User Guide for
Oden® State Rules and Regulations
West Customer Service

Oden State Rules and Regulations Assistance
For technical support, search assistance, or billing and account questions, call 1-800-633-5289 or send an e-mail to odenonline@oden-ins.com.
Assistance is available Monday through Friday, 8 a.m. to 5 p.m., central time.

About This Guide
In this guide, the graphics and step-by-step instructions are based on accessing Oden State Rules and Regulations via the Internet. Because of the evolving nature of Internet technology, there may be recent changes to the Oden State Rules and Regulations interface and functionality that are not reflected in this documentation.
Introduction

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, such as claims settlement, fraud, licensing, filing, and policy termination.

This user guide will help you use Oden State Rules and Regulations. For additional training and consultation, call 1-800-633-5289 or send an e-mail to odenonline@oden-ins.com.

Beginning and Ending a Research Session
To sign on to Oden State Rules and Regulations, follow these steps:

2. Type your username in the User ID text box.
3. Type your password in the Password text box.

Note: The password is computer generated and changes automatically every 60 days. The designated contact person at your company will receive an e-mail one week before the old password expires. For seven days following the issuance of the new password, both the old and new password will work.

4. Click Login. The Oden State Rules and Regulations home page is displayed.

You can place an icon on your intranet page that will allow you access the Oden State Rules and Regulations home page without having to enter a username or password. Contact customer service and ask for information about an authentication server.

To sign off from Oden State Rules and Regulations, click Log Off in the left frame.

Oden State Rules and Regulations sign-on page
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.

Oden State Rules and Regulations home page
Researching a Topic

Oden State Rules and Regulations categorizes insurance rules and regulations under numerous topics. Topic summaries may include the following sections and features:

- Heading
- Table of Contents
- Quick Reference Summary
- Scope and Introductory Note
- Departmental Position or Interpretation
- Oden Note

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

2. In the Without this text box, type terms you want to exclude from documents in your result, if desired.

3. Select one or more topics from the Topic drop-down list, if desired. If you do not select a topic, all topics are searched.

4. Select one or more jurisdictions from the Jurisdiction drop-down list, if desired. If you do not select a jurisdiction, all jurisdictions are searched.

5. Select which document types to search.
   - To search all document types, including topic summaries and auxiliary documents such as version histories, charts, and FAQs, select All.
   - To search only topic summaries, click Summary. (This is the default).
   - To search only auxiliary documents, click Auxiliary.

6. Choose whether to include version histories. (They are included by default).

7. Select the maximum number of documents to be displayed on each page of the result list. (The default is 50).

8. Choose whether to include variations of the terms in your search. (The default finds all forms of a term).

9. Choose a sort order for the documents in your search result. (The default lists the documents alphabetically by topic name).

10. Click Search to display a list of the documents in your search result.
Constructing a Search
Use these examples to help formulate a search. For more information on constructing a search, see the Search Help section at the bottom of the Search page.

<table>
<thead>
<tr>
<th>Type</th>
<th>To search for documents that contain</th>
<th>For example</th>
</tr>
</thead>
<tbody>
<tr>
<td>“ ”</td>
<td>terms appearing in the same order as in the quotation marks</td>
<td>“electronic transaction”</td>
</tr>
<tr>
<td>a space (and)</td>
<td>both terms</td>
<td>“record retention” checks or “record retention” and checks</td>
</tr>
<tr>
<td>or</td>
<td>either terms or both terms</td>
<td>rebate or benefit</td>
</tr>
<tr>
<td>w/line</td>
<td>terms appearing on the same line</td>
<td>“adverse underwriting” decision w/line</td>
</tr>
<tr>
<td>w/sent</td>
<td>terms appearing in the same sentence</td>
<td>“life insurance” accelerated w/sent</td>
</tr>
<tr>
<td>w/para</td>
<td>terms appearing in the same paragraph</td>
<td>adjuster license requirement w/para</td>
</tr>
<tr>
<td>w/n</td>
<td>terms appearing within n terms of each other (where n is a number)</td>
<td>exceptional increase premium w/100</td>
</tr>
</tbody>
</table>

Using Parentheses
Parentheses allow you to change the order of processing and create more complex searches. For example, the following search retrieves documents containing notice and fair credit reporting, as well as documents containing notice and credit history:

notice and ("fair credit reporting" or "credit history")

Viewing your search result
Your search retrieves a list of documents that match your search criteria. To display a document, click the name of the document in the list. If necessary to view the next group of documents retrieved by your search, click Next at the bottom of the page.
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.

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.

To view the actual text of a cited regulation, click one of the following icons:

- Click the Westlaw icon (Westlaw) to sign onto Westlaw and retrieve the regulation. Regulations on Westlaw are typically enhanced with links to supporting materials such as citing case law, underlying statutes, legal analysis, and proposed changes. You must have an active Westlaw subscription to use this service.
- Click the Oden Full Text Link icon (Oden Full Text Link) to view the full text of the regulation in Oden State Statutes and Regulations.
- Click the Oden Publinx icon (Oden Publinx) to view a version of the regulation from a public source at no charge.

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.
Viewing Topic Summaries

**Heading**
Every topic summary includes a heading, which contains the summary title, jurisdiction, publication date, version number, and jurisdictional contact information. The publication date indicates the date on which the topic summary was last updated.

**Table of Contents**
The table of contents is an outline of the subjects covered by the topic summary. Click a link to view a specific section of the topic summary. Italicized text in the table of contents indicates that the contents of that section have changed since the previous version of the topic summary.

**Quick Reference Summary**
A quick reference summary is a short description of a jurisdiction’s regulations on a particular topic. Quick reference summaries are not available for all topics.

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

**Departmental Position or Interpretation**
Some topic summaries include a Departmental Position or Departmental Interpretation, which contains information that Oden receives from a state regulatory agency clarifying an issue.

**Oden Note**
Some topic summaries contain Oden notes. An Oden note provides guidance or helpful tips on a particular issue.
**Model Law Comparison**

When a state adopts a model regulation provided by the National Association of Insurance Commissioners (NAIC), it may enact some provisions that are different from the model. The Model Law Comparison section describes how a state’s regulation differs from the model regulation. For more information on comparing requirements, see pages 21–23. Model law comparisons are not available for all topics.

**Oden Extra**

The Oden Extra section provides additional information on a topic, such as FAQs or multijurisdictional charts. You can access Oden Extra documents in one of four ways:

- Select a topic from the drop-down list at the top of the home page. Then click the **Oden Extra** icon (E) next to the drop-down list.
- Click **Oden Extra** in the table of contents for a topic summary.
- Click **Oden Extra** in the left frame of a topic summary page.
- Click **Oden Extra Index** in the left frame. A separate window displays a list of topics and Oden Extra documents. Click the title of a document to view the document.
What's New

The What's New section allows you to quickly see changes and updates to a topic summary. To display the What's New section, click What's New in the table of contents or in the left frame.

To view changes in a specific section of the summary, click the Section Compare icon (   ).

Using the Section Compare feature
**User Notes**

The User Notes tool allows you to add information to a topic summary that is relevant to your company. For example, you can list a helpful contact at a regulatory agency or add detailed information about your company’s policies or procedures. Anyone signing on to Oden State Rules and Regulations with the same username and password can view user notes that you add. If desired, you can require a security code to edit user notes. Contact customer service for information about setting up a security code.

You can read user notes that have been added to a topic summary in one of the following ways:

- Click **User Notes** in the table of contents of a topic summary.
- Click **Read User Notes** in the left frame of a topic summary.
- Click **User Notes Index** in the left frame and search for a note by topic or jurisdiction.
Adding User Notes
You can add a user note to a specific topic in a specific jurisdiction; to a specific topic in all jurisdictions; to all topics in a specific jurisdiction; or to all topics in all jurisdictions. To add a user note, follow these steps:

1. Click **Edit User Notes** in the left frame of a topic summary page.

2. Click a tab at the top to specify where you want to add the user note. For example, in the figure below, click the second tab to add the user note to the Administration topic in all jurisdictions, click the third tab to add the note to all topics in Illinois, or click the fourth tab to add the note to all topics in all jurisdictions. Use the first tab, which is the default, to add the user note to the Administration topic in Illinois only.

3. If desired, select a heading from the **Link-o-Matic** drop-down list.

4. Type your note in the **User Note Text** text box.

5. If desired, type a description for the note in the **Optional User Note Description** text box. This information will be displayed in the User Notes Index and will help you to browse your user notes quickly.

6. Specify whether you want to receive an e-mail containing the text of your note.

7. Click **Save**.
Using the User Notes Index
To search for user notes in the User Notes Index, follow these steps:

1. Click User Notes Index in the left frame.
2. Select a topic from the topics drop-down list.
3. Select a jurisdiction from the jurisdictions drop-down list.
4. Specify whether to include notes that have been added to all topics.
5. Specify whether to include notes that have been added to all jurisdictions.
6. Click Apply Filter.
7. The default sort order for your result is alphabetical by state, then by topic. To select a different sort order, click Topic by State or Most Recent.
References
The References section contains a list of the statutes, regulations, or other authority cited in the topic summary. Click the number following a reference to view the section of the topic summary where the reference is cited.

Oden Forms
For selected topics, Oden State Rules and Regulations provides official state forms in PDF (Portable Document Format) to expedite your work flow. To retrieve forms relating to a specific topic, select a topic from the topic drop-down list and then click the Oden Forms icon (F).

To view an index of available forms organized by topic, click Oden Forms Index in the left frame.
Viewing Topic Summaries

Version History
You can track changes over time to a state’s regulations using the Version History feature. To display a topic summary’s version history, click Version History in the left frame of a topic summary page. Links to previous versions of the topic summary are displayed in reverse chronological order along with a brief synopsis of the changes made in those versions.

Version Compare
To compare a current topic summary with the previous version, click Version Compare in the left frame of a topic summary page. Blue strikethrough text indicates material that has changed. New text appears in red italics.
Oden State Rules and Regulations provides several ways to stay abreast of changes in regulations. The E-Mail Notification and New Doc Search tools, as well as the Pending Laws and Regulations topics, make it easy to monitor changes in topics of interest to you.

**E-Mail Notification**

Topic summaries and Oden Extra documents are updated as new information becomes available. The E-Mail Notification tool allows you to receive notification via e-mail of changes to topic summaries in specific jurisdictions. The e-mail you receive allows you to easily view the changed document using a hypertext link. To set up e-mail notification, follow these steps:

1. Click **E-Mail Notification** in the left frame.
2. Type your e-mail address in the text box and click **OK**.
3. Type your first and last names in the **First Name** and **Last Name** text boxes.
4. Select one or more topics from the **Topic** list box.
5. Select one or more jurisdictions from the **Jurisdiction** list box.
6. Specify whether you want to be notified of changes to summaries and user notes (the default) or to user notes only by selecting the appropriate check box.
7. Specify how frequently you would like to be notified of changes by selecting the appropriate check box. (The default is daily).
8. Click **subscribe**. A confirmation e-mail will be sent to the e-mail address you entered.

To cancel e-mail notification, follow these steps:

1. Click **E-Mail Notification** in the left frame.
2. Type your e-mail address in the text box and click **OK**.
3. Select the topics for which you would like to stop receiving e-mail notifications from the **Topic** list box.
4. Select the jurisdictions for which you would like to stop receiving e-mail notifications from the **Jurisdiction** list box.
5. Click **unsubscribe**.
New Doc Search
The New Doc Search tool allows you to view documents for a particular topic in a specific jurisdiction that have been changed within a time period you select. To use the New Doc Search tool, follow these steps:

1. Click New Doc Search in the left frame.
2. Select one or more topics from the Topics list box.
3. Select one or more jurisdictions from the Jurisdictions list box.
4. Type a starting date in the Starting Date Range text box. The date must be entered in the MM/DD/YYYY format.
5. Type an ending date in the Ending Date Range text box. The date must be entered in the MM/DD/YYYY format. The default date is the current day’s date.
6. Select a sort order for the documents in your result. (The default order is alphabetically first by state, then by topic).
7. Specify whether you want to receive only documents with substantive changes. (This is the default).
8. Specify whether you want to receive change history abstracts with your result. (This is the default). A change history abstract summarizes changes that have been made to the document.
9. Specify which types of documents you want to include in your result. (The default is topic summaries only).
10. Click Submit.

ODEN New Document Search

New Document Search page
Pending Laws and Regulations
Pending Laws and Regulations topic summaries provide short descriptions of proposed laws and regulations that are pending in the legislative or regulatory approval process. The References section, located at the end of each topic summary, lists the date each bill was introduced or the date each regulation was proposed.

To access a Pending Laws or Regulations topic summary, follow these steps:
1. Select a Pending Laws and Regulations topic from the topic drop-down list at the top of the Oden State Rules and Regulations home page.
2. Select XX-Miscellany from the jurisdiction drop-down list.
3. Click Go.

To display the pending laws and regulations for a particular jurisdiction, click the name of the jurisdiction in the table of contents. If a jurisdiction has proposed new laws or regulations since the previous version of the topic summary, its name appears in italics in the table of contents, and the text of the section appears in red type. The What’s New section also summarizes changes made since the last version of the topic summary. When action is taken on a law or regulation, the information is noted in the topic summary for that jurisdiction or deleted as appropriate.
Comparing Requirements

You can compare state requirements to model laws or compare the requirements of several states using features and tools in Oden State Rules and Regulations.

Model Law Comparisons
When a state adopts a NAIC model regulation, it may enact some provisions that are different from the model. To compare a state’s requirements to the NAIC’s model regulation, 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.
4. Click Model Law Comparison in the table of contents, when available.
Comparing Requirements

Chart Builder

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

1. Click Chart Builder in the left frame.
2. Select Multiple Jurisdictions/Single Topic.
3. Select one or more jurisdictions from the Select Jurisdictions drop-down list.
4. Select a topic from the Select Topic drop-down list.
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 the text that is displayed when you hold your pointer over a jurisdiction’s 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 requirements of several jurisdictions is displayed. Subtopics from the topic summary are listed in the left-hand column. The right-hand columns list information for each jurisdiction you selected. Hold your pointer over a jurisdiction’s abbreviation in the chart to read about the requirements for that jurisdiction.
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.
To use the Chart Builder tool to compare requirements on multiple topics in a single jurisdiction, follow these steps:

1. Click **Chart Builder** in the left frame of any page.

2. Select **Multiple Topics/Single Jurisdiction**.

3. Select one or more topics from the **Select Topics** drop-down list.

4. Select a jurisdiction from the **Select Jurisdiction** drop-down list.

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 the text that is displayed when you hold your pointer over a jurisdiction’s 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 several topics in a single jurisdictions is displayed. Subtopics from the topic summaries are listed in the left-hand column. The right-hand columns list the abbreviations for the topics you selected. Hold your pointer over a topic’s abbreviation in the chart to read about the requirements for that 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.