



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

Secure Online Assigned Risk (SOAR)

USER GUIDE

**Online Assigned Risk (OAR)
Administration of SOAR Accounts
Certificates of Insurance**

**Effective August 14, 2023
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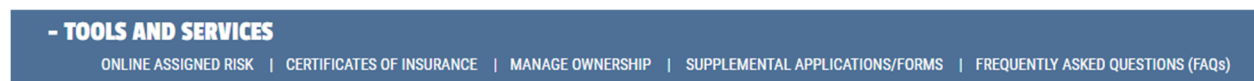
OVERVIEW

SOAR (Secure Online Assigned Risk) is the secure area of the WCRIBMA website that contains products for producers and employers who have created SOAR accounts.

HOME PAGE

The SOAR home page displays important information pertaining to the MA Workers' Compensation Assigned Risk Pool and to the SOAR products. The home page will be the page that displays after logging into SOAR.

SOAR - TOOLS AND SERVICES Menu Bar



Every SOAR page includes a blue menu bar at the top. Click on a menu option to either view that option's menu or to advance to the corresponding page.

Menu Option	Action
Online Assigned Risk	<p>From this drop down menu you can access:</p> <ul style="list-style-type: none"> • Assigned Risk Premium Calculator <ul style="list-style-type: none"> ○ Use this calculator to quickly calculate premium if you do not intend to or are not ready to submit an application. • Create Application <ul style="list-style-type: none"> ○ Open the MA Workers' Compensation Online Assigned Risk (OAR) application. • My Applications <ul style="list-style-type: none"> ○ View and actively manage your OAR applications. • Account Information <ul style="list-style-type: none"> ○ Users can manage their own SOAR account. Administrators can add or update users, user distribution lists, and company information.
Certificates of Insurance	Agents can request and email Certificates of Insurance issued by the WCRIBMA for assigned risk policies on which their agency is listed as the broker of record.
Manage Ownership	Links to the Manage Ownership tool on the website to complete a WCRIBMA Request for Ownership Information (ERM Form). An ERM Form in PDF format will be emailed to you through the tool upon completion of the form.
Supplemental Applications/Forms	<p>The forms available are:</p> <ul style="list-style-type: none"> • Client of Labor Contractor

- Construction Contractor
- Employee Leasing
- Labor Contractor
- Trucker/Delivery
- MA ERM
- MA ERM Instructions

Frequently asked Questions (FAQs) View the list of frequently asked questions.

ONLINE ASSIGNED RISK (OAR)

OAR is a web-based software application that allows agents and employers to create and submit an application for insurance coverage to the Massachusetts Workers' Compensation Assigned Risk Pool (MWCARP) through the Workers' Compensation Rating & Inspection Bureau of Massachusetts (WCRIBMA) website.

Payment for an OAR application is not made until the application is submitted, the WCRIBMA has reviewed the application, determined that the employer is eligible for Pool coverage, and updated the OAR application status to Assigned Pending Payment. After submitting an application, please check your email or the My Applications page for notification that the application is ready for payment. Payment must be by electronic check. Do **not** use a money order or a cashier's check to make a payment.

MY APPLICATIONS PAGE

The My Applications page contains a table 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 table.

To view an existing application, locate the appropriate row in the table and click on the App. ID link. To edit, delete, view or copy an existing application, click on the appropriate icon under the Action column. The Action column will display the icons that are applicable for the status of the application.

If you have many applications, use the **search options** at the top of the page to locate a particular application or set of applications. Click on column headers as another option to sort your applications.

Application Status

Each application has a status. This status may change over time, depending upon the processing requirements of the application. The following statuses are possible:

Application Status	Description
<i>Not Submitted</i>	Application is not yet submitted. You can view, change, or delete the application. Applications at the Not Submitted status will remain on your My Applications page for 60 days.
<i>Submitted</i>	Application has been submitted to the WCRIBMA for review. You can view the application.

<i>Assigned Pending Payment</i>	The application has been assigned but electronic payment is required for coverage to be bound. You can view the application or make the electronic payment. The payment due date is shown on your My Applications page.
<i>Assigned</i>	The application has been assigned and electronic payment has been completed. You can view the application. Applications at the Assigned status will remain on your My Applications page for 30 days.
<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 can view the application or copy it to create a new application to submit. Applications at the Returned status will remain on your My Applications page for 30 days.
<i>Pending</i>	WCRIBMA has requested that you provide additional information. You can view the application, add attachments or edit the information on the application.
<i>Expired</i>	The application was in the Pending status but the application was not resubmitted by the date noted in the Delayed Processing letter. You can view the application or copy it to create a new application to submit. Applications at the Expired status will remain on your My Applications page for 30 days.
<i>Payment Confirmation Pending</i>	This is a temporary status that may occur after payment has been made on the US Bank site but the payment information has not yet been confirmed by OAR. As soon as OAR confirms the payment, the status will change to Assigned.

CREATE APPLICATION PAGE

Click on the Create Application option from the Online Assigned Risk menu on the SOAR – Tools and Services menu bar. This will create a new application with a status of Not Submitted. You will advance to a page containing tabs that are based on the various sections of the Massachusetts Workers' Compensation Assigned Risk Pool Application.

Before beginning the application, you must agree to the Terms and Conditions of the MA Workers' Compensation Assigned Risk Pool and select the Requested Effective Date of coverage.

Application Tabs for the MWCARP Application

Application Tabs	Description
General	The General tab covers general information about the employer applying for coverage.
Eligibility	The Eligibility tab covers Pool Eligibility Requirements.
Insurance	The Insurance tab covers the employer's insurance record.
Business	The Business tab covers information about the employer's business.
Officers/Owners	The Officers/Owners tab covers information about the officers or owners of the legal entity.
Premium Development	<p>The Premium Development tab gathers all information needed in order to calculate the premium. This tab has the following subtabs:</p> <p>Payroll for Included Officers/Owners – enter officer/owner class code.</p> <p>Employee Payroll By Class – enter employee payroll by location and class code.</p> <p>Factors and Limits – if applicable, enter employers liability limits, experience or merit rating factor, ARAP factor, deductible, admiralty employers liability limits and/or MA construction credit factor.</p> <p>Waiver of Our Rights – if a waiver is required, enter class code(s) and payroll(s) associated with the job that requires the waiver to calculate the waiver charge.</p>
Calculation/Deposit	The Calculation/Deposit tab displays employee payroll by class code in one table and officers and/or sole proprietors, partners and member electing coverage by class code in a separate

	<p>table. The payrolls for the two tables are then combined in the Premium Calculation table which includes the factors and limits that were entered and any other charges that go into the calculation of the total premium due. This tab also allows users to indicate if the premium will be financed and choose an installment option, when eligible.</p>
Applicant	<p>The Applicant tab contains general information about the applicant and the applicant's agreement.</p>
Agency	<p>The Agency tab contains general information about the agency and the producer's statement. This tab will be enabled only for applications submitted by agents.</p>
Attachments	<p>The Attachment tab is where you will add the required attachments to the submission. You may also add other optional attachments to the application that are pertinent.</p>
Summary	<p>The Summary tab displays a Submit button when all edits have been passed. If errors exist, a Submit Application Errors table listing the error(s) will display. The tab also contains an Application Status History. After an application has been submitted, an Application Change Log will display if the application is edited.</p>

Completing and Submitting the Application

Complete all applicable fields in each tab. Once you have completed all the information on the page, click on **Save** and then either click on **Continue** to go to the next tab or click on another tab that you would like to move to. If there is any information that you need to make corrections to, click on the **Edit** button that corresponds to the section that you need to correct. If you do not have the information needed to answer all the questions on a tab, move to another tab as you must answer all questions and pass all edits to save the responses on a given tab.

At any time during the application creation process, even if you haven't completed the application entirely, you can click on the **View or Download Current Application** link to create a PDF of the application. A DRAFT watermark will appear on all pages of the application while it is in the Not Submitted, Pending or Assigned Pending Payment status. The DRAFT watermark will be removed once the application is at the Assigned status.

The Attachments tab will show all required attachments that you need to add before being able to submit the application. To add an attachment, the application status must be Not Submitted or Pending. The only document format that is accepted is a PDF aside from certain attachments that allow the Free Form Text option.

To add a Required Attachment, click on the **Choose File** button in the row for the required attachment. Locate the file on your pc that you want to attach, click on **Open** and then click on the **Upload** button. The required attachment will then show in the Attachment

List area. For Required Attachments, the Informational column will indicate whether free form text is allowed in lieu of a PDF.

To add an optional attachment, go to the Optional PDF Attachments section and use the drop down menu to name the attachment. Follow the same instructions to add an optional attachment as detailed above for a required attachment.

To add a Free Form Attachment, go to the Free Form Attachments section and use the drop down menu to name the attachment. Then add the free form text in the Free Form Text box and click on **Upload** to attach.

Please note that you must attach all required attachments to the application before you will be allowed to submit it.

Once you are ready to submit the application, go to the Summary tab. If there are any questions you have not answered, or attachments you have not added, the **Submit Application Errors** box will show you what is missing. Click on the link under the Section column and the system will bring you to the page where the error is located. A message in red text will display at the top of the page to explain the error. When all edits have been passed and all attachments added, click on the **Submit Application** button to submit. Note the application status on your My Applications page has changed from Not Submitted to Submitted.

After Submitting an Application

After you submit your application, the WCRIBMA will review it. When completed with our review, the application will be updated to either a status of Assigned Pending Payment or Pending or Returned. A letter will be issued and attached to the application, your My Applications page will be updated, and an email will be sent to the submitter.

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. Once the payment is made, the application will change to the Assigned status. A confirmation email will be sent with a copy of the Notice of Assignment and a PDF of the final version of the application.

If you do not make payment within the required timeframe, then coverage will not be bound and the application status will change to Returned. The application PDF will have a REJECTED watermark on it at this time.

Application is "Pending" - Further Information is Required

The WCRIBMA may determine that further information from you or the employer is necessary to complete the application process. In this case, the WCRIBMA will Pend the application back to you. You will receive an email stating that additional information or clarification is necessary and the Delayed Processing Letter has been attached to the application.

To resubmit a Pended application, you must view the application by clicking on the View icon or the App ID link. The application will open on the Attachments tab of the

application so that you can open and read the Delayed Processing letter. Based on the contents of our letter, you may need to update or make corrections to information on the application. If so, go to the tab where the information is that you need to update, click on **Edit** to update/correct or add information and then **Save** the information. Once all updates/edits have been made, you can add any attachments that might be needed before going to the Summary tab to click on the **Submit Application** button. If Bureau staff has made any changes to the application, it will be noted in the Delayed Processing letter and the changes will show on the Summary tab in the Application Change Log. Any changes agents make will also show in the Application Change Log.

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. The PDF of the application will have a REJECTED watermark on it at this time.

After all eligibility issues have been cleared up, you may create a new application submission by using the Returned application as a template. To copy the Returned application, locate the application on the My Applications page, then click on the **Copy** icon. All sections of the prior application will copy over to the new application except the Eligibility, Applicant, and Agency tabs. Update the new application to correct the deficiencies that resulted in the original submission failing. Applications at the Returned status will remain on your My Applications page for 30 days.

Making a Premium Payment

For an application with a status of Assigned Pending Payment, you must make an electronic payment within two business days from the date the application's status is set to Assigned Pending Payment or coverage will not be bound. OAR will link you to a secure US Bank website to complete payment by electronic check.

Steps to Make Payment:

1. Locate the application on your My Applications page and click on the corresponding **Pay** icon.
2. The Make Premium Payment page will display the annual payment amount as well as an installment basis drop down menu, if installment options are available. If installment options are offered, select the amount you wish to pay from the drop down menu. Next, there are two statements that the user must agree to in order to make a payment. Finally click on the **Make Payment** button to link to US Bank.
3. On the US Bank site, enter the required payment information. Click on **Continue** to review the information entered, then click on **Confirm** to confirm the payment. US Bank will send a confirmation email to the contact email address and redirect you back to your My Applications page.
4. On your My Applications page in OAR, the status of your application will be changed to Assigned. Within a few minutes the Notice of Assignment will be added to the application's Attachments page. You will receive an email from OAR confirming that coverage has been bound. The email will have attached a PDF of the Notice of Assignment letter and a PDF of the final version of the application.

ADMINISTRATION OF SOAR ACCOUNTS

The Administration section of Secure Online Assigned Risk (SOAR) was designed to give the producer or employer Group Administrator and Account Administrator(s) 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; and
- Replace the Group Administrator for a company.

Add Company & Group Administrator Accounts

SOAR Administration has been designed so that each insurance agency or employer has only one company account. All users and locations are 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** 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** 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.

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 a SOAR 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 Group Administrator to have a user account(s) 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's User Name and Password
- Group Administrator's Name, Title, Email Address, Phone, and Mailing Address

Clicking the **YES: Proceed to Create Account** button brings the user to a page where he/she can select whether he/she wishes 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 agency clients, then click **Agency Account**.
- If the user is an employer that will be submitting an assigned risk workers' compensation application to obtain coverage for his/her 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"/>
Company Name* <input type="text"/>	Password* <input type="text"/>
Company Mailing Address* <input type="text"/>	Confirm Password* <input type="text"/>
Company City* <input type="text"/>	First Name* <input type="text"/>
Company State* <input type="text"/>	Last Name* <input type="text"/>
Company Zip Code* <input type="text"/>	Title* <input type="text"/>
	Email Address* <input type="text"/>
	Phone No* / Ext <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"/>
	GA Zip Code* <input type="text"/>

Note the following:

- All fields are required.
- After the nine digit FEIN has been entered, click the Validate FEIN field to verify a SOAR account does not already exist for that FEIN. *No further information can be entered until the FEIN has been validated.*
- If the Group Administrator'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 12 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 digit.
 - 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 SOAR Account and the Group Administrator's Individual SOAR Account. The Group Administrator is then brought to the SECURE ONLINE ASSIGNED RISK (SOAR) page to log in.

User Types

OAR has three levels of User Types: Group Administrator (GA), Administrator (ADMIN), and User (non-ADMIN).

Group Administrator (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, so there is a process to replace the GA. *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 ADMIN and user accounts, including his/her own. See *Add a User Account* and *Update a User Account*.
- Retrieve his/her own forgotten User Name. See *Forgotten User Name*.
- Reset his/her own password and unlock his/her own account. See *Forgotten Password or Locked Account*.
- Reset all ADMIN and user passwords and unlock their accounts. See *Forgotten Password or Locked Account*.
- Revise all ADMIN and user Distribution Lists. See *Distribution Lists*.
- Replace himself/herself as the GA and also replace Admins. See *Replace Administrator*.
- Access and print a User Report, which lists each individual under the SOAR company account and provides each user's First and Last Names, User Name, User Type, Email Address, Location, Date Last Visited, number of Applications Created, number of Active Applications, Status, and ADMIN Name.
- The GA can create and manage applications, utilize the Assigned Risk Premium Calculator, and request Certificates of Insurance in SOAR.

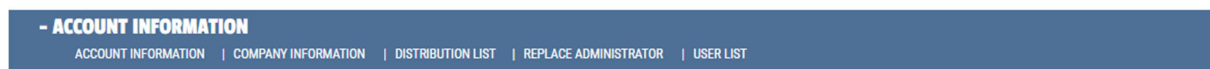
Administrator (ADMIN):

- SOAR accounts can have multiple ADMINS or no ADMINS. *However, it is recommended that the GA set at least one user as an ADMIN for their agency so the ADMIN can perform administrative tasks when the GA is not available.*
- An ADMIN's account must be established by the GA or by another ADMIN.
- The GA can choose to have ADMIN(s) if the GA wants to delegate to the ADMIN the tasks of:
 - Adding and updating user accounts that he/she is the admin for.
 - Assisting users with their SOAR accounts. See *Forgotten Passwords* and *Forgotten User Name*.
 - Assisting users with their applications. See *Distribution Lists*.
- An ADMIN has the following administrative abilities:
 - Add and update company locations. See *Update a Company Account*.
 - Create and update user accounts that he/she is the Account ADMIN for. See *Add a User Account* and *Update a User Account*.
 - Retrieve his/her own forgotten User Name. See *Forgotten User Name*.
 - Reset his/her own password and unlock his/her own account. See *Forgotten Password or Locked Account*.
 - Reset the password and unlock the account for all users that he/she is the Account ADMIN for. See *Forgotten Password or Locked Account*.
 - Revise the Distribution List for all users that he/she is the Account ADMIN for. See *Distribution Lists*.
 - Replace both himself and other ADMINS and replace the GA. See *Replace Administrator*.
 - Access and print a User Report, which lists each individual under the SOAR company account and provides each user's First and Last Names, User Name, User Type, Email Address, Location, Date Last Visited, number of Applications Created, number of Active Applications, Status, and Admin Name.
- All ADMINS can create and manage applications, utilize the Assigned Risk Premium Calculator, and request Certificates of Insurance in SOAR.

User (user/non-ADMIN):

- A user account must be established by the GA or by an ADMIN.
- A SOAR company account can have as many user accounts as needed.
- A user account has the following administrative abilities:
 - Revise his/her own User Name. *See Update a User Account.*
 - Revise his/her own password. *See Update a User Account.*
 - Retrieve his/her own forgotten User Name. *See Forgotten User Name.*
 - Reset his/her own password and unlock his/her own account. *See Forgotten Password or Locked Account.*
- All users can create and manage applications, utilize the Assigned Risk Premium Calculator, and request Certificates of Insurance in SOAR.

Update a Company Account



Once the company account has been established, only the company's GA can revise the company's name, primary mailing address and FEIN. To revise these fields, log into SOAR, click on **Online Assigned Risk** on the blue TOOLS AND SERVICES menu bar, select **Account Information** from the drop down menu, click on **Company Information** on the blue ACCOUNT INFORMATION menu bar, revise the necessary fields, and click **Update**.

Both GAs and ADMINS 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 when adding a location, 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 page. *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 updated to another company location. Each user's account must be revised individually. Once all user's locations have been updated, 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 would like to their company account for other employees at the company. To add a new user account the GA (or ADMIN) should log into SOAR, click on **Online Assigned Risk** on the blue TOOLS AND SERVICES menu bar, select **Account**

Information from the drop down menu, then click on 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, request Certificates of Insurance, and maintain their own User Name, Password, and Distribution List; but have no other administrative abilities.

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

To set the user's location, click the blue **User Location** link, then select from the **Location** drop down menu 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. If no location is selected when adding a new account, the location will default to the company's primary mailing address location.

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 ADMIN. It will contain a link to a temporary password that the new user will need to use to set his/her permanent password. The temporary password will expire in 15 minutes. Once the password has been reset, the user is ready to log into SOAR.

Update a User Account

The GA or ADMIN can update his/her own account:

- Log into SOAR, click on **Online Assigned Risk/Account Information** on the blue Tools and Services menu bar.
- The information initially displayed in the fields under **My Account** belongs to the individual who has logged in.
- The GA/ADMIN can update all his/her own information, including First/Last Name, Title (GA only), Email Address, User Name, Phone, Status, User Type, User Location, or User/Distribution List. See *Status of Users* and *Distribution Lists* for additional information.
- When an ADMIN is logged in, the **Accounts Under Admin** field is displayed. Clicking on the **Select Accounts** text box will display all non-ADMIN users in the company who are either under the logged in ADMIN or are not under any Account ADMIN. Users assigned to another ADMIN 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/ADMIN can update another user or ADMIN account:

- Log into SOAR, click on **Online Assigned Risk/Account Information** on the blue Tools and Services menu bar.

- At the top of the Account Information page in the **Select User** text box, start typing the name of the user/ADMIN to be updated. When the name appears, select it. *For the GA, all ADMIN and user names are eligible to appear. For an ADMIN, only the user names that he/she is the Account ADMIN for are eligible to appear.*
- The information displayed in the **User Account** fields belongs to the selected user.
- The GA/ADMIN can update any of the selected user/ADMIN'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 **User Location** and **User/Distribution List** sections have their own **Save and Update** buttons.

A user (non-ADMIN) can update his/her own account:

- A non-ADMIN only has the ability to revise his/her own User Name, Password and Distribution List.
- To revise his/her own User Name or Password, the user should log into SOAR, click on **Online Assigned Risk/Account Information** on the blue Tools and Services menu bar. On the Account Information: My Profile page make the necessary changes under **Login Information** and click **Update**.
- To revise his/her own Distribution List, the user should log into SOAR, click on **Online Assigned Risk/Account Information/Distribution List** in the blue menu bar. In the Distribution List table, check the Access and/or Email check boxes to make the desired changes and click **Update**. See *Distribution Lists* for additional information.
- All other information associated with the user's account must be updated by his/her GA/ADMIN.

Status of Users

All types of users either have a status of Active or Inactive. Active users are able to log into SOAR, process applications and request certificates of insurance. Inactive users are still visible in SOAR to GAs and ADMINS, but inactive users are not able to log into SOAR 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 process to replace an administrator. During the process of a replacing a GA, the GA is demoted to a user. If the replaced GA should no longer be active, the new GA will need to update the status of the replaced GA to Inactive. See *Replace Administrator*.

A GA can inactivate all other user types. ADMINS can inactivate themselves and user accounts that they are the Account ADMIN for. To inactivate, open the individual's **Account Information**, select Inactive in the **Status** dropdown box, and click **Save**.

A GA can reactivate all other user types. ADMINS can reactivate user accounts that they are the Account ADMIN for. To reactivate, 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 reactivated user will be required to reset his/her password before being able to use his/her SOAR account.

Distribution Lists

The Distribution List is a very useful feature of SOAR that gives individuals in a company the ability to grant another individual in the company access to their assigned risk 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 affect 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 ADMIN 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.

ACCOUNT INFORMATION : DISTRIBUTION LIST

To view or update a user's distribution list, select company type, then enter the company name below. Select the desired company as it appears. After the company is selected, select the user.

Producer Employer | Test SOAR Account

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 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, the GA will have to revise his/her (the GA's) own distribution list, *not the distribution list of the person being granted access.*

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

If the GA creates a user's account and an ADMIN *is not* set, then the GA is automatically given access to the applications. The GA will not automatically receive the user's OAR emails, but the GA may select that option.

If the GA creates a user's account and an Account Admin is set, or if the ADMIN creates the account, then both the GA and the ADMIN are automatically given access to the

applications. Neither will automatically receive the user's OAR emails, but that option may be selected.

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 ADMIN.

A GA/ADMIN can revise his/her own Distribution List in one of two ways:

- Click Online **Assigned Risk/Account Information/Distribution List** on the blue menu bar. In the Distribution List table, check the Access and/or Email check boxes to make the desired changes, and click **Update**. Or,
- Click Online Assigned Risk/Account Information on the blue menu bar. This will reset the page so that the information of the user who is logged in is displayed in the **My Account** fields. At the bottom of the page, click the **User/Distribution List** link, check the Access and/or Email check boxes to make the desired changes, and click **Update**.

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

- Click the **Online Assigned Risk/Account Information/Distribution List** on the blue menu bar. The Distribution List table will initially display the settings of the GA/ADMIN 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. In the Distribution List table, check the Access and/or Email check boxes to make the desired changes and click **Update**. Or,
- Click the **Online Assigned Risk/Account information** on the blue menu bar. The page will initially display the information of the GA/ADMIN 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. At the bottom of the page, click the **User/Distribution List** link, check the Access and/or Email check boxes to make the desired changes and click **Update**.

**Note: When typing in the Select User text box to find the account to update, for the GA, all ADMIN and user names are eligible to appear; but for an ADMIN, only the user names that he/she is the Account ADMIN for are eligible to appear.*

A user can revise his/her own Distribution List by clicking the **Online Assigned Risk/Account Information/Distribution List** on the blue menu bar. In the Distribution List table, check the Access and/or Email check boxes to make the desired changes and click **Update**.

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

Replace Administrator

Use the **Replace Administrator** process to replace either the Group Administrator or an Administrator. This process can only be completed by the GA or by an ADMIN.

To access the Replace Administrator page, click on **Online Assigned Risk/Account Information/Replace Administrator** on the blue menu bar or click the **Replace Administrator** button on the Account Information page.

On the left side of the page, select whether the Group Administrator or an Administrator is being replaced.

- If a GA is being replaced, the current GA name will appear in the Current GA box; then select the replacement name from the Replacement drop down menu and **Submit**. The replacement GA is promoted, and the GA who was replaced is demoted to user. All users' Distribution Lists are automatically updated to reflect the change.
- If an ADMIN is being replaced, select the current ADMIN name that you wish to replace from the Current Administrators drop down menu; then select the replacement name from the Replacement drop down menu and **Submit**. The replacement ADMIN is promoted, and the ADMIN who was replaced is demoted to user. All users' Distribution Lists are automatically updated to reflect the change.

Note: If the replaced GA/ADMIN should no longer be active under the SOAR account as a user, the new GA/ADMIN will need to update the status of the replaced GA/ADMIN to Inactive.

Forgotten User Name

A user who has forgotten his/her own User Name can ask his/her GA or ADMIN to look it up for him/her in the SOAR Administration system. Alternately, he/she could click the **Forgot Username** link below the **Sign in** button on the SOAR login page.

The user should enter the **Last Name** and **Email Address** associated with their SOAR 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 SOAR login page and enter his/her user name and password to log in.

Forgotten Password (or Locked Account)

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

- Ask your GA or ADMIN to reset your password for you. The GA/ADMIN can do this on the Account Information page by selecting the user 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/her password upon login. Or
 - Clicking the **Reset Password to UserName** button. This will temporarily set the user's password equal to the user's User Name. The user will be required to change his/her password upon login.
- The user can reset his/her own password by clicking the **Forgot Password** link below the **Sign in** button on the SOAR login page. Enter the **User Name** and **Email Address** associated with the SOAR account and then click the **Send Temporary**

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 SOAR login page, enter his/her user name and the temporary password, and click the **Sign in** button. The user will immediately be forced to change his/her 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:
Enter E-Mail Address:
Enter New Password:
Confirm New Password:

Enter the User Name, 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 blue menu bar at the top of the SOAR 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

The WCRIBMA provides producers who have Secure Online Assigned Risk (SOAR) 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 SOAR 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.
- 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 SOAR. If the information in the SOAR Account needs to be changed, please contact the agency's GA.
- All fields are required.
- The Insurance Producer cannot be changed; it must reflect the name of the Agency as shown in the user's SOAR Account.
- The Insurance Producer Address can be changed. The user can select any of the addresses from the drop-down, which lists all addresses from the agency's SOAR 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 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 visible in the search results.

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, 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.