



**Administrator of the
Massachusetts Workers' Compensation Assigned Risk Pool**

OAR USER'S GUIDE

(Updated September 6, 2016)
The most recent updates are highlighted.

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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 Workers' Compensation Rating & Inspection Bureau of Massachusetts (WCRIBMA) to the Massachusetts Workers' Compensation Assigned Risk Pool (MWCARP). To submit an application through OAR, you must register with the WCRIBMA's website. OAR Payment options include:

- Electronic Check from the Employer's bank account
- Electronic Check from the Agency's bank account

As of September 2015, OAR also allows agents to request and print Acord Certificate of Liability Insurance forms issued by WCRIBMA for assigned risk policies on which the agent is named as the broker of record.

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.
My Applications	Go to the My Applications page to actively manage your applications.
Assigned Risk Premium Calculator	Go to the Assigned Risk Premium Calculator page.
Administration	On the Administration page, Users can manage their own personal email distribution list and Administrators can add or update users and their agency account.
Certificates of Insurance	Agents can request and print Certificates of Insurance issued by WCRIBMA for assigned risk policies on which their agency is listed as the broker of record.
FAQs	View the list of frequently asked questions.

HOME PAGE

The OAR home page will display important information pertaining to the MA Workers' Compensation Assigned Risk Pool. This is an area that will be utilized by the WCRIBMA to post important information for the producer community using OAR. The OAR home page will be the page that displays after logging into Online Assigned Risk and choosing the OAR product.

CREATE APPLICATION PAGE

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 containing several tabs that are based on the various sections of the Massachusetts Workers' Compensation Assigned Risk Pool Application.

Application Tabs

Application Tabs	Description
<i>Section I</i>	This tab corresponds to the General Information section of the MWCARP application.
<i>Section II</i>	This tab corresponds to the Eligibility Requirements section of the MWCARP application.
<i>Section III</i>	This tab corresponds to the Corporate Officers, Sole Proprietors, Partners & Members section of the MWCARP application.
<i>Sections IV & V</i>	This tab corresponds to the Insurance Record and Business of Employer sections of the MWCARP application.
<i>Sections VI & VII</i>	This tab corresponds to the Massachusetts Classifications, Payrolls & Premium Calculations section and to the Deposit Required section of the MWCARP application. This section includes two links available for look-up purposes; Class Code Lookup, click on this link to access the WCRIBMA classification code lookup application and Mod Lookup, click on this link to access the WCRIBMA experience modification lookup application.
<i>Section VIII</i>	This tab corresponds to the Applicant's Agreement section of the MWCARP application.
<i>Section IX</i>	This tab corresponds to the Agency Information & Producer's Statement section of the MWCARP application. It will be enabled for agent applicants only.
<i>Attachments/Submit</i>	This tab allows you to add attachments to the application and/or submit your application.

Complete all applicable fields in each tab. In particular, please note the following fields on the Section I tab:

Coverage is Desired Date:

Select a future date that you want the coverage to be effective. The date, if not selected, will default to the next day's date. This date will also be used by OAR to establish date-sensitive factors and rates included in the premium calculation section.

Employer Email address:

If you are an agent and would like the employer to receive notification that an application was submitted on their behalf and receive an *electronic* copy of the assignment to be emailed to the employer, please include the employer's email address. These are the only emails that will be sent to the employer. The employer will not receive any other email notifications (i.e. pending or returned applications).

Some sections of the application may be expanded so that you can enter more detail. Look for "Add New", "Add New Row" or "Add more rows" and click on the link to create an additional row.

Application Buttons

The following buttons are available on the application tabs:

Buttons	Description
Save & Continue	Click on this button to advance to the next tab. Any deficiencies on the current page will need to be corrected before you can go to the next page. Your application is automatically saved.
Previous	Click on this button to return to the previous tab. Any deficiencies on the current page will need to be corrected before you can go to the previous page. Your application is automatically saved.
View & Submit	This button is available only in the last section ("Attachments/Submit") of the application. Click on this button to view your application. While viewing the application you will have the option to either submit your application or cancel your submission. For more information, see "How do I submit an application?"

Note: If there are any errors on a tab, you will need to correct the data before OAR will let you move to another tab.

Adding an Attachment

To add an attachment, you must currently be editing or viewing an application. Click on the rightmost application 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 entered.

- To add a required attachment, click on the name of the required attachment.
- To add a new attachment, click on the "Add new attachment" link next to the plus  sign.

You will advance to the "Manage Attachments" screen. 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 document type (PDF or TIF), click on the topmost "Browse" button. Use the dialogue box to locate the file on your system that you wish to attach, and then click "Open". The text box next to the "Browse" button will be populated with information about your file.

You can add up to three attachments for each required Attachment Type, one for each available "Browse" button.

When done attaching all documents for *one* Attachment Type (ERM-14, Bankruptcy Filing, etc.) click on the "Save" button before continuing on to the next required Attachment Type.

To enter free-form text:

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

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.

Submitting/Resubmitting an Application

To **submit** a new application (status is "Not Submitted"), you must have the application open. Click on the "Attachments/Submit" application tab. Then click on the "View & Submit" button. To submit the application to the WCRIBMA, click on the "Submit Application" button at the bottom of the "View Application" page. (You may need to use the outer scroll bar to get to the bottom of the page.) To cancel the submission, click on the "Cancel Submission" button. Once you have submitted your application, you will not be allowed to modify or delete the application.

To **resubmit** a delayed processing application (status is "Pending"), you must view the application. A PDF (read-only, printable) version of your application will appear in a window. Use the outer scroll bar to go to the Manage Attachments section and add the necessary attachments or explanations requested in the Delayed Processing letter. When you have finished adding attachments and are ready to resubmit the application to the WCRIBMA, click on the "Resubmit Application" button at the bottom of the "View Application" page.

After Submitting an Application

After you submit your application, the WCRIBMA will review it and respond by email. The application could be assigned a status of "Assigned Pending Payment" or "Pending" or "Returned".

Application is "Assigned Pending Payment" – Payment is Required

If you submit a request for coverage and it is accepted, then the WCRIBMA will assign the application pending payment. You will receive an email with the Assigned Pending Payment letter attached. You will have 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 and the application status will change to "Returned".

Application is "Pending" - Further Information is Required

The WCRIBMA may determine that further information from you is necessary to complete the application review. In this case, the WCRIBMA will "pend" the application. You will receive an email with a Delayed Processing of Application letter attached.

To make an attachment to a "Pending" application, locate the application on the "My Applications" page, then click on the "View Application and Attachments" icon. You will advance to the "View Application" screen.

Scroll down to the Attachments section of the "View Application" screen, then click on the "Add new attachment" link. Attach the necessary file or create a free form text note.

Application is "Returned" - Coverage Cannot Be Bound

The WCRIBMA may determine that the employer is not currently eligible for assigned risk coverage. In this case, the WCRIBMA will "return" the application. You will receive an email with a Rejection of Application letter attached.

After all eligibility issues have been cleared up, you may create a new application submission by using the "Returned" application as a template. To make a new version of the "returned" application, locate the application on the "My Applications" page, then click on the "Create New Version" icon. You will now be able to update the new version of the application to correct the deficiencies that resulted in the original submission failing.

Making a Premium Payment

If the WCRIBMA 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 into Online Assigned Risk and enter OAR, locate the application on the "My Applications" page. Click on the corresponding "Make Payment" icon.
2. The Installment Basis options will be displayed. Select the amount you wish to pay and click on the "Make Payment" button. Also, be sure to note the "shared secret". This information is necessary to confirm your identity on the US Bank site.
3. On the US Bank site, enter contact and payment information. Click "Continue" to review the information entered, then click on the "Confirm" button to confirm the payment. US Bank will provide a confirmation screen to print. US Bank will also send a confirmation email to the contact email address you provided.
4. Click on "Exit" and US Bank will redirect you back to the "My Applications" page in OAR. The status of your application will be changed to "Assigned" and you will receive an email from OAR confirming that coverage has been bound. An electronic copy of the Notice of Assignment letter will be attached to this email.

Viewing an Application

Locate the application on the "My Applications" page and click on the "View Application and Attachments" icon. This icon will be available only if the application has been submitted. (If the application has not been submitted yet, then the "Edit Application" icon will be available instead.)

You will advance to the "View Application" page.

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. Further down on the page, you will see additional options.

View Attachments

On the "View Application" page, you will see an expandable list of the attachments currently associated with your application. This will include any letters completed by the WCRIBMA. Double-click on an attachment to view it.

View Previous Versions

On the "View Application" page, 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" page.

View Status History

On the "View Application" page, you will see an expandable list of the various statuses associated with the given version of your application.

MY APPLICATIONS PAGE

You will advance to this page when you click on the "My Applications" link on 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. If you have many applications, you may use the **search options** in the upper right half of the screen to locate a particular application or set of applications. You may also click on the Status, Status Date and Employer Name column headers to sort your applications.

For reference, an "**operations key**" is located above the grid. This key is for *viewing only* - none of the icons are active. This key describes all of the operations that may be available to an application.

Application Status

Each application has a status. This status may change over time, depending upon what happens to the application. The following statuses are possible:

Application Status	Description
<i>Not Submitted</i>	Application is not yet submitted. You may view, change, or delete the application.
<i>Submitted</i>	Application has been submitted to WCRIBMA for review. You may view the application. After an application has been submitted, it cannot be changed or updated.
<i>Assigned Pending Payment</i>	The application has been assigned but electronic payment is required for coverage to be bound. You may view the application or make electronic payment.
<i>Assigned</i>	The application has been assigned and electronic payment has been completed. You may view the application.
<i>Returned</i>	The application has either been returned because the application did not meet the current pool eligibility requirements or electronic payment was not made within the required payment period. You may view the application or create a new version to re-submit.
<i>Pending</i>	WCRIBMA has requested that you provide additional information. You may view the application or add attachments.

Application Operations

On the "My Applications" page, different options will be available for each application depending upon its current status. The available options for a given application are listed in the "Select Operation" column for that row. To see a pop-up description of a particular operation in a row, slide your mouse over the icon.

Operation	Description
<i>Edit Application</i> 	Click on this icon if you wish to edit an application. This icon is available for "Not Submitted" applications only.
<i>Delete Application</i> 	Click on this icon 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 icon is available for "Not Submitted" applications only.
<i>View Application & Attachments</i> 	Click on this icon to view the PDF (read-only, printable) version of the application. You will also be able to view all attachments and letters linked to this application, the status history, and any previous versions of the application. This icon is available only if the application has already been submitted.
<i>Make Premium Payment</i> 	Click on this icon to make an electronic premium payment for the application. This icon is available only if the current status of the application is "Assigned Pending Payment".
<i>Create New Version</i> 	Click on this icon to create a new version of an existing application. Most of the information from the existing application will be copied to the new version, thus saving valuable entry time. This icon is available only if the current status of the application is "Returned" or "Expired".

ASSIGNED RISK PREMIUM CALCULATOR PAGE

Advance to the "Assigned Risk Premium Calculator" page by clicking on the "Assigned Risk Premium Calculator" link in the OAR menu bar.

Complete the page to have premium calculated based on the values you enter. The calculation occurs automatically as you enter the information.

In particular, please note the following fields:

Effective 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.

Anniversary Rate Date

If the applicant is subject to an anniversary rate date (ARD) that is different than the coverage Effective date, select the ARD in the Anniversary Rate Date field.

DIA Assessment

If the applicant is a municipal entity that qualifies for the DIA Public Rate, select Public from the drop down menu; otherwise the Private Rate applies.

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 blank 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. You may update some of the totals fields yourself, but some are populated exclusively by OAR.

Button	Description
Reset	Click on this button to clear all of the values you have entered.
Validate Calculations	Click on this button to validate the information entered.
Validate Calculations & Print Report	Click on this button to validate the information entered and to generate a printable PDF report of the given premium calculation. The report will not print until all validations have been passed.

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

Link	Description
Class Lookup	Click on this link to access the WCRIBMA classification code lookup utility.
Mod Lookup	Click on this link to access the WCRIBMA experience modification lookup utility.

ADMINISTRATION

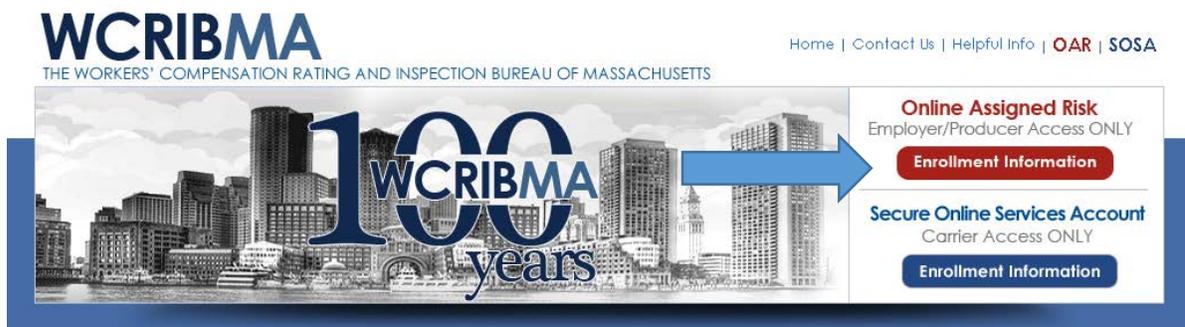
The entire Administration section was added 9/6/16.

The Administration section of Online Assigned Risk (OAR) was designed to give producer or employer Administrators and Group Administrators the tools they need to perform the following tasks:

- Add a company account;
- Update a company account;
- Add a user account;
- Update a user account;
- Reset a user's password;
- Establish and revise distribution lists for individual users;
- View or print the company's user list;
- Replace the group administrator for a company;

Add Company & Group Administrator Accounts

OAR Administration has been designed so that each insurance agency or employer has only one company account. All users and locations should be included within that single account. To prevent duplicate company accounts from being established, the user trying to set up the new account must first search to ensure an account is not already in place. This search functionality can be accessed by clicking on the red Enrollment Information button on the WCRIBMA's home page.



The Enrollment Information button will bring users to a Search page where they can either search for their company account by FEIN or by Company Name.

- To search for a company by its FEIN, click on the Search by FEIN radio button and type in the entire nine digit FEIN. The FEIN search will only return an exact match.
- To search for a company by its name, click on the Search by Company Name radio button and type in at least five characters of the company's name. The Search by Company Name search will return all company names that contain the entered search criteria.

SEARCH

Before you create a new account, we need to verify if an account for your company has already been established.

To search for an existing account by FEIN or by company name, please select a search option below and enter the required information.

A list of companies and administrators that meet your criteria will be returned.



The search form contains two radio buttons: 'Search By FEIN' (selected) and 'Search By Company Name'. Below the radio buttons is a text input field with the placeholder text 'Enter FEIN'. A 'Search' button is located below the input field.

The search results are displayed below the search criteria; Company Name, Group Administrator Name and Group Administrator Location are displayed. The user must review the results and determine if an OAR Account has been established for their company.

If the company already has an account, click the "I see my company. Take me back to the Login." button. Contact the company's GA to have user accounts added. If the Group Administrator is no longer with the company, contact Customer Services at WCRIBMA for assistance.

If the company does not have an account, click the "I don't see my company. I want to create an account." button.

In order to proceed, the user must then verify that they have the information and authority necessary to establish the company account. Since the company account and the Group Administrator's individual account are established simultaneously, the following information is required:

- Agency's or Employer's Federal Employer Identification Number (FEIN)
- Company Name
- Company Mailing Address
- Group Administrator ("GA") User Name and Password
- GA's Name, Address, Email Address and Phone

Clicking the 'YES: Proceed to Create Account' button brings the user to a screen where they can select whether they wish to create an Agency Account or an Employer Account.

- If the user is from an insurance agency that will be submitting assigned risk workers' compensation applications to obtain coverage for their clients, then click Agency Account.
- If the user is an employer that will be submitting one or more assigned risk workers' compensation applications to obtain coverage for their own company, then click Employer Account.

Clicking either Agency Account or Employer Account results in the following fields being displayed. Either 'Agency Information' or Employer Information' will be displayed on top of the section on the left.

AGENCY INFORMATION	GROUP ADMINISTRATOR ("GA") INFORMATION
Company Federal ID Number* <input type="text"/> <input type="button" value="Validate FEIN"/>	User Name* <input type="text"/> Password* <input type="text"/> Confirm Password* <input type="text"/>
Company Name* <input type="text"/> Company Mailing Address* <input type="text"/> Company City* <input type="text"/> Company State* <input type="text" value="▼"/> Company Zip Code* <input type="text"/>	First Name* <input type="text"/> Last Name* <input type="text"/> Title* <input type="text"/> Email Address* <input type="text"/> Phone No* / Ext <input type="text"/> <input type="text"/> <input type="checkbox"/> Check if GA's address is the same as the Agency's main mailing address.
	GA Mailing Address* <input type="text"/> GA City* <input type="text"/> GA State* <input type="text" value="▼"/> GA Zip Code* <input type="text"/>
<input type="button" value="Create Account"/>	<input type="button" value="Return to Search"/>

Note the following:

- All fields are required.
- After the nine digit FEIN has been entered, click the Validate FEIN field to verify an OAR account does not already exist for that FEIN. *No further information can be entered until the FEIN has been validated.*
- If the GA's address is the same as the mailing address, click the checkbox so the address entered for the company does not need to be entered again.
- User Name requirements:
 - Username must be at least 8 characters in length.
 - Username can be up to 20 characters in length.
 - Username cannot contain special characters. (` ~ ! @ # \$ % ^ & * () ; ' " + = < > , .)
- Password Requirements:
 - Password and User Name cannot be the same.
 - Password must be different from current (and temporary) passwords.
 - Password must be at least 8 characters in length.
 - Password can be up to 20 characters in length.
 - Password must have at least one uppercase character.
 - Password must have at least one lowercase character.
 - Password must have at least one numeric character.
 - Password cannot contain special characters. (` ~ ! @ # \$ % ^ & * () ; ' " + = < > , .)
 - Allowed characters are numbers and upper and lower case letters only.

After entering all required information and making corrections as necessary, click the Create Account Button to create both the Company's OAR Account and the Group Administrator's Individual OAR Account. The GA is then brought to the LOGIN TO OAR page to log into the system.

See *Distribution Lists* for information about the GA's Distribution List.

User Types

OAR has three levels of User Types: Group Administrators, Administrators (aka Account Administrators), and Users (non-Administrators).

Group Administrators ("GA"):

- The GA's personal account is established along with the company account.
- Every company must have one and only one GA at all times, therefore a special process is in place to replace the Group Administrator. See *Replace Administrator*.
- The GA has the following administrative abilities:
 - Create the company account. See *Add a Company Account*.
 - Revise all company information and add/update company locations. See *Update a Company Account*.
 - Create and revise all Administrators' and users' accounts, including their own. See *Add a User Account* and *Update a User Account*.
 - Retrieve his own forgotten User Name. See *Forgotten User Name*.
 - Reset his own Password and unlock his own account. See *Forgotten Password or Locked Account*.
 - Reset all users' and administrators' passwords and unlock their accounts. See *Forgotten Password or Locked Account*.
 - Revise all Administrators' and users' Distribution Lists. See *Distribution Lists*.
 - Replace himself as the Group Administrator and can also replace Account Administrators. See *Replace Administrator*.
 - Access and print a User Report, which lists each individual in the company and provides each person's First and Last Names, User Name, User Type, Email Address, Location, Date Last Visited, number of Applications Created, number of Active Applications, and Status.
- The GA can create and manage Applications, utilize the Assigned Risk Premium Calculator, and request Certificates of Insurance in OAR.

Administrators (aka Account Administrators) ("AA"):

- *It is recommended that the GA set at least one individual as an AA for their agency so they can perform administrative tasks when the GA is not available.*
- An Administrator's account must be established by the GA or by another Administrator.
- Companies can optionally have multiple or no Administrators.
- The GA can choose to have Administrators if he wants to delegate to others:
 - The task of adding user accounts,
 - Assisting users with their OAR accounts. See *Forgotten Passwords* and *Forgotten User Name*.
 - Assisting users with their applications. See *Distribution Lists*.
- Administrators have the following administrative abilities:
 - Add and update company locations. See *Update a Company Account*.
 - Create and revise the GA's, other AAs' and users' accounts. See *Add a User Account* and *Update a User Account*.
 - Retrieve his own forgotten User Name. See *Forgotten User Name*.
 - Reset his own Password and unlock his own account. See *Forgotten Password or Locked Account*.
 - Reset all users' and administrators', including the GA's, passwords and unlock their accounts. See *Forgotten Password or Locked Account*.
 - Revise the GA's, other AAs', and users' Distribution Lists. See *Distribution Lists*.

- Replace himself as an Administrator and can also replace the GA and other AAs. See *Replace Administrator*.
- Access and print a User Report, which lists each individual in the company and provides each persons' First and Last Names, User Name, User Type, Email Address, Location, Date Last Visited, number of Applications Created, number of Active Applications, and Status.
- All Administrators can create and manage Applications, utilize the Assigned Risk Premium Calculator, and request Certificates of Insurance in OAR.

Users (non-Administrators):

- A user's account must be established by the GA or by an AA.
- A company can have as many users as needed.
- Users have the following administrative abilities:
 - Revise their own User Names. See *Update a User Account*.
 - Revise their own Passwords. See *Update a User Account*.
 - Retrieve their own forgotten User Names. See *Forgotten User Name*.
 - Reset their own Passwords and can unlock their own accounts (by clicking the 'reset password and unlock your account here' link on the LogIn to OAR page). See *Forgotten Password or Locked Account*.
 - Revise their own Distribution Lists. See *Distribution Lists*.
- All users can create and manage Applications, utilize the Assigned Risk Premium Calculator, and request Certificates of Insurance in OAR.

Update a Company Account

Once the company account has been established, only the company's GA can revise the company's name, original mailing address and FEIN. To revise these fields, log in to OAR, click on Administration in the blue menu bar, click Company Information in the green menu bar, revise the necessary fields, and click Update.

Both Group Administrators and Administrators can add or update additional locations to a company's account. To add additional locations, click Add Location in the Company Locations box, enter the mailing address of the new location, and click Submit. *Note that adding your company's user accounts will be easier if all company locations have already been added to the company's account.*

Note that the optional 'DBA Name' field has been provided so that agencies with multiple locations and trade names can associate an agency's trade name with a particular location.

Once a new location has been added to a company account, users can be assigned to it on the Account Information screen. See *Update a User Account*.

Only the GA has the ability to delete company locations. Before a company location can be deleted, all users who are associated with that location must be 'relocated' to another company location; each user's account must be revised individually. Once all users have been relocated, the GA can delete the company location by selecting the location to be deleted in the Company Locations box, clicking the Delete button in the Location Information box, and then confirming that you want to delete the selected location by clicking Yes when prompted. Note that the Delete button only appears when there are no users associated with a location.

Add a User Account

Once the Company and GA accounts have been established, the GA can add as many users as they'd like to their company account for other employees at the company. To add a new user account the GA (or Account Administrator) should log in to OAR, click on Administration in the blue menu bar, click Account Information in the green menu bar, and click the 'Add New Account' button under the Select User text box.

Enter the First Name, Last Name, Email Address, User Name, and Phone Number of the new user. Leave the Status as Active. For User Type, select either:

- Administrator – which will allow your new user to process applications, request Certificates of Insurance, and perform certain administrative functions, like adding additional new users to your company account (See *User Types* for additional information.) Or
- User – which will only allow your new user to process applications and request Certificates of Insurance, but have no administrative abilities.

Note that if the GA creates the account, no Account Administrator is automatically assigned, but if an Administrator creates the account, that person is automatically assigned as the Account Administrator.

To set the user's location, click the blue User Location link, and then select one of the locations that has already been established for the company. Setting the user's location can be done while the user account is being added, or the account can be revised afterward.

The user's Distribution List cannot be adjusted until the user account has been created. See *Distribution Lists* for additional information.

To complete the process of adding a new user account, click the Add button.

As soon as the new user account is created, the user will receive an email at the address provided by the Administrator. It will contain a link to a temporary password that the new user will need to use to set his permanent password. The temporary password will only stay active for two days. Once the password has been reset, the user is ready to log in to OAR.

Update a User Account

The Group Administrator or Account Administrator ("GA/AA") can update his own account:

- Log in to OAR, click on Administration in the blue menu bar, and click Account Information in the green menu bar.
- The information initially displayed in the fields under 'My Account' belongs to the individual who has logged in.
- He can update any of his own information, including First/Last Name, Title (GA only), Email Address, User Name, Phone, Status, User Type, Accounts Under Admin (Account Administrator only), User Location, or User/Distribution List. See *Status of Users* and *Distribution Lists* for additional information.
- When an Account Administrator is logged in, the 'Accounts Under Admin' field is displayed. Clicking on the Select Accounts text box will display all non-administrative users in the company who are either under the logged in Account

Administrator or are not under any Account Administrator. Users assigned to another Account Administrator will not be displayed.

- Make the necessary revisions and click Save or Update, depending which section you are in; the My Location and User/Distribution List sections have their own Save and Update buttons.

The GA/AA can revise another user's or Administrator's account:

- Log in to OAR, click on Administration in the blue menu bar, and click Account Information in the green menu bar.
- At the top of the Account Information screen in the Select User text box, start typing the name of the user/Administrator to be updated. When the name appears, select it with your cursor.
- The information in the fields below will be filled with the selected user, and the name of the section will be changed from 'My Account' to 'User Account'.
- The GA/AA can update any of the selected user/Administrator's information, including First/Last Name, Email Address, Phone, Status, User Type, Accounts Under Admin, User Location or User/Distribution List. See *Status of Users*, and *Distribution Lists* for additional information.
- Make the necessary revisions, and click Save or Update depending which section you are in; the My Location and User/Distribution List sections have their own Save/Update buttons.

A user (non-Administrator) can update his own account:

- A non-administrator only has the ability to revise his own User Name, Password and Distribution List.
- To revise his own User Name or Password, the user should log in to OAR, click on Administration in the blue menu bar, and click My Profile in the green menu bar. Make the necessary changes and click Update.
- To revise his own Distribution List, the user should log in to OAR, click on Administration in the blue menu bar, and click Distribution List in the green menu bar. Make the necessary changes and click Update. See *Distribution Lists* for additional information.
- All other information associated with the user's account must be revised by a GA/AA.

Status of Users

All types of users either have a status of Active or Inactive. Active users are able to log in to OAR, process applications and request certificates of insurance. Inactive users are still visible in OAR by Administrators but are not able to log in to OAR or utilize any of its functionality.

The GA cannot be inactivated without first being replaced as the GA. Since all companies must always have one and only one GA, there is a special process in place to replace an Administrator. See *Replace Administrator*. Because, during the process of a replacing a GA he is demoted to a user, an Administrator or the new GA will need to inactivate him; he will not be able to inactivate himself.

Administrators can inactivate themselves, other Administrators, and users by opening the Account Information of the individual to be inactivated, selecting Inactive in the Status dropdown box, and clicking Save.

To reactivate any inactive user or Administrator, open the individual's Account Information, select Active in the Status dropdown box, and click Save. Reactivation of a user will generate an email with a temporary password; the user will be required to reset his password before he is able to use his OAR account.

Note that for security reasons, the WCRIBMA will soon be instituting a process whereby Administrators or users who have not logged in to OAR for a period of six months will be automatically deleted. Furthermore, the WCRIBMA will be adding a status of 'Deleted' to the Status dropdown box, which will allow the GA/AA to delete individuals from their company's account.

Distribution Lists

The Distribution List is a very useful feature of OAR that gives individuals in a company the ability to grant another individual in the company access to their coverage applications and to optionally receive their OAR-generated, application-related email. The WCRIBMA suggests using this feature when employees will be out of the office and not available to process ongoing coverage applications. *Note that Distribution Lists do not impact the emails sent out by the Certificate of Insurance system.*

A Distribution List is a table that displays who currently has access to a user's applications in OAR and who is currently receiving that user's OAR-generated, application-related email.

The following sample Distribution List shows that Brian Smith, a user, has access to his own application and emails, and that both the GA and AA have access to his applications, but that Sean Smith, another user, has no access to his applications or emails. Only Brian Smith is receiving his application-related emails.

DISTRIBUTION LIST

To view or make changes to a user's distribution list, enter the first few characters of their name below. When you see their name in the dropdown list, select it.

Please select the users that should have access to **Brian Smith's** OAR applications or receive a copy of emails sent to Brian Smith from OAR.

The Distribution List For: **Brian Smith**

ACCESS	EMAIL	NAME	USER TYPE
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Mary Smith	Group Administrator
<input checked="" type="checkbox"/>	<input type="checkbox"/>	John Smith	Administrator
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Brian Smith	User
<input type="checkbox"/>	<input type="checkbox"/>	Sean Smith	User

Distribution Lists Set Upon Account Creation

When an account is created, the following Distribution Lists are automatically set:

Since no other accounts exist when a GA's account is created, no other users are automatically granted access or are set to receive the GA's emails. If the GA wants someone else to take this role, they will have to revise their own (the GA's) distribution list, *not the distribution list of the person being granted access*.

For all other accounts, the role of the person that creates the account and the way that they set up the account are what determine the user's Distribution List. However, the new user will always, of course, be given automatic access to his own applications and will receive his own emails. Those securities cannot be removed.

If the GA creates a user's account and an Account Administrator *is not* set, then the GA is automatically given access to the applications. The GA will not, however, automatically receive all of the user's OAR emails.

If the GA creates user's account and an Account Administrator *is* set, or if the Account Administrator creates the account, then both the GA and the AA are automatically given access to the applications. Neither will automatically receive all of the user's OAR emails.

Revising Distribution Lists

If a company's GA is replaced, all users' Distribution Lists will automatically be updated to reflect the change in GA. The old GA's privileges will be removed, and the new GA's privileges will be added.

If an Account Administrator is assigned or unassigned to a user's account, the user's Distribution List will automatically be updated to reflect the change in AA.

A GA/AA can revise their own Distribution List in one of two ways:

- Click the Account Information link in the green menu bar. This will reset the screen so that the information of the user who is logged in is displayed in the 'My Account' fields. At the bottom of the screen, click the User/Distribution List link, make the desired changes, and click Update. Or,
- Click the Distribution List link in the green menu bar. The Distribution List table will initially display the settings for the user who is logged in. Make the desired changes, and click Update.

A GA/AA can revise another user's Distribution List in one of two ways:

- Click the Account Information link in the green menu bar. The screen will initially display the information of the GA/AA who is logged. In the Select User text box, start typing the name of the individual whose Distribution List needs to be revised. When the name appears, select it with your cursor. At the bottom of the screen, click the User/Distribution List link, make the desired changes, and click Update. Or,
- Click the Distribution List link in the green menu bar. The Distribution List table will initially display the settings of the GA/AA who is logged in. In the Select User text box, start typing the name of the individual whose Distribution List

needs to be revised. When the name appears, select it with your cursor. Make the desired changes, and click Update.

A user can revise his own Distribution list by logging into OAR, clicking the Administration link in the blue menu bar, clicking the Distribution List link in the green menu bar, making the desired changes, and clicking update.

A non-administrative user cannot revise another user's Distribution List.

Replace Administrator

Since all companies must always have one and only one Group Administrator, there is a special process in place to replace the GA. This process can only be completed by the GA or by an Administrator. It can be used to replace the GA or an AA.

To access the Replace Administrator screen, either click the Replace Administrator link in the in the green menu bar or click the Replace Administrator button to the right of the Add New Account button.

On the left side of the screen, select whether the Group Administrator or an Administrator is being replaced. If an Administrator is being replaced and there is more than one Administrator, then select the Administrator being replaced in the dropdown box. Select the user who will be the replacement, and click Submit.

The replacement Administrator is promoted, and the Administrator who was replaced is demoted to user. All users' Distribution Lists are automatically updated to reflect the change.

Forgotten User Name

A user who has forgotten his own User Name can ask his GA or AA to look it up for him in the OAR Administration system. Alternately, he could click the 'Have you forgotten your User Name?' link to the right of the User Name field on the OAR log in page.

The user should enter the email address associated with their OAR account and then click the 'Recover Username' button. This will cause an email containing the user name to be sent to the user.

The user should then return to the OAR log in page and enter his user name and password to log in.

Forgotten Password or Locked Account

A user who has either forgotten his password, needs to reset an expired password, or has been locked out of his OAR account and needs to have his password reset or account unlocked has two options:

- Ask your GA or AA to reset your password for you. They can do this on the Account Administration page by bringing up the account of the person whose password needs to be reset and then either:

- Clicking the Set to Temporary Password button. This will generate an email to the user containing a temporary password. The user will be required to change his password upon login. Or
 - Clicking the Reset Password to User Name button. This will temporarily make the user's password equal to his user name. The user will be required to change his password upon login.
- The user can reset his own password by clicking the 'Reset password and unlock your account here' link to the right of the Password field on the log in page. Enter the user name and email address associated with the OAR account and then click the 'Recover Password' button. An email containing a temporary password will be sent to the user's email address. Either select and copy (Ctrl+C) or write down the temporary password. (*Tip: If copying the temporary password, make sure no blank spaces are copied after the password.*) The user should then return to the OAR log in page, enter his user name and the temporary password, and click the Log In button. The user will immediately be forced to change his password from the temporary password to a permanent password.

RESET PASSWORD

**You are required to obtain a new password.
Please provide the following information for the account to change your password.**

User Name:	<input type="text"/>
Temporary Password:	<input type="text"/>
Enter E-Mail Address:	<input type="text"/>
Enter New Password:	<input type="text"/>
Confirm New Password:	<input type="text"/>

Enter the User Name, Temporary Password, Email Address, and New Password (twice – once for confirmation), and then click the 'Complete Reset Now' button. Note that the New Password cannot equal the User Name, the Temporary Password or the Current Password. A new Password must be chosen. See *Add Company & Group Administrator Accounts* for a listing of all password requirements.

CERTIFICATES OF INSURANCE PAGE

Clicking the Certificates of Insurance link in the menu bar at the top of the OAR Home Page will bring a producer to the Certificates of Insurance home page. Read the information and click on the 'Proceed to Create Certificate(s) of Insurance' button at the bottom of the page.

The Certificates of Insurance home page provides the following information:

When Certificates of Insurance are Available

As of September 2015, the WCRIBMA is providing to producers who have Online Assigned Risk (OAR) accounts a tool through which they can request Certificates of Insurance from the WCRIBMA that provide evidence of Massachusetts workers' compensation and employers' liability insurance coverage in the following limited situations:

- The policy is a Massachusetts Assigned Risk Pool policy.
- The policy has been issued by the assigned carrier.
- The carrier has reported the policy to the WCRIBMA, and it has been successfully loaded into the WCRIBMA's coverage database. And,
- The producer reported on the policy as the broker of record is the same as the producer logged into OAR and requesting the certificate of insurance.

When Certificates of Insurance are Not Available

In the following circumstances, certificates of insurance cannot be requested and printed through the WCRIBMA's system, and the producer will need to get certificates from the assigned insurance carrier:

- The assigned carrier has not yet issued the policy.
- The assigned carrier has not successfully reported the policy to the WCRIBMA's coverage database.
- The policy, as captured by the WCRIBMA's database, does not show that the producer attempting to request a certificate is the producer of record on the policy.
- Multiple employers or addresses need to be shown on a single certificate of insurance.
- **No names remained on the policy for the entire policy term.**
- The policy effective date is more than three (3) years old.
- Special coverages are afforded by the policy that the policyholder needs reflected on the certificate.
- The policy was reported to the WCRIBMA as an employee leasing policy.

Important Notes

- Since the producer of record is not a contract agency or agency of the Massachusetts Workers' Compensation Assigned Risk Pool, the producer has no authority to issue certificates of insurance on assigned risk business. Producers may only obtain

certificates of insurance for assigned risk policies by either using this tool or requesting certificates from the assigned carrier.

- No wording can be added to or removed from the certificate of insurance.
- Copies of all certificates of insurance issued through the WCRIBMA's system are provided to the assigned carriers.
- If an email address is not provided for the Certificate Holder, it will be the responsibility of the producer to send the certificate of insurance to the Certificate Holder.
- The Certificate Tool will follow the Audit Guidelines for Sole Proprietor and Partnership Certificates of Insurance announced in Circular Letter #2199 dated July 3, 2012. Text will always be added in the Description of Operations section of the certificate concerning coverage for sole proprietors and partners.

Certificate of Insurance Page

The Certificate of Insurance page contains three sections, which can each be collapsed or expanded by clicking on the section's name. The three sections are Producer Information, Policy Information, and Distribution Information.

Producer Information

- All of the information in the Producer Information section will be displayed on the Certificate of Insurance.
- The information displayed is from the account of the individual who is logged into OAR. If the information in the OAR Account needs to be changed, please contact the agency's Group Administrator.
- All fields are required.
- The Insurance Producer cannot be changed; it must reflect the name of the Agency as shown in the user's OAR Account.
- The Insurance Producer Address can be adjusted; the user can select any of the addresses from the drop-down, which lists all addresses from the Agency's OAR Company account.
- The other fields, Insurance Producer Contact Person, Insurance Producer – Phone, and Insurance Producer – Email, can all be edited as needed.

Policy Information

Search Criteria

- Enter search criteria to locate the policyholder that has requested a certificate of insurance. Criteria can be entered in one or more criteria fields; **however searching by just one field is recommended.**
- To search by Policyholder Name, enter some or all of the employer's name. The search used is a 'contains' search, so only policyholders' names that contain the exact text entered will be returned. The name entered must contain at least four digits.

HINT: For best search results, enter only a portion of the name to search but include enough of the name to make the search criteria somewhat unique.

- To search by Policyholder FEIN, enter the federal employers identification number (FEIN) of the policyholder as it is shown on the policy. For search results to be produced, there must be an exact match between the FEIN entered and the FEIN reported on the policy. **Do not enter punctuation.**
- To search by Policy Number, enter the policy number on the issued policy. For search results to be produced, there must be an exact match between the policy number entered and the policy number reported on the policy. **Do not enter punctuation.**
- To search by Policy Effective Date, use the date tool to select the effective date of the desired policy. All policies with the entered effective date will be returned.
- Click the Search Policy button when the criteria has been set.

Search Results

- Only policies that meet the entered search criteria will be returned.
- Search results can be sorted (A→Z or Z→A) by any field by clicking on the column header.
- The number of results returned is listed under the table of results. If too many results were returned, refine the search criteria entered.
- If the desired policy was not returned, verify the following:
 - The policy is assigned risk.
 - The policy was issued by the carrier and has been reported into the WCRIBMA's systems. The status of the policy can be verified by accessing the Proof of Coverage - Coverage Verification Search tool at www.mass.gov/lwd/workers-compensation/investigations/.
 - The policy reflects the logged in user's agency as the broker of record.
 - The policy effective date is not more than three years old.
 - The policy is not an employee leasing company.
- If the desired policy still cannot be located, contact the assigned carrier and request that they issue the certificate of insurance according to established procedures. Refer to the Residual Market / Producer and Employer Resources / Certificates of Insurance page on the WCRIBMA website.

Select Policy & Named Insured

- When the desired policy is located, click the Select Policy button to the left of the Named Insured column.
- If more than one employer is named on the policy, the user must select which name to list on the certificate. Only one name option can be selected. If the certificate holder requires evidence of workers' compensation insurance for more than one employer, multiple certificates can be requested.
- All continuation sequences for one and only one name link will be displayed on the certificate of insurance.
- Names that were added to or deleted from the policy midterm will not be selectable.
- Policies that have no names listed on the policy for the full term will not be selectable.

Distribution Information

- Certificate Holder Contact and Distribution Information
- The Certificate Holder is the person or company that has requested evidence of workers' compensation insurance from the policyholder.
- Only the Certificate Holder Company Name and Certificate Holder Company Address are required; the Certificate Holder Contact Person's Name, Phone and Email Address are optional. **However, if an email address is not provided, it is the responsibility of the producer to send the certificate of insurance to the certificate holder.** The WCRIBMA will not mail or otherwise distribute certificates of insurance to certificate holders.
- Certificate Holder Company Name – required – This is the certificate holder name that will be displayed on the certificate of insurance.
- Certificate Holder Company Address – required - This is the certificate holder address that will be displayed on the certificate of insurance.
- Certificate Holder Contact Person – not required and not displayed on the certificate of insurance.
- Certificate Holder Contact Person – Phone – not required and not displayed on the certificate of insurance.
- Certificate Holder Contact Person – Email - not required and not displayed on the certificate of insurance. This email address is used to distribute the generated certificate of insurance to the certificate holder. **If this field is left blank, it is the responsibility of the producer to send the certificate of insurance to the certificate holder.**

Policyholder Contact and Distribution Information

- The user can opt to have the WCRIBMA email a copy of the certificate of insurance to the policyholder.
- If so desired, enter the Policyholder's Contact Name and Email Address.

Producer Contact and Distribution Information

- In addition to having the ability to save the pdf of the certificate of insurance at the end of the process, the producer can also have the WCRIBMA email a copy of the certificate of insurance to their email address.
- The default setting is YES for this field, so to prevent an email from being sent to the producer, click the NO button.

Preview or Generate/Send the Certificate of Insurance

- The producer has the option of viewing a draft version of the certificate of insurance prior to generating emails. When finished viewing the draft, simply close the tab containing the draft and return to the open Certificate of Insurance tab.
- If the draft contains the correct information and is ready to be sent, click the Generate/Send button to have the WCRIBMA's systems generate and send emails to the certificate holder and possibly the policyholder's and/or producer's email addresses, depending on the information provided and the selections made above.

- When the WCRIBMA system issues the certificate of insurance, it also makes a copy of the certificate of insurance available to the insurance company for their records.

Issuing Multiple Certificates

- To request another certificate of insurance for the same policyholder and certificate holder but with a different policy term, return to the Policy Information section, select the desired policy term, and click Generate/Send.
- To request another certificate of insurance for the same policyholder but for a different certificate holder, verify that the desired policy has been selected (it will be highlighted), enter new certificate holder information, and click Generate/Send.
- To request another certificate of insurance for different policyholder and certificate holder, simply click the Clear Search Criteria and Clear Distribution Information buttons and start the process over again.