



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

*Massachusetts Workers Compensation
Assigned Risk Pool*

June 13, 2012

**MASSACHUSETTS WORKERS' COMPENSATION
ASSIGNED RISK POOL**

**SPECIAL BULLETIN NO. 6-12
MANDATORY USE OF ONLINE ASSIGNED RISK (OAR)
FOR PRODUCERS**

Effective January 1, 2013, the WCRIBMA will be requiring all producers to use OAR when submitting a Massachusetts Workers' Compensation Assigned Risk Pool (MWCARP) application to the WCRIBMA. Any producer that submits a MWCARP application using the hard copy (mail, walk-in, or third party delivery) application process after January 1, 2013 may be subject to a processing fee reflecting the additional cost to the WCRIB in handling paper applications.

OAR is a web-based software application that allows producers to submit applications for workers' compensation insurance coverage through the WCRIBMA's website to the MWCARP. To submit an application through OAR, a producer must be a registered member of the WCRIBMA's website Members Area. A copy of the Group Administrator Online Assigned Risk Application and Instructions are included as an attachment. Also, it is essential that the Producer have access to a scanner in order to attach required documents to the OAR application.

Currently, the WCRIBMA receives more than 70% of the MWCARP applications electronically through their OAR product. OAR has proven to be a more efficient means for producers to establish workers' compensation coverage for employers that aren't able to purchase coverage in the voluntary market.

A copy of the OAR user guide is attached. The user guide provides detailed step by step instructions on the use of OAR. The WCRIBMA will work directly with any producer that requests assistance to prepare them for using OAR in an effort to reduce any confusion or delays that may come about as they begin to use the OAR product. Although the WCRIBMA is providing 7 months notice, it is highly recommended that producers begin the process of converting to OAR immediately in order to become self-sufficient in the use of OAR before January 1, 2013.

Again, if you have any questions on the use of OAR or any other matter touched on here, please contact either Buffy Bush at (617) 646-7508 or by email at bbush@wcribma.org, Mary Travers at (617) 646-7582 or by email at mtravers@wcribma.org, or Daniel Crowley at (617) 646-7594 or by email at dcrowley@wcribma.org and we will be glad to assist.

Daniel M. Crowley, CPCU
Vice President –Residual Market

Attachment 1



THE WORKERS' COMPENSATION RATING AND INSPECTION BUREAU

Group Administrator Online Assigned Risk Application

Applicant Information

Organization Name: _____

Producer: Employer: (Employer submitting an application without the assistance of a producer/agent)

Applicant Last Name: _____ First Name: _____

Mailing Address (Street or PO Box): _____

City: _____ State: _____ Zip Code: _____

Email Address: _____ Phone Number: _____

Requested User ID: _____

Authorizing Officer for Group Administrator Applicant

Last Name: _____ First Name: _____

Title: _____ Email Address: _____

Please attach a business card or a piece of company letterhead for verification purposes.

I have read the attached Members Area Web Accounts Privacy and Security Statement and the Terms and Conditions for Use of the WCRIBMA Web Site. I understand and agree to the provisions contained therein. At the present time, no access fees will be charged.

Applicant Signature _____

Authorizing Officer Signature _____

WCRIBMA INTERNAL USE ONLY
Date Received
Date Confirmation Sent

Form webapp Revision 02/14/12

Instructions

The application form must be filled out in its entirety and signed both by the Group Administrator applicant and the authorizing officer. The authorizing officer of the Group Administrator must be the president, owner, or a chief officer of the organization. It is required that a business card or a piece of company letterhead is included with the submitted application for verification purposes.

The application can be either emailed to website@wcribma.org, mailed or faxed to the attention of *WCRIBMA Administrator*, using the WCRIBMA mailing address or facsimile number located at the bottom of the Group Administrator Online Assigned Risk Application.

Once the account has been created, the applicant will receive an email notifying them that their account has been established and inform them of their temporary password. Basic instructions on how the Group Administrator may create and maintain Administrator and User accounts are contained in the Members' User Guide, which can be accessed through the login page of the Members' Area section of the web site.

Overview

The WCRIBMA Members' Area utilizes a self-service structure that allows members to administer and control their accounts within their organization. Four levels of user accounts exist within the Members' Area:

- The *WCRIBMA Administrator* will create and edit Group Administrator accounts.
- A *Group Administrator* must exist for each organization. This individual will need authorization from the president, owner, or a chief officer of the organization and will primarily be responsible for creating and maintaining Administrator accounts, although they also have the ability to create and maintain User accounts. Group Administrators will also determine which products the Administrator will have access to. Access to search and view member account information for Administrators and Users in their organization will also be available.
- *Administrators* are selected by the Group Administrator. They will have the responsibility of creating and maintaining User accounts, and will determine which products each User will have access to, but can only grant access to products that the Group Administrator granted to them. Administrators will also be able to search and view member contact information for their Group Administrator and Users they've created in their organization.
- *Users* will have access to those Members' Area products the Group Administrator or Administrator has enabled for them. Change Password and Forget Password functions will be available to Users at all levels.

It should be noted that in the case of some carriers, the Group Administrator, Administrator, and User may all be the same individual. In this case, Administrator and User accounts need not be created.

Again, the Group Administrator for an organization is primarily responsible for creating, and maintaining Administrator accounts for their organization; however, they can create and maintain User level accounts as well. The Group Administrator is intended to act as the first point of contact for Administrators in their organization and the secondary point of contact for Users in the event that a member has a question or issue.

MEMBERS AREA WEB ACCOUNTS PRIVACY AND SECURITY STATEMENT

This privacy and security statement discloses the privacy and security practices for the Workers' Compensation Rating and Inspection Bureau of Massachusetts' (WCRIBMA) Members Area Web Accounts (MAWA). We are committed to protecting the privacy of our members' information that is submitted through any MAWA and in our possession.

Information Collection and Use

The WCRIBMA will not sell, share, or disclose your submitted data or other information, to others in ways different from what is disclosed in this statement.

The WCRIBMA collects contact information that is used to communicate with you, the member, about changes to the service and to provide a method for the WCRIBMA to contact the member for communications regarding MAWA or the Unit Statistical Data Quality Incentive Programs. The WCRIBMA also automatically records information on our server logs detailing user activity.

Registration

In order to access members-only features of this web site, member users must register with the WCRIBMA by completing a *Group Administrator Web Account Application*. Each member carrier may designate additional administrators or members in accordance with the *Members' User Guide*.

Sharing

Information provided to the WCRIBMA at this site is not disclosed to third parties, other than the Massachusetts Division of Insurance, including the State Rating Bureau ("State Regulator"). However, from time to time, the WCRIBMA may be required by law to disclose the information obtained from you to third parties in response to subpoenas, court orders, or other legal process. In the event that disclosure of such information to third parties (other than the State Regulator) is required, the member will be notified of the disclosure within a reasonable timeframe, and the WCRIBMA will disclose to the party or parties receiving the information that the member has been notified of the disclosure.

If the WCRIBMA changes its privacy policy, those changes will be posted on our web site. If at any point we decide to use information obtained from our members in a manner different from that stated at the time it was collected, we will notify our member users in advance. Otherwise, we will use information only in accordance with the privacy policy under which the information was collected.

Security

This web site supports secure transactions by employing socket layer (SSL) technology; using 128 Bit encryption. Encryption is the process of transforming meaningful information into coded language. Before any information is transmitted, it is transformed into an unrecognizable string of characters to protect the privacy of the information as it is transmitted over the internet. For further information about this web site's ability to secure your information, click on the *Verisign Secured* icon on the Home page of the WCRIBMA web site. Firewall technology is in use to ensure site security. You will be required to enter your private user ID and password each time you access a WCRIBMA MAWA. You should make sure that you do not share this information with others.

Correction/Updating Contact Information

If a member's identifiable contact information changes, or if a member would like to edit user information in the MAWA, then follow the instructions in the *Members' User Guide*.

Contact Information

If you have questions or concerns about this privacy and security statement, you should contact the WCRIBMA webmaster at: website@wcribma.org.

Terms and Conditions for Use of the WCRIBMA Web Site

The Workers' Compensation Rating and Inspection Bureau of Massachusetts ("WCRIBMA") is a private non-profit unincorporated association of insurers that is licensed by the Massachusetts Division of Insurance as a rating organization for workers' compensation insurance in Massachusetts. The services and information available from the WCRIBMA may be modified at any time and without prior notice.

USE OF THE WEB SITE

This web site is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of this web site constitutes your agreement to all such terms, conditions, and notices. You agree to read the terms of use and other terms and guidelines found throughout this web site and abide by them if you choose to use the sites, pages, or services to which they apply.

LIMITATIONS ON USE

This web site is for the use of WCRIBMA members, subscribers, and guests. By accessing this web site you agree and acknowledge that you will not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products or services obtained or derived from this web site, except as specifically allowed by the membership, subscriber, or guest rights specifically granted to you by the WCRIBMA.

LINKS TO THIRD PARTY SITES

This web site contains links to web sites operated by parties other than the WCRIBMA. Such links are provided for your convenience only. The WCRIBMA does not control such web sites and is not responsible for their contents. The WCRIBMA inclusion of links to such web sites does not imply any endorsement of the material on such web sites or any association with their operators. Third party sites may contain terms, conditions, and security measures specific to those sites.

NO UNLAWFUL OR PROHIBITED USE

As a condition of your use of this web site, you warrant to the WCRIBMA that you will not use this web site for any purpose that is unlawful or prohibited by the terms, conditions, and notices found throughout this web site.

LIABILITY DISCLAIMER

The information, products, and services included on this web site may include inaccuracies or typographical errors. Changes are periodically added to the information herein. The WCRIBMA and/or its sources of data or suppliers may make improvements and/or changes in this web site at anytime. Information received via this web site should not be relied upon for financial or insurance product decisions. You should consult an appropriate professional for specific advice tailored to your needs.

NO WARRANTY AND LIMITATION OF LIABILITY

The WCRIBMA makes no warranty or representation concerning the timeliness, suitability, completeness, or accuracy of any of the services and information provided on this web site. Proper use of the services and information requires a thorough understanding of the workers' compensation system and all limitations inherent in the compilation of data and services related to policies, claims, and financial data generated

by that system. All services and information described on this web site are provided by the WCRIBMA utilizing resources that the WCRIBMA believes to be reliable and accurate; however, the WCRIBMA does not warrant, represent, or guarantee that all of the information contained on this web site has been properly reported, documented, or updated nor is there any representation, warranty or guarantee that the information reflects changes in applicable law. All services and information are provided on an "as is" and "as available" basis. The WCRIBMA expressly disclaims all warranties of any kind relating to this web site or any web site content, service, information or other material obtained via the web site or any links thereon including but not limited to any warranty as to their accuracy, validity, performance, merchantability, or fitness for any particular purpose or use, and non-infringement of patents or copyrights of others.

The WCRIBMA shall not, under any circumstances, be liable for any direct, indirect, punitive, incidental, special or consequential damages or any damages whatsoever in any way connected with the use or performance of this web site, with the delay or inability to use this web site, with the provision of or failure to provide services, or for any information, services, and products obtained through this web site, or otherwise arising out of the use of this website, whether based on contract, tort, strict liability or otherwise, even if the WCRIBMA or any of its suppliers has been advised of the possibility of damages related to the use of the services or information contained on this site. This limitation from liability includes, but is not limited to, damages for loss of use, data, or actual or anticipated profits or benefits resulting from the use of the web site, its services and information.

ACCESS RESTRICTION

The WCRIBMA reserves the right to deny in its sole discretion any user access to this web site or any portion thereof without notice. This web site also contains areas to which access is restricted to registered members of the web site ("member's areas") that may contain terms, conditions, and security measures specific to those areas. WCRIBMA may require Authorized Users to change their confidential User ID and/or password at any time.

PRIVACY and SECURITY

The WCRIBMA's web site supports secure transactions by employing Secure Socket Layer (SSL) technology. Encryption is the process of transforming meaningful information into code language. Before any information is transmitted, it is transformed into an unrecognizable string of characters to protect the privacy of the information as it is transmitted over the internet. For further information about this web site's ability to secure your information, click on the *Verisign Secured* icon on the bottom of the web site's Home page.

MODIFICATION OF THESE TERMS AND CONDITIONS

The WCRIBMA reserves the right to change the terms, conditions, and notices under which this web site is offered.

Attachment 2

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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 be a registered member of the WCRIBMA's website Members Area. OAR Payment options include:

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

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.
Account Setting	Go to page with options to manage your own personal email distribution list.
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 Bureau's Members Area and choosing the OAR product.

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 can not 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>	WCRIB 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 & Components</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".

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 WCRIB classification code lookup application and Mod Lookup, click on this link to access the WCRIB 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.

How do I add 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.

How do I submit/resubmit 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 WCRIB, 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 WCRIB, click on the "Resubmit Application" button at the bottom of the "View Application" page.

WHAT HAPPENS AFTER I SUBMIT MY APPLICATION?

After you submit your application, the WCRIB 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"

If you submit a request for coverage and it is accepted, then the WCRIB 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 Required

The WCRIB may determine that further information from you is necessary to complete the application review. In this case, the WCRIB 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 Components" 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 WCRIB may determine that the employer is not currently eligible for assigned risk coverage. In this case, the WCRIB 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.

MAKE PREMIUM PAYMENT PAGE

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

Steps to make payment:

1. After you have logged in to the Bureau's Members Area and enter OAR, locate the application on the "My Applications" page. Click on the corresponding "Make Payment" icon.
2. The payment amount will be displayed. Review and/or edit this amount. Also, be sure to note the "shared secret". This information may be necessary to confirm your identity on the US Bank site. Click on the "Make Payment" button.

3. Continue to step through the screens, confirming and/or providing the necessary detailed information to complete payment. Click on "Continue" to advance from one screen to the next. You will receive an email from US Bank confirming your payment.
4. Return to OAR by clicking the "Complete Payment" button on the payment confirmation screen. If payment was completed, then 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.

VIEW APPLICATION PAGE

Locate the application on the "My Applications" page and click on the "View Application and Components" 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 WCRIB. 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.

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.

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 WCRIB classification code lookup utility.
Mod Lookup	Click on this link to access the WCRIB experience modification lookup utility.