

**TITLE 365. INSURANCE DEPARTMENT
CHAPTER 10. LIFE, ACCIDENT AND HEALTH**

SUBCHAPTER 1. GENERAL PROVISIONS

PART 1. GENERAL PROVISIONS

365:10-1-13. Notification required upon rejection

~~In the event an insurer rejects an applicant seeking health insurance coverage, such rejection shall be in writing and shall state with specificity the reason(s) for the denial. The rejection notification shall contain the following language: "Although your application for health insurance coverage was rejected, you may be eligible for coverage through the Oklahoma Health Insurance High Risk Pool or the Oklahoma Temporary High Risk Pool. For more information regarding these alternatives, please call 1 877 885 3717 or access the website at www.beksok.com/ohrp."~~

365:10-1-15. Eliminating unfair discrimination on basis of children as single applicants

~~(a) — Purpose. The purpose of this section is to eliminate the act of denying benefits or coverage unfairly in the issuance, terms and conditions of insurance contracts and in underwriting criteria of insurance carriers. It is not intended to prohibit reasonable and justifiable differences in premium rates based upon sound actuarial principles or actual or reasonably anticipated experience.~~

~~(b) — Definitions.~~

~~(1) — "Child only policy" means an individual health benefit policy, which provides coverage to an individual under the age of nineteen (19). This shall not include health benefit policies that cover children under the age of nineteen (19) as a dependent;~~

~~(2) — "Insurer" includes:~~

~~(A) — every person engaged in the business of making contracts of insurance or indemnity,~~

~~(B) — a nonprofit hospital service and medical indemnity corporation, and~~

~~(C) — a health maintenance organization.~~

~~(3) — "Qualifying event" means adoption or loss of existing health insurance coverage, including loss of eligibility in the SoonerCare or SoonerStart programs, 56 O.S. §§ 1010.1 through 1010.13 and 1011.1 through 1011.11, for any reason other than fraud, misrepresentation or failure to pay premium. "Qualifying event" shall also mean entry of a valid court order mandating the child be covered if there is no employer sponsored coverage available to the parent ordered to provide health insurance coverage to the child.~~

~~(c) — Enrollment.~~

~~(1) — Enrollment only allowed during certain period.~~

~~(A) — Insurers issuing child only policies on or after September 23, 2010 shall only accept applications for coverage during the open enrollment period outlined in this section.~~

~~(B) — Enrollment outside the open enrollment period shall be prohibited, except upon the occurrence of a qualifying event.~~

~~(2) — Beginning January 1, 2012, insurers offering child only policies shall hold an open enrollment period that begins on June 1 and ends on July 31 each year. During the~~

~~annual enrollment period, children under the age of nineteen (19) shall be offered coverage on a guaranteed issue basis, without any limitations or riders based on health status.~~

~~(3) — Notice of the open enrollment opportunity and open enrollment dates for new applicants, as well as the opportunity to enroll due to a qualifying event, shall be displayed prominently on the insurer's website throughout the year.~~

~~(4) — Applications for coverage during an open enrollment period shall become effective on the first day of the month following receipt of the completed application, except that if mutually agreed upon by the applicant and the insurer an alternative effective date may be selected.~~

~~(5) — Non-health eligibility underwriting rules may be applied to child-only coverage, provided such eligibility rules are uniformly applied to all applicants applying for child-only coverage.~~

~~(6) — Insurers shall use such rates as have been filed and approved by the Insurance Commissioner.~~

~~(d) — **Insurer participation.** Only insurers that participate in the most recent open enrollment period shall be permitted to write child-only policies. Any insurer not participating in the most recent open enrollment period shall be prohibited from issuing child-only policies until the commencement of the next subsequent open enrollment period, regardless of whether the policy is issued as a result of a qualifying event.~~

~~(e) — **Penalty for violations.** Noncompliance with this section may result, after proper notice and hearing, in an administrative action and penalty.~~

SUBCHAPTER 3. ADVERTISING

PART 1. ACCIDENT AND HEALTH INSURANCE

365:10-3-3. Definitions

The following words or terms, when used in this Part, shall have the following meaning, unless the context clearly indicates otherwise:

"Advertisement" means:

(A) Printed and published material, audio-visual material, and descriptive literature of an insurer used in direct mail, newspapers, magazines, radio scripts, TV scripts, social media, billboards and similar displays; and

(B) Descriptive literature and sales aids of all kinds issued by an insurer, person, agent or broker for presentation to members of the insurance buying public, including, but not limited to circulars, leaflets, booklets, depictions, illustrations, and form letters and lead-generating devices of all kinds as herein defined; and

(C) Prepared sales talks, presentations and material for use by agents, persons, brokers, solicitors, announcers, celebrities and other persons and representations made by agents, persons, brokers, announcers, celebrities and other persons in accordance therewith.

"Exception" means any provision in a policy whereby coverage for a specified hazard is entirely eliminated; it is a statement of a risk not assumed under the policy.

"Insurer" means any individual, corporation, association, partnership, reciprocal exchange, inter-insurer, Lloyds, fraternal benefit society, health maintenance

organization, and any other legal entity which is defined as an "insurer" in the Insurance Code of this state and is engaged in the advertisement of a policy as "policy" is herein defined.

"Lead-Generating Device" means any communication directed to the public which, regardless of form, content or stated purpose, is intended to result in the compilation or qualification of a list containing names and other personal information to be used to solicit residents of this State for the purchase of accident and sickness insurance.

"Limitation" means any provision which restricts coverage under the policy other than an exception or a reduction.

"Policy" means any policy, plan, certificate, contract, agreement, statement of coverage, rider or endorsement which provides accident, disability or sickness benefits, or medical, surgical or hospital expense benefits, whether or an indemnity reimbursement, service or prepaid basis, except when issued in connection with another kind of insurance other than life, and except disability, waiver of premium and double indemnity benefits included in life insurance and annuity contracts.

"Reduction" means any provision which reduces the amount of the benefit; a risk of loss is assumed but payment upon the occurrence of such loss is limited to some amount or period less than would be otherwise payable had such reduction not been used.

PART 3. LIFE INSURANCE ADVERTISING

365:10-3-31. Definitions

(a) The following words or terms, when used in this Part, shall have the following meaning, unless the context clearly indicates otherwise:

"Advertisement" means material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy, provided:

(A) **"Advertisement"** shall include:

(i) printed and published material, audiovisual material, and descriptive literature of an insurer or insurance producer used in direct mail, newspapers, magazines, radio and television scripts, social media, billboards ~~and~~ and similar displays;

(ii) ~~descriptive~~ descriptive literature and sales aids of all kinds, authored by the insurer, its insurance producers, or third parties, issued, distributed or used by such insurer or insurance producer; including but not limited to circulars, leaflets, booklets, depictions, illustrations and form letters;

(iii) material used for the recruitment, training, and education of an insurer's insurance producers which is designed to be used or is used to induce the public to purchase, ~~increase~~ increase, modify, reinstate, borrow on, surrender, replace or retain a policy;

(iv) prepared sales talks, presentations and material for use by insurance producers.

(B) **"Advertisement"** shall not include:

(i) communications or materials used within an insurer's own organization and not intended for dissemination to the public;

(ii) communications with policyholders other than material urging policyholders to purchase, increase, modify, reinstate or retain a policy;

(iii) a general announcement from a group or blanket policyholder to eligible individuals on an employment or membership list that a policy or program has been written or ~~arranged~~arranged; provided the announcement clearly indicates that it is preliminary to the issuance of a booklet explaining the proposed coverage.

"Insurance producer" means an individual who solicits, negotiates, effects, procures, renews, continues or binds policies of life insurance covering risks located in this State.

"Insurer" means any individual, corporation, association, partnership, reciprocal exchange, interinsurer, Lloyd's, fraternal benefit society, and any other legal entity which is defined as an "insurer" in the insurance code of this State or issues life insurance or annuities in this State and is engaged in the advertisement of a policy.

"Policy" means any policy, plan, certificate, including fraternal benefit certificate, contract, agreement, statement of coverage, rider or endorsement which provides for life insurance or annuity benefits.

"Non-guaranteed policy element" means any premium, cash value, death benefit, endowment value, dividend or other policy benefit or pricing element or portion thereof whose amount is not guaranteed by the terms of the contract. Any policy element that contractually follows a separate account result or a defined index is not considered a non-guaranteed policy element.

"Pre-need funeral contract or prearrangement" means an agreement by or for an individual before the individual's death relating to the purchase of provision of specific funeral or cemetery merchandise or services.

~~(3)~~(b) **Applicability.**

~~(A)~~(1) The rules of this section shall apply to any life insurance or annuity advertisement intended for dissemination in this State.

~~(B)~~(2) Every insurer of life insurance shall establish and at all times maintain a system of control over the content, form and method of dissemination of all advertisements of its policies. All such advertisements, regardless of by whom written, created, designed or presented, shall be the responsibility of the insurer.

~~(4)~~(c) **Conflict with other rules.** It is not intended that the rules of this section conflict with or supersede any rules currently in force or subsequently adopted in this State governing specific aspects of the sale or replacement of life insurance including, but not limited to, rules dealing with life insurance cost comparison indices, deceptive practices in the sale of life insurance, and replacement of life insurance policies. Consequently, no disclosure required under any such rules shall be deemed to be an advertisement within the meaning of the rules of this section.

~~(5)~~(d) **Severability.** If any section, term or provision of this section shall be adjudged invalid for any reason, such judgment shall not affect, impair or invalidate any other Section, term or provision of this section, and the remaining Sections, terms and provisions shall be and remain in full force and effect.

SUBCHAPTER 9. ANNUITIES

PART 1. NEW ANNUITY MORTALITY TABLE FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES

365:10-9-1. Purpose

The purpose of this Part is to recognize the following mortality tables for use in determining the minimum standard of valuation for annuity and pure endowment contracts: the 1983 Table "a," the 1983 Group Annuity Mortality (hereinafter 1983 GAM) Table, the Annuity 2000 Mortality Table, ~~and~~ the 1994 Group Annuity Reserving (hereinafter 1994 GAR) Table, and the 2012 Individual Annuity Reserving (2012 IAR) Table.

365:10-9-2. Definitions

(a) **1983 Table "a."** As used in this Part "1983 Table 'a'" means that mortality table developed by the Society of Actuaries Committee to Recommend a New Mortality Basis for Individual Annuity Valuation and adopted as a recognized mortality table for annuities in June 1982 by the National Association of Insurance Commissioners.

(b) **1983 GAM Table.** As used in this Part "1983 GAM Table" means that mortality table developed by the Society of Actuaries Committee on Annuities and adopted as a recognized mortality table for annuities in December 1983 by the National Association of Insurance Commissioners.

(c) **1994 GAR Table.** As used in this Part "1994 GAR Table" means that mortality table developed by the Society of Actuaries Group Annuity Valuation Table Task Force and shown on pages 866–867 of Volume XLVII of the *Transactions of the Society of Actuaries* (1995).

(d) **Annuity 2000 Mortality Table.** As used in this Part "Annuity 2000 Mortality Table" means that mortality table developed by the Society of Actuaries Committee on Life Insurance Research and shown on page 240 of Volume XLVII of the *Transactions of the Society of Actuaries* (1995).

(e) As used in this Part "Period table" means a table of mortality rates applicable to a given calendar year (the Period).

(f) As used in this Part "Generational mortality table" means a mortality table containing a set of mortality rates that decrease for a given age from one year to the next based on a combination of a Period table and a projection scale containing rates of mortality improvement.

(g) As used in this Part "2012 IAR Table" means that Generational Mortality table developed by the Society of Actuaries Committee on Life Insurance Research and containing rates, q_x^{2012+n} , derived from a combination of the 2012 IAM Period Table and Projection Scale G2, using the methodology stated in OAC 365:10-9-4.

(h) As used in this Part "2012 Individual Annuity Mortality Period Life (2012 IAM Period) Table" means the Period table containing loaded mortality rates for calendar year 2012. This table contains rates, q_x^{2012} , developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices WW and XX.

(i) As used in this Part "Projection Scale G2 (Scale G2)" is a table of annual rates, $G2_x$, of mortality improvement by age for projecting future mortality rates beyond calendar year 2012. This table was developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices YY and ZZ.

365:10-9-3. Individual annuity or pure endowment contracts

(a) Except as provided in 365:10-9-3(b) and (c), the 1983 Table "a" is recognized and approved as an individual annuity mortality table for valuation and, at the option of the company, may be used for purposes of determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after July 1, 1981.

(b) Except as provided in 365:10-9-3(c), either the 1983 Table "a" or the Annuity 2000 Mortality

Table is to be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after July 1, 1985.

(c) Except as provided in 365:10-9-3(e), the Annuity 2000 Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after January 1, 1998.

(d) Except as provided in Subsection (e) of this section, the 2012 IAR Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after January 1, 2015.

~~(d)~~ The 1983 Table "a" without projection is to be used for determining the minimum standards of valuation for an individual annuity or pure endowment contract issued on or after January 1, 1998, solely when the contract is based on life contingencies and is issued to fund periodic benefits arising from:

- (1) Settlements of various forms of claims pertaining to court settlements or out of court settlements from tort actions;
- (2) Settlements involving similar actions such as worker's compensation claims; or
- (3) Settlements of long term disability claims where a temporary or life annuity has been used in lieu of continuing disability payments.

365:10-9-3.1. Application of the 2012 IAR Mortality Table

In using the 2012 IAR Mortality Table, the mortality rate for a person age x in year (2012 + n) is calculated as follows:

$$q_x^{2012+n} = q_x^{2012} (1 - G_{2x})^n$$

The resulting q_x^{2012+n} shall be rounded to three decimal places per 1,000, e.g., 0.741 deaths per 1,000. Also, the rounding shall occur according to the formula above, starting at the 2012 period table rate.

For example, for a male age 30, $q_x^{2012} = 0.741$.

$q_x^{2013} = 0.741 * (1 - 0.010)^1 = 0.73359$, which is rounded to 0.734.

$q_x^{2014} = 0.741 * (1 - 0.010)^2 = 0.7262541$, which is rounded to 0.726.

A method leading to incorrect rounding would be to calculate q_x^{2014} as $q_x^{2013} * (1 - 0.010)$, or $0.734 * 0.99 = 0.727$.

It is incorrect to use the already rounded q_x^{2013} to calculate q_x^{2014} .

SUBCHAPTER 31. NAVIGATORS AND NAVIGATOR ENTITIES

365:10-31-1. Purpose

The purpose of this Subchapter is to set forth the regulations and procedures relating to the registration and oversight of navigators and navigator entities under 36 O.S. §§ 1415.2-1415.5.

365:10-31-2. Scope

This Subchapter shall apply to all navigators and navigator entities, as defined by 36 O.S. § 1415.2, which must be registered pursuant to 36 O.S. § 1415.3.

365:10-31-3. Authority

This Subchapter is promulgated under the authority granted to the Insurance Commissioner ("Commissioner") in 36 O.S. § 1415.5.

365:10-31-4. Individual navigator registration application, registration renewals, fees, and civil penalties

(a) An application for an individual navigator registration shall be on a form provided by the Commissioner and shall be accompanied by a fee of Twenty-Five Dollars (\$25.00). This fee shall be deemed earned and not refundable if the application is denied, withdrawn, cancelled, or refused for any reason by either the applicant or the Commissioner. Subject to the Oklahoma Insurance Department's ("OID") ability to accept electronic applications, all applicants for an individual navigator registration shall apply electronically. The individual navigator registration fee may be paid by the individual navigator or by the navigator entity employing or supervising the navigator.

(b) An applicant for an initial individual navigator registration shall submit to a criminal background check with the Oklahoma State Bureau of Investigation ("OSBI"). The criminal background check shall be conducted through submission of a Criminal History Record Information Request Form ("Form") to the OSBI. The Form can be found on the OSBI website. An individual navigator registration applicant shall submit to the following searches with the OSBI: name based, sex offender, and Mary Rippe Violent Offender. The individual navigator registration applicant shall submit a completed OSBI criminal background check report to the OID at the time of application.

(1) An individual navigator registration applicant who is not a resident of the State of Oklahoma shall submit with his or her initial application the results of a criminal background check conducted by the state in which the applicant maintains his or her principal place of residence.

(2) The background check required by this Section may be requested and paid for by the individual navigator or by the navigator entity employing or supervising the navigator.

(3) The background check required by this Section shall be current as of a date no more than thirty (30) days prior to the date of application.

(c) An individual navigator registration shall continue in force no longer than twelve (12) months from the month of issuance. If the individual navigator fails to timely apply for renewal of his or her registration or fails to pay any applicable fees or outstanding fines by the last day of the month in which the registration was originally issued, the registration shall expire automatically and the individual shall be required to apply for a registration in the same manner as an initial individual navigator registration application.

(d) Upon filing an individual navigator registration renewal application on a form provided by the Commissioner, and upon payment of a renewal fee of Twenty-Five Dollars (\$25.00), a renewal registration shall be issued by the Commissioner to an individual navigator registrant who has continuously maintained such registration. The registration renewal fee may be paid by the individual navigator or by the navigator entity employing or supervising the navigator. An applicant for renewal of an individual navigator registration shall not be required to submit to a new criminal background check with the OSBI.

(e) In the event that the Commissioner declines to issue or renew an individual navigator registration for any reason provided by law, the Commissioner shall notify the individual of such declination and advise the individual, in writing, of the reason for the denial or nonrenewal of the individual's navigator registration. The individual may make written demand upon the Commissioner within thirty (30) days of the date of notification by the Commissioner for a hearing before the Commissioner or an independent hearing examiner appointed by the Commissioner to determine the existence of the grounds for the Commissioner's action. The

hearing shall be held within a reasonable time period pursuant to the Oklahoma Administrative Procedures Act.

(f) After notice and opportunity for hearing, and upon determining that an individual navigator has violated any of the provisions of Title 36 of the Oklahoma Statutes, or any rules promulgated by the Commissioner, the Commissioner or his or her duly appointed hearing examiner may suspend or revoke an individual navigator registration and assess a civil penalty for each occurrence, or both, as set out by 36 O.S. §§ 1415.3 and 1415.4.

365:10-31-5. Navigator entity registration application, registration renewals, fees, and civil penalties

(a) An application for a navigator entity registration shall be on a form provided by the Commissioner and shall be accompanied by a fee of Fifty Dollars (\$50.00). This fee shall be deemed earned and not refundable if the application is denied, withdrawn, cancelled, or refused for any reason by either the applicant or the Commissioner. Subject to the OID's ability to accept electronic applications, all applicants for a navigator entity registration shall apply electronically.

(b) The navigator entity registration shall continue in force no longer than twelve (12) months from the month of issuance. If the navigator entity fails to timely apply for renewal of its registration or fails to pay any applicable fees or outstanding fines by the last day of the month in which the license was originally issued, the registration shall expire automatically and the navigator entity shall be required to apply for a registration in the same manner as an initial navigator entity registration application.

(c) Upon filing a navigator entity registration renewal application on a form provided by the Commissioner, and upon payment of a renewal fee of Fifty Dollars (\$50.00), a renewal registration shall be issued by the Commissioner to a navigator entity registrant which has continuously maintained such registration.

(d) In the event that the Commissioner declines to issue or renew a navigator entity registration for any of the reasons provided by law, the Commissioner shall notify the entity of such declination and advise the entity, in writing, of the reason for the denial or nonrenewal of the navigator entity registration. The entity may make written demand upon the Commissioner within thirty (30) days of the date of notification by the Commissioner for a hearing before the Commissioner or an independent hearing examiner appointed by the Commissioner to determine the existence of the grounds for the Commissioner's action. The hearing shall be held within a reasonable time period pursuant to the Oklahoma Administrative Procedures Act.

(e) After notice and opportunity for hearing, and upon determining that a navigator entity has violated any of the provisions of Title 36 of the Oklahoma Statutes, or any rules promulgated by the Commissioner, the Commissioner or his or her duly appointed hearing examiner may suspend or revoke the navigator entity's registration.

(f) After notice and opportunity for hearing, and upon determining that a navigator entity has allowed an individual who is employed or overseen by the navigator entity to interact with individuals or employer groups while performing any of the functions of a navigator without an active registration, the Commissioner or his or her duly appointed hearing examiner may assess a civil penalty as set out by 36 O.S. § 1415.3.

365:10-31-6. Individual navigator requirements

(a) For the purpose of this Subchapter, the term "assist" shall mean:

(1) facilitating the application for or enrollment of an individual or employer group in a

- qualified health plan (QHP) on the exchange, either through an in-person meeting, telephone conversation, video conference, mail, or any other electronic means, regardless of whether the individual or employer group completes final enrollment in a QHP, or
- (2) assisting in determining an individual's eligibility for premium tax credits and cost sharing reductions available for QHPs, including but not limited to receiving an individual's financial information for the purpose of determining said eligibility.
- (b) "Assist" shall not include answering general questions about the exchange such as the website address or phone number of the exchange.
- (c) If an individual navigator obtains authorization to provide assistance to an individual or employer group pursuant to 45 C.F.R. § 155.210(e)(6)(ii), the navigator shall provide a disclaimer to the individual or employer group on a form provided by the Commissioner. If the navigator assists an individual or employer group via telephone, the navigator shall read the contents of the disclaimer to the individual or employer group, confirm that the individual or employer group understands the disclaimer, and shall send a signed copy of the disclaimer to the individual or employer group via certified mail, e-mail, or facsimile.
- (d) If an individual navigator obtains authorization to provide assistance to an individual or employer group pursuant to 45 C.F.R. § 155.210(e)(6)(ii), the navigator shall record the contact information and the date of contact for the individual or employer group and provide such information to the navigator entity within three (3) business days after the date of contact. "Contact information" shall mean, but is not limited to, an individual or employer group's name, mailing address, phone number, and e-mail address. A navigator shall only be required to record an individual or employer group's contact information which is available.
- (e) Any individual or employer group receiving assistance from a navigator may refuse, in writing, to allow the individual or employer group's contact information from being disclosed to the Oklahoma Insurance Department. Provided, however, that no individual navigator shall instruct, coerce, or otherwise direct the individual or employer group to make such a refusal. An individual navigator shall provide a copy of the written refusal to the navigator entity within three (3) business days after the date of refusal. If the individual or employer group receiving assistance from a navigator refuses in writing to allow the individual or employer group's contact information from being disclosed to the Oklahoma Insurance Department, the disclaimer form shall still be provided to the individual or employer group pursuant to paragraph (c) of this Section.
- (f) An individual navigator shall allow for an inspection of operations and records related to the fulfillment of the enrollment or assistance with enrollment duties of the individual navigator at the discretion of the Commissioner. In order to safeguard consumer privacy, such an inspection of operations and records shall not include the observation of an enrollment session.
- (g) An individual navigator shall submit to the Commissioner, at the request of the Commissioner, a report setting forth the individuals or employer groups which have received a disclaimer form from the navigator pursuant to paragraph (c) of this Section. The report shall include the contact information of any individual or employer group received by the navigator pursuant to paragraph (d) of this Section.
- (h) Any notification or report submitted to the Commissioner shall be submitted electronically. Any navigator or navigator entity submitting information to the Commissioner shall take appropriate steps to safeguard the transmission of the information in compliance with applicable federal and state laws governing the security of such information.

365:10-31-7. Navigator entity requirements

(a) A navigator entity shall maintain a record of all individuals employed or overseen as an individual navigator for a period of three (3) years following the date of termination of the employment or oversight of the individual as a navigator. This record shall include the name, date of hiring, job title, job description, length of employment, and date of termination for each individual navigator. Subject to the ability of the navigator entity, these records shall be maintained electronically.

(b) A navigator entity shall maintain all records required to be provided to the navigator entity by registered individual navigators for a period of three (3) years following the date of termination of the employment or oversight of each individual navigator. Subject to the ability of the navigator entity, these records shall be maintained electronically.

(c) A navigator entity shall allow for an inspection of operations and records related to the fulfillment of the enrollment or assistance with enrollment duties at the discretion of the Commissioner. In order to safeguard consumer privacy, such an inspection of operations and records shall not include the observation of an enrollment session.

(d) A navigator entity shall submit to the Commissioner, at the request of the Commissioner, a report setting forth the individuals or employer groups which have received a disclaimer from any navigator employed or supervised by the navigator entity pursuant to paragraph (c) of Section 6 of this Subchapter. The report shall include the contact information of any individual or employer group received by the navigator pursuant to paragraph (d) of Section 6 of this Subchapter.

(e) At the time of application, a navigator entity shall provide the Commissioner with a list of all individual navigators whom, at the time of application, it is employing, supervising or affiliated with or has, during the previous year while registered as a navigator entity, employed, supervised or been affiliated with. Subject to the ability of the navigator entity, this list shall be submitted to the OID electronically.

(f) A navigator entity registrant shall report to the Commissioner any termination of employment, engagement, affiliation or other relationship with an individual navigator within thirty (30) days if the individual navigator registrant is terminated for failing to comply with any requirement of Title 36 of the Oklahoma Statutes. Subject to the ability of the navigator entity, this report shall be submitted electronically to the OID.

(g) A navigator entity registrant shall report to the Commissioner any change in the entity's designated responsible party within ten (10) days after the change.

APPENDIX WW [NEW]

2012 IAM Period Table
Female, Age Nearest Birthday

AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$
0	1.621	30	0.300	60	3.460	90	88.377
1	0.405	31	0.321	61	3.916	91	97.491
2	0.259	32	0.338	62	4.409	92	107.269
3	0.179	33	0.351	63	4.933	93	118.201
4	0.137	34	0.365	64	5.507	94	130.969
5	0.125	35	0.381	65	6.146	95	146.449
6	0.117	36	0.402	66	6.551	96	163.908
7	0.110	37	0.429	67	7.039	97	179.695
8	0.095	38	0.463	68	7.628	98	196.151
9	0.088	39	0.504	69	8.311	99	213.150
10	0.085	40	0.552	70	9.074	100	230.722
11	0.086	41	0.600	71	9.910	101	251.505
12	0.094	42	0.650	72	10.827	102	273.007
13	0.108	43	0.697	73	11.839	103	295.086
14	0.131	44	0.740	74	12.974	104	317.591
15	0.156	45	0.780	75	14.282	105	340.362
16	0.179	46	0.825	76	15.799	106	362.371
17	0.198	47	0.885	77	17.550	107	384.113
18	0.211	48	0.964	78	19.582	108	400.000
19	0.221	49	1.051	79	21.970	109	400.000
20	0.228	50	1.161	80	24.821	110	400.000
21	0.234	51	1.308	81	28.351	111	400.000
22	0.240	52	1.460	82	32.509	112	400.000
23	0.245	53	1.613	83	37.329	113	400.000
24	0.247	54	1.774	84	42.830	114	400.000
25	0.250	55	1.950	85	48.997	115	400.000
26	0.256	56	2.154	86	55.774	116	400.000
27	0.261	57	2.399	87	63.140	117	400.000
28	0.270	58	2.700	88	71.066	118	400.000
29	0.281	59	3.054	89	79.502	119	400.000
						120	1000.000

APPENDIX XX [NEW]

2012 IAM Period Table
Male, Age Nearest Birthday

AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$
0	1.605	30	0.741	60	5.096	90	109.993
1	0.401	31	0.751	61	5.614	91	123.119
2	0.275	32	0.754	62	6.169	92	137.168
3	0.229	33	0.756	63	6.759	93	152.171
4	0.174	34	0.756	64	7.398	94	168.194
5	0.168	35	0.756	65	8.106	95	185.260
6	0.165	36	0.756	66	8.548	96	197.322
7	0.159	37	0.756	67	9.076	97	214.751
8	0.143	38	0.756	68	9.708	98	232.507
9	0.129	39	0.800	69	10.463	99	250.397
10	0.113	40	0.859	70	11.357	100	268.607
11	0.111	41	0.926	71	12.418	101	290.016
12	0.132	42	0.999	72	13.675	102	311.849
13	0.169	43	1.069	73	15.150	103	333.962
14	0.213	44	1.142	74	16.860	104	356.207
15	0.254	45	1.219	75	18.815	105	380.000
16	0.293	46	1.318	76	21.031	106	400.000
17	0.328	47	1.454	77	23.540	107	400.000
18	0.359	48	1.627	78	26.375	108	400.000
19	0.387	49	1.829	79	29.572	109	400.000
20	0.414	50	2.057	80	33.234	110	400.000
21	0.443	51	2.302	81	37.533	111	400.000
22	0.473	52	2.545	82	42.261	112	400.000
23	0.513	53	2.779	83	47.441	113	400.000
24	0.554	54	3.011	84	53.233	114	400.000
25	0.602	55	3.254	85	59.855	115	400.000
26	0.655	56	3.529	86	67.514	116	400.000
27	0.688	57	3.845	87	76.340	117	400.000
28	0.710	58	4.213	88	86.388	118	400.000
29	0.727	59	4.631	89	97.634	119	400.000
						120	1000.000

APPENDIX YY [NEW]

Projection Scale G2
 Female, Age Nearest Birthday

AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$
0	0.010	30	0.010	60	0.013	90	0.006
1	0.010	31	0.010	61	0.013	91	0.006
2	0.010	32	0.010	62	0.013	92	0.005
3	0.010	33	0.010	63	0.013	93	0.005
4	0.010	34	0.010	64	0.013	94	0.004
5	0.010	35	0.010	65	0.013	95	0.004
6	0.010	36	0.010	66	0.013	96	0.004
7	0.010	37	0.010	67	0.013	97	0.003
8	0.010	38	0.010	68	0.013	98	0.003
9	0.010	39	0.010	69	0.013	99	0.002
10	0.010	40	0.010	70	0.013	100	0.002
11	0.010	41	0.010	71	0.013	101	0.002
12	0.010	42	0.010	72	0.013	102	0.001
13	0.010	43	0.010	73	0.013	103	0.001
14	0.010	44	0.010	74	0.013	104	0.000
15	0.010	45	0.010	75	0.013	105	0.000
16	0.010	46	0.010	76	0.013	106	0.000
17	0.010	47	0.010	77	0.013	107	0.000
18	0.010	48	0.010	78	0.013	108	0.000
19	0.010	49	0.010	79	0.013	109	0.000
20	0.010	50	0.010	80	0.013	110	0.000
21	0.010	51	0.010	81	0.012	111	0.000
22	0.010	52	0.011	82	0.012	112	0.000
23	0.010	53	0.011	83	0.011	113	0.000
24	0.010	54	0.011	84	0.010	114	0.000
25	0.010	55	0.012	85	0.010	115	0.000
26	0.010	56	0.012	86	0.009	116	0.000
27	0.010	57	0.012	87	0.008	117	0.000
28	0.010	58	0.012	88	0.007	118	0.000
29	0.010	59	0.013	89	0.007	119	0.000
						120	0.000

APPENDIX ZZ [NEW]

Projection Scale G2
Male, Age Nearest Birthday

AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$
0	0.010	30	0.010	60	0.015	90	0.007
1	0.010	31	0.010	61	0.015	91	0.007
2	0.010	32	0.010	62	0.015	92	0.006
3	0.010	33	0.010	63	0.015	93	0.005
4	0.010	34	0.010	64	0.015	94	0.005
5	0.010	35	0.010	65	0.015	95	0.004
6	0.010	36	0.010	66	0.015	96	0.004
7	0.010	37	0.010	67	0.015	97	0.003
8	0.010	38	0.010	68	0.015	98	0.003
9	0.010	39	0.010	69	0.015	99	0.002
10	0.010	40	0.010	70	0.015	100	0.002
11	0.010	41	0.010	71	0.015	101	0.002
12	0.010	42	0.010	72	0.015	102	0.001
13	0.010	43	0.010	73	0.015	103	0.001
14	0.010	44	0.010	74	0.015	104	0.000
15	0.010	45	0.010	75	0.015	105	0.000
16	0.010	46	0.010	76	0.015	106	0.000
17	0.010	47	0.010	77	0.015	107	0.000
18	0.010	48	0.010	78	0.015	108	0.000
19	0.010	49	0.010	79	0.015	109	0.000
20	0.010	50	0.010	80	0.015	110	0.000
21	0.010	51	0.011	81	0.014	111	0.000
22	0.010	52	0.011	82	0.013	112	0.000
23	0.010	53	0.012	83	0.013	113	0.000
24	0.010	54	0.012	84	0.012	114	0.000
25	0.010	55	0.013	85	0.011	115	0.000
26	0.010	56	0.013	86	0.010	116	0.000
27	0.010	57	0.014	87	0.009	117	0.000
28	0.010	58	0.014	88	0.009	118	0.000
29	0.010	59	0.015	89	0.008	119	0.000
						120	0.000