACCELERATED BENEFITS - GROUP L&A", and "ACCELERATED BENEFITS - INDIVIDUAL L&A"), "Jurisdiction:" (with a dropdown menu showing "Idaho", "Illinois", "Indiana", and "Iowa"), "Document Types:" (radio buttons for "All", "Summary", and "Auxiliary"), "Version Histories?" (radio buttons for "Yes", "No", and "Exclusively"), and "Maximum Documents:" (a dropdown menu set to "50"). A "Search" button is located next to the "Search for this:" field. On the right is a navigation menu with links for "Email Notification", "New Doc Search" (with a "Search" button), "ODEN Extra Index", "EN Forms Index", "User Notes Index", "Chart Builder", "Topic Descriptions", and "Online Manual". A large dropdown menu is open, showing a list of topics including "ACCELERATED BENEFITS - INDIVIDUAL L&A", "ACCELERATED BENEFITS - GROUP L&A", "ACCELERATED BENEFITS - LTC", "ADMINISTRATION - LTC", "ADVERTISING, SALES AND MARKETING - INDIVIDUAL L&A", "ADVERTISING, SALES AND MARKETING - LTC", "AGENCY AGREEMENTS TERMINATION - INDIVIDUAL L&A", "AGENCY AGREEMENTS TERMINATION - P&C", "AGENT COMPENSATION AND FINANCES", "ANNUITIES - GROUP L&A", "ANTI-MONEY LAUNDERING - FEDERAL", and "ANTI-TERRORISM COMPLIANCE ISSUES". Below the list is the heading "STATE RULES & REGULATIONS" and a welcome message. A "Go!" button is visible at the top right of the dropdown menu. A blue arrow points from the text above to the "Search" button in the navigation menu. Another blue arrow points from the text above to the "Topic:" dropdown menu in the search form.

Search page

Topic drop-down list

Running a Search

If you are unable to locate your topic in the topic drop-down list, or if you are looking for specific information within a topic, you can run a search. To create your own search, click **Search** in the left frame, then follow these steps.

1. Type your search term or terms in the *Search for this* text box, or select a previous search from the *Search history* drop-down list. In the *Without this* text box, you can type terms you want to exclude from documents in your result, if desired.
2. Select one or more topics from the *Topic* drop-down list, if desired.
3. Select one or more jurisdictions from the *Jurisdiction* drop-down list, if desired.
4. If desired,
 - select which document types to search
 - choose whether to include version histories
 - select the maximum number of documents to be displayed on each page of the result list
 - choose whether to include variations of the terms in your search
 - choose a sort order for the documents in your search result
5. Click **Search** to display a list of the documents in your search result.

Viewing Topic Summaries

Topic summaries provide an overview of a jurisdiction's regulations on a specific subject. Each topic summary contains information summarizing a jurisdiction's requirements and also provides links to other helpful information, such as FAQs, model law comparisons, and references cited in the summary. Topic summaries may include the following sections:

Heading

The heading contains the summary title, jurisdiction, publication date, the date on which the topic summary was last updated, version number, and jurisdictional contact information.

Table of Contents

The table of contents is an outline of the subjects covered by the topic summary. It also includes links to other sections of the summary.

Scope and Introductory Note

The Scope and Introductory Note sections provide general information about the content of the topic summary.

Oden Note

An Oden note provides guidance or helpful tips on a particular issue.

Model Law Comparison

The Model Law Comparison section describes how a state's regulation differs from the model regulation provided by the National Association of Insurance Commissioners (NAIC).

Text in a topic summary is color coded to make it easy to locate specific information.

- Black text indicates no change from the previous version of the topic summary.
- Blue text indicates a hypertext link to a heading.
- Red text indicates text that has changed from the previous version of the topic summary.
- Green text indicates a citation to a statute, regulation, bulletin, or other authority.

COMMERCIAL INSURANCE - CANCELLATION - P&C 7 EF Mississippi Go!

WORKERS' COMPENSATION

Advance notice of 30 days is required. Notice must be sent to the Commission, as well as the insured. The notice is to be served personally or by registered or certified mail. The Commission will accept a copy of the notice sent to the insured. Send the Commission's notice to:

Mississippi Workers' Compensation Commission
P.O. Box 5300
Jackson, MS 39296-5300

[MS ADC WORK COMP General Rule 5] [71-3-77] [Departmental Position (4/4/2007)]

ANY INFORMATION FOUND IN THE WORKERS' COMPENSATION SECTION OF THIS DOCUMENT ADDRESSES THE INSURER'S OBLIGATION TO THE INSURED. THE INSURER MUST ALSO COMPLY WITH THE REQUIREMENTS OF THE STATE WORKERS' COMPENSATION COMMISSION, INDEPENDENT BUREAUS, AND/OR NCCI IN FILING TERMINATION NOTICES AS PROVIDED IN ODEN'S WORKERS' COMPENSATION PROOF OF COVERAGE (WCPOC) TOPIC. TERMINATION MAY NOT BE EFFECTIVE UNTIL ALL REQUIREMENTS ARE MET.

WORKERS' COMPENSATION - EXCESS

Click the **question mark** icon for information about a topic.

Red text indicates text that has changed from the previous version of the topic summary.

Click an icon to view the full text of the cited reference, when available.

Chart Builder

The Chart Builder tool allows you to compare the regulations of multiple jurisdictions on a single topic, or compare regulations on multiple topics in a single jurisdiction. To use the Chart Builder tool, follow these steps:

1. Click **Chart Builder** in the left frame.
2. Select **Multiple Jurisdictions/ Single Topic** or **Multiple Topics/Single Jurisdiction**.
3. Select one or more jurisdictions and topics from the drop-down lists.
5. If desired, restrict your search to documents containing a particular word or phrase by typing your search terms in the *Search for* text box.
6. Specify how you want your result to be displayed.
 - Select **Grid View** or **Table of Contents View**.
 - If you select **Grid View**, select a font size for text that is displayed when you hold your pointer over a jurisdiction or topic abbreviation in the chart.
 - Specify whether you want to include blank sections in the chart.
7. Click **Gather Table of Contents**.

If you selected **Grid View** in Step 6, a grid comparing the regulations of one or more jurisdictions is displayed. Hold your pointer over a jurisdiction or topic abbreviation in the chart to read about the regulations for that jurisdiction or topic.

8. Select the check boxes next to the subtopics you want to compare. Then click **Build Chart** in the left frame. A document is displayed that contains the information for the subtopics you selected.

ODEN **ODEN Chart Builder**
 Step 6: Check subsection(s) to be included on Chart

ACCELERATED BENEFITS - INDIVIDUAL L&A

	AZ	CA	CO	NM
<input type="checkbox"/> DISCLOSURE REQUIREMENTS				
<input type="checkbox"/> Payment of a Benefit	AZ			NM
<input type="checkbox"/> Policy Summary				NM
<input type="checkbox"/> Tax Considerations	AZ			NM
<input type="checkbox"/> EFFECT OF PAYMENT OF BENEFITS			CO	
<input type="checkbox"/> FILING REQUIREMENTS			CO	NM
<input type="checkbox"/> ILLUSTRATIONS BY AN AGENT OR DIRECT RESPONSE			CO	
<input type="checkbox"/> REFERENCES	AZ		CO	NM
<input type="checkbox"/> SCOPE	AZ		CO	NM
<input type="checkbox"/> SOLICITATIONS BY AN AGENT OR DIRECT RESPONSE				NM

Grid view

2. An explanation of the monthly reporting requirements for policies with an accelerated benefit option must be included in the policy summary for an individual life policy that provides long-term care benefits. The summary must be provided:

- a. when the policy is delivered; or
- b. for direct response solicitation, upon the applicant's request or at policy delivery.

2. When an accelerated death benefit is in payment status, the insurer must provide a monthly report to the insured that includes the following information:

- a. any long-term care benefits paid out during the month;
- b. an explanation of any changes in the policy due to payment of benefits; and
- c. the amount of long-term care benefits remaining.

[20-1691.06(E)]

Explanation of a jurisdiction's regulatory requirements from the topic summary