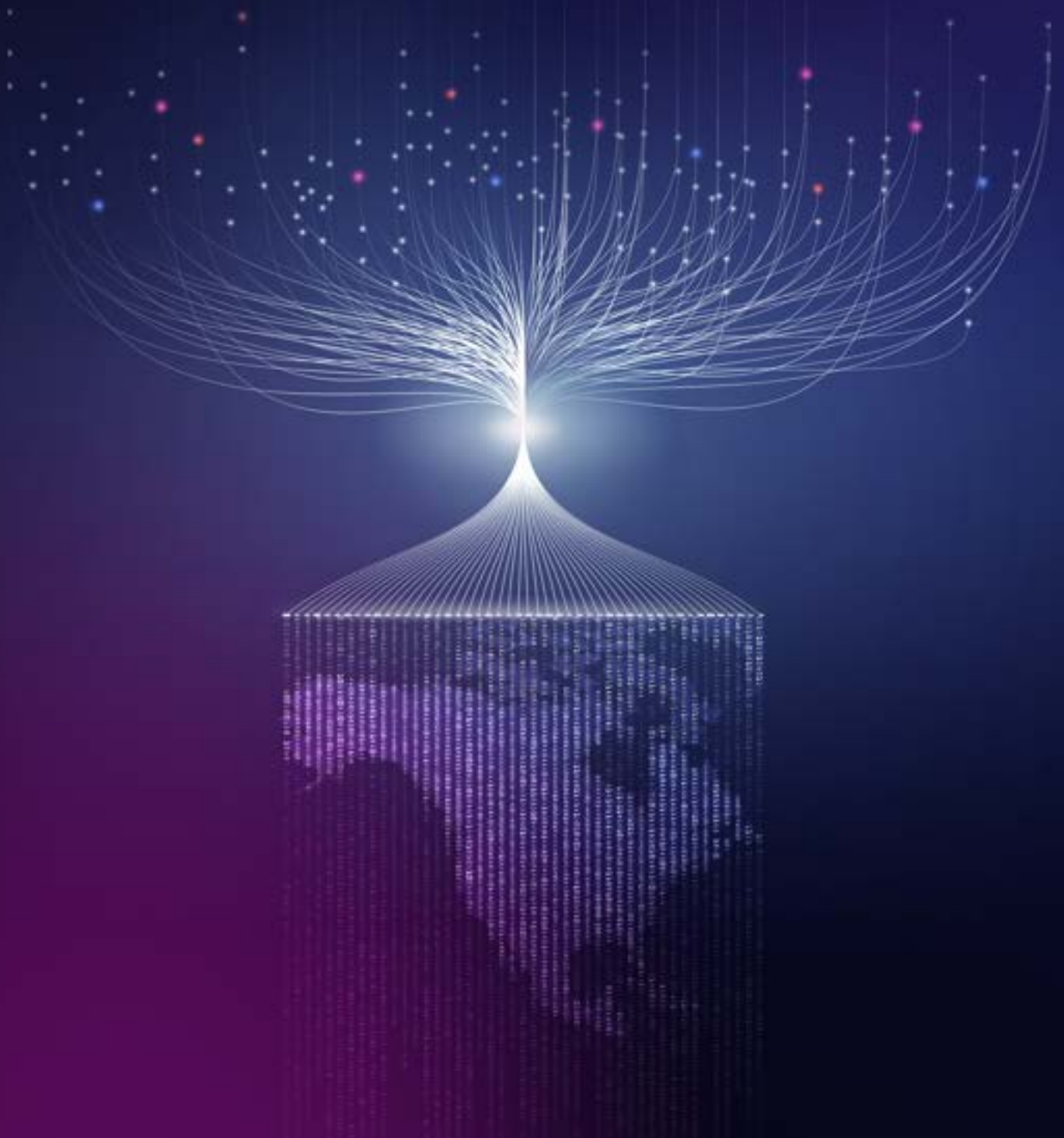




Confidently Manage Insurance Compliance Across Every U.S. Jurisdiction





Overview

CUBE Oden is purpose-built for U.S. insurance companies with expert-curated regulatory content

Simplifying compliance with state insurance regulations, CUBE Oden generates compliant notices, enabling insurers to adapt to legislative and regulatory changes to maintain continuous compliance.

Insurance organization of all types and sizes must manage a constantly shifting regulatory environment in every jurisdiction where they operate and remain fully compliant.

Heightened regulatory scrutiny and increasing rule complexity can be challenging. With CUBE Oden, you can confidently manage your compliance efforts.

As a leading source of intelligent information, CUBE understands the evolving and complex regulatory environment in which you operate.

Product Details

These integrated functionalities collectively power the CUBE Oden platform experience.

Notice Generation

Creates State Compliant Notices of Cancellation and Renewal Notices

Notice Generation is a knowledge-based program that generates compliant notices such as cancellation, non-renewal, conditional renewal, and other related notices. Insurance companies are required to provide written notice of pending cancellations, non-renewals, and conditional renewals. Notice Generation handles the content, formatting, timing, and filing requirements for many U.S. state jurisdictions.

Benefits Oden Notice Generation delivers:

- **Instantly identifies** the correct notice requirements
- **Automatically stays up-to-date** with changing regulations
- **Provides a centralized, ready-to-use** library of notices for all U.S. states
- **Simplifies and automates** notice template filing
- **Multi-creation** of notices and email delivery

How it works:

1 Upload or enter policy information

The program dynamically assembles compliant notices depending on criteria such as policy type, action being taken, and reason

2 Generate and print notices

Calculates essential notice elements like advance days, mail lead time, and mailing requirements for commercial and personal lines across many U.S. states

3 Integration

Connect via desktop or API using Notice Generation via API





Notice Generation via API

Provides Programmatic Access to Policy Terminator for Seamless System Integration

Notice Generation via API is a programmatic interface that allows Oden Notice Generation functionality to be integrated into existing policy management or billing systems. It is the only automated, knowledge-based program of its kind, keeping up with changing requirements so you can issue compliant notices without needing complete regulatory knowledge.



Benefits Oden Notice Generation via API delivers:

- **Ensures compliance:** Generates notices adhering to all state rules, reducing risk
- **Increases efficiency:** Produces compliant notices without manual research
- **Reduces costs:** Lowers the cost and complexity of maintaining your own rule-based notice engine

How it works:

- 1 **Greatly reduce** the need for manual effort in notice generation
- 2 **Generate notices** as PDF files through the API
- 3 **Enable your system** to automate the generation of compliant notices using the Notice Generation rule base
- 5 **Discards** all policy and notice information after generation

Guidance Library

Access Clear, Concise Summaries of Insurance Regulations, Statutes, and Bulletins — Organized by Topic and Jurisdiction

Guidance Library is an easy-to-navigate reference library that provides summaries of statutes, regulations, and bulletins for all major lines of insurance. It helps your compliance team keep up-to-date with regulatory developments efficiently.



Benefits Guidance Library delivers:

- **Harmonizes** rules across jurisdictions, simplifying cross-state comparison and analysis
- **Centralizes** all relevant regulatory information in one easily accessible source
- **Translates** complex legal language into clear, concise summaries for faster understanding

How it works:

- 1 **Review summarized rules**
Summaries promote a deeper understanding of the issues and improve comprehension of statutory and regulatory language
- 2 **Compare across states**
Create custom charts from any information in the summaries to quickly compare regulatory requirements
- 3 **Stay up-to-date**
Archived versions allow comparisons with previous rules



Why CUBE **Oden**

CUBE Oden combines deep insurance regulatory expertise with powerful automation tools

CUBE Oden provides clarity, control, and confidence to help your organization navigate complex compliance requirements efficiently and cost-effectively.

CUBE Oden reports legal and regulatory information in a consistent format, summarizing specific and relevant topics of a state's regulations, statutes, and bulletins in one convenient location. Analysis and practical guidance is provided by our trusted regulatory experts and editorial team, who analyze regulatory events on a daily basis.

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