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Overview

OAR (Online Assigned Risk) is a web-based software application that allows agents and employers to submit applications for insurance coverage through the Michigan Assigned Risk Plan. To submit an application through OAR, you must be a registered OAR user.

OAR also includes a *premium calculator*. You may use the premium calculator to calculate Assigned Risk premium based on values you enter. You need not be a registered OAR user to use the premium calculator.

OAR Menu Bar

Every OAR page includes a blue menu bar at the top. Click on a menu option to advance to the corresponding OAR page.

Menu option	Action
Home	Return to the Home page
Create Application	Create a new application. This option is active only if you are logged in to OAR.
My Applications	Go to the My Applications page. This option is active only if you are logged in to OAR.
Assigned Risk Premium Calculator	Go to the Assigned Risk Premium Calculator page.
My Account	Go to page with options to Edit Profile and Change Password. This option is active only if you are logged in to OAR.
FAQs	View the list of frequently asked questions.

Home page

The OAR home page allows you to initiate the registration process or to login as a registered OAR user.
Note: If you are already logged in, these options will not be available.

How do I register as a new OAR user?

See the section of the User Area labeled "Register as a new OAR user":

To register as an *insurance agent*	Select "Agent" from the drop-down list box and then click on the green "GO" button.
To register as an *employer*	Select "Employer" from the drop-down list box and then click on the green "GO" button.

How do I log in to OAR?

See the section of the User Area labeled "Login for an existing OAR user":

If you are a registered OAR user	Enter your OAR user name and password and then click on the "Login" button.
If you do not remember your login information	Click on the "Forgot Password?" link. You will advance to the "Forgot Password" screen.

Registration page

Advance to this screen by clicking on the green "GO" button in the "Register as new OAR user" section of the Home page.

To register:
- Enter the information on the form. <u>Be sure to provide an accurate email address</u> as this is the account to which OAR will send email notifications.
- You may enter additional contacts. These contacts will be copied on OAR email notifications about the status of your application. OAR will not send these contacts your username and password.
- To complete registration, you must agree to the terms and conditions of the OAR website. Click on the "View Legal Disclaimer" link to review the terms and conditions.
- Click on the "Register" button to submit your registration request.

Forgot Password page

Advance to this screen by clicking on the "Forgot Password?" link on the Home page.

Enter the user name or the email address associated with your OAR account. OAR will email your username and password to the email address currently on record for your account.

My Applications page

Advance to this page by clicking on the "My Applications" link in the OAR menu bar.

The lower half of this page contains a grid with the applications you have created in OAR. Each row represents one application. If you have not created any applications, then there will be no rows in the grid.

To work with an existing application, locate the appropriate row in the grid. You may use the search options in the upper half of the screen. You may also click on selected column headers to sort the applications in different ways.

Application Operations

Different options will be available for working with an application depending upon its current status. The available options are listed under the "Select Operation" column heading. Slide your mouse over an icon to see a pop-up description of the available function.

Operation	Description
Edit Application	Click on this button if you wish to edit an application.
Delete Application	Click on this button if you wish to delete the application. If more than one version of the application exists, only the most recent version can be deleted. This option is available for "Open" applications only.
View Application & Components	Click on this button to view the PDF (read-only, printable) version of the application. You will also be able to view the status history as well as any previous versions of the application. This option is available only if the application has already been submitted.
Make Premium Payment	Click on this button to make an electronic premium payment for the application. This option is available only if the application has been assigned pending payment.
Create New Version	Click on this button to create a new version of an existing application. All of the information from the existing application will be copied to the new version, thus saving valuable entry time. This option is available only if the current status of the application is "Returned".

Create a New Application

To create a new application, click on the "Create Application" link in the OAR menu bar. This will create a new application with a status of not submitted.

You will advance to a page that contains several tabs that are based on the various sections of the Michigan Workers' Compensation Assigned Risk Application.

Application tabs

Tab	Description
Section I	This tab corresponds to the General Information section of the MWCPF application.
Section II	This tab corresponds to the Insurance Record section of the MWCPF application.
Section III	This tab corresponds to the Business Principals section of the MWCPF application.
Section IV and V	This tab corresponds to the Premium Calculation and Deposit section of the MWCPF application.
Section VI and VII	This tab corresponds to the Employers Agreement and Subcontractor Statement of the MWCPF application.
Section VIII	This tab corresponds to the Statement of Agent of Record section of the MWCPF application. This tab will be enabled for agent applicants only.
Attachments/Submit	This tab allows you to add attachments to the application. You may submit your application from this tab.

Complete each tab. Please note the following fields on the Section I tab:

Coverage is Desired date:
Select the date that you want the coverage to be effective. This date will also be used to establish date-sensitive factors and rates included in the premium calculation section.

Employer Email address:
If you are an agent and would like an electronic copy of the assignment to be emailed to the employer, please include the employer's email address.

Some sections of the application may be expanded to include more lines. Look for the green "plus" sign and click on the link beside it to create additional rows.

Application buttons
The following buttons are available on the application tabs:

Button	Description
Save & Continue	Click on this button to advance to the next tab. Your application is automatically saved.
Save	Click on this button to save your application but stay on the same tab.
Previous	Click on this button to return to the previous tab.
View & Submit	This button is available only in the last section ("Attachments/Submit") of the application. Click on this button to submit your application. For more information, see "How do I submit an application?"

Note: If there are any errors on a tab, you may need to correct the data before OAR will let you move to another tab.
All errors will need to be corrected before the application can be submitted.

How do I add an attachment?
To add an attachment, you must currently be editing or viewing an "Open" application. Click on the rightmost tab labeled "Attachments/Submit".

The "Attachments" screen will be displayed. At the top of the screen, OAR will list any attachments that are required based on data you have already entered.

Click on the "Add new attachment" link next to the green plus sign.

The "Manage Attachment" screen will be displayed. Choose the desired attachment type from the drop-down list box at the top of the screen.

To attach a file
To attach a file of an approved type (such as PDF or MS Word), click on the topmost "Browse" button. Use the dialogue box to locate the file on your system that you wish to attach, then click "Open". The text box next to the "Browse" button will be filled in with information about your file.

You can add up to three attachments of the same type, one for each available "Browse" button.

To enter free-form text
Some attachment types allow you to enter a free-form note. Click on the "Freeform Text" radio button. A text window will appear. Enter the desired text, then click "Save" to save. Click "Cancel" to cancel the note.

For either a file or free-form attachment, **be sure to click on the "Save" button to save your changes.** *Click "Save" for each separate attachment type.*

How do I submit an application?

To submit an application, you must currently be viewing/editing that application. Advance to the "Attachments/Submit" tab. Click on the "View & Submit" button.

The "View Application and Components" page will display. A PDF (read-only, printable) version of your application will appear in a window. You may review the application and/or print a copy for your own records. To print, be sure to click on the printer icon at the top of the PDF window (rather than the browser print icon).

Click on the "Submit" button at the bottom of the "View Application and Components" page to submit the application to the MWCPF for review. Click on the "Cancel" button to cancel the submission.

Once you have submitted your application, you will not be allowed to modify or delete that application.

What happens after I submit my application?

After you submit your application, the MWCPF will review it and respond by email.

Application is "Assigned Pending Payment"

If you submit a request for coverage and it is accepted, then the MWCPF will assign the application pending payment. You will receive an email with the assignment letter attached. You will have at least two complete business days to make electronic payment via OAR. If you do not make payment within the required timeframe, then coverage will not be bound.

Application is Returned

If you submit a request for coverage and it is not accepted, then the MWCPF will issue a letter explaining why the application was not accepted. You will receive an email with the letter attached. At that time, you may create a new version of the application, make any necessary changes, and then submit it as another request for coverage.

Make Premium Payment page

If the MWCPF has assigned your application pending payment, then you must make electronic payment within two business days or coverage will not be bound. OAR will connect you to a secure U.S. Bank website to complete payment by electronic check.

Steps to make payment:
1. After you have logged in to OAR, locate the application on the "My Applications" page. Click on the corresponding "Make Payment" icon.
2. The payment amount will be displayed. Review and/or edit this amount. Also, be sure to note the "shared secret". This information may be necessary to confirm your identity on the US Bank site. Click on the "Make Payment" button.
3. Indicate the type of payment you wish to make: E-check. Click on the "Continue" button.
4. Continue to step through screens, confirming and/or providing detailed information to complete payment. Click on "Continue" to advance from screen to screen.
5. On the "Verify Payment – MWCPF online application" screen, click on the "Email" checkbox if you wish to receive a confirmation email from US Bank.
6. Return to OAR. If payment was completed, then the status of your application will be changed to "Assigned" and you will receive a confirmation email from OAR confirming that coverage has been bound.

View Application and Components page

You may advance to this page if your application has been submitted.

At the top of the page is a window which shows a PDF version of your application. You may scroll through the application and/or print a copy of the application. Farther down on the page, you will see additional options.

View Attachments

You will see an expandable list of the attachments currently associated with your application. This will include any letters completed by the MWCPF. Double-click on an MWCPF letter to view it. You will not be allowed to open any files that you have attached.

View Previous Versions

You will see an expandable list of previous versions of the application, if any. Double-click on the version to open it. That version will now be displayed on the "View Application and Components" page.

View Status History

You will see an expandable list of the various statuses associated with the given version of your application.

Assigned Risk Premium Calculator page

Advance to this screen by clicking on the "Assigned Risk Premium Calculator" link in the OAR menu bar. Complete the page to have premium calculated based on the entered values. In particular, please note the following fields:

*Coverage is Desired date***:**
Select the date that the premium calculation is effective. This date will be used to establish date-sensitive factors and rates to include in the calculation.

Class Code grid
Enter the class codes that you wish to include in the calculation. If you need to enter more class codes than there are rows available, click on the "Add more rows" link. Each time you click on the "Add more rows" link, ten more rows will be added to the grid.

As you enter class code detail, the totals information at the bottom of the screen will automatically be updated. Some of the fields may be updated by you and some are populated exclusively by OAR.

Button	Description
Reset	Click on this button to clear all of the values you entered.
Print Report	Click on this button to generate a printable PDF report of the given premium calculation.

Also, two links are available for look-up purposes:

Link	Destination
Class Lookup	Click on this link to access the MWCPF classification code lookup utility.