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## Overview

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

OAD Payment options include:

- Electronic Check from the Employer's bank account
- Electronic Check from the Agency
- Visa
- Master Card.

If you wish to apply for coverage using a payment type other than the above, please print a paper MWCARP application and mail it to:

Minnesota Workers' Compensation Insurers Assn., Inc.  
 7701 France Avenue South, Suite 450  
 Minneapolis, Minnesota 55435-3200

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

## OAD Menu Bar

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

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

## Home page

The OAD home page allows you to initiate the registration process or to login as a registered OAD user.

Note: If you are already logged in, these options will not be available.

***How do I register as a new OAR user?***

On the OAR Home page, see the section of the User Area labeled “Register as a new OAR user”:

To register as an <i>insurance agent</i>	Select “Agent” from the drop-down list box and then click on the green “GO” button.
To register as an <i>employer</i>	Select “Employer” from the drop-down list box and then click on the green “GO” button.

Once you click on the green “GO” button, you will advance to the Registration page.

***How do I log in to OAR?***

On the OAR Home page, see the section of the User Area labeled “Login for an existing OAR user”:

If you are a registered OAR user	Enter your OAR user name and password and then click on the “Login” button. Once you have successfully logged in, you will advance to the “My Applications” page.
If you do not remember your login information	Click on the “Forgot Password?” link. You will advance to the “Forgot Password” page.

**Registration page**

Advance to the Registration page by clicking on the green “GO” button in the “Register as new OAR user” section of the Home page.

To register:

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

**Forgot Password page**

Advance to this screen by clicking on the “Forgot Password?” link in the User Area of the Home page.

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

## My Applications page

You will advance to this page when you first log in to OAR or when you click on the “My Applications” link on the OAR menu bar. You must be logged in to OAR to advance to this page.

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 half of the screen to locate a particular application or set of applications. You may also click on selected column headers to sort the applications by different criteria.

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:

<b>Application Status</b>	<b>Description</b>
<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 the MWCIA for review. You may view the application.
<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 as a quote 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>	MWCIA has requested that you provide additional information. You may view the application or add attachments.

\* This status may also be “With Restrictions”. This means that the assignment is for a 30-day binder only. You may view the associated assignment letter for more information.

### *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.

<b>Operation</b>	<b>Description</b>
Edit Application	Click on this icon if you wish to edit an application.
Delete Application	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.
View Application & Components	Click on this icon to view the PDF (read-only, printable) version of the application. You will also be able to view the status history as well as any previous versions of the application. This icon is available only if the application has already been submitted.
Make Premium Payment	Click on this icon to make an electronic premium payment for the application. This icon is available only if the application has been assigned pending payment.
Create New Version	Click on this icon to create a new version of an existing application. All of the information from the existing application will be copied to the new version, thus saving valuable entry time. This icon is available only if the current status of the application is “Returned”.
View Carrier Information	Click on this icon to view carrier contact information (carrier name, address, and phone number). This icon is only available if the application has been paid for and then status is “Assigned”.

## Create a New Application

To create a new application, you must already be logged in to OAR. 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 Minnesota Workers’ Compensation Assigned Risk Plan Application.

### Application tabs

<b>Tab</b>	<b>Description</b>
Section I	This tab corresponds to the General Information section of the MWCARP application.
Section II	This tab corresponds to the Business Information section of the MWCARP application.
Section III	This tab corresponds to the Insurance Record section of the MWCARP application.
Section IV	This tab corresponds to the Premium Calculation section of the

	MWCARP application.
Section V, VI and VII	This tab corresponds to three sections of the MWCARP application: Declination Statement, Elections, and Statements and Agreements.
Section VIII	This tab corresponds to the Statement of Agent of Record section of the MWCARP application. This tab will be enabled for agent applicants only.
Attachments/Submit	This tab allows you to add attachments to the application. You may submit your application from this tab.

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

Request for Coverage vs. Request for Quote

If you are applying for workers’ compensation coverage through the Assigned Risk Plan, then click on the radio button labeled “Request for Coverage”.

If you would simply like a quote based on your application, then click on the radio button “Request for Quote”.

Coverage is Desired date:

Select the date that you want the coverage (or quote) to be effective. This date will also be used to establish date-sensitive factors and rates included in the premium calculation section.

Employer Email address:

If you are an agent and would like an *electronic* copy of the assignment or quote to be emailed to the employer, please include the employer’s email address.

Some sections of the application may be expanded so that you can enter more detail. Look for the green “plus” sign and click on the link beside it to create an additional row.

**Application buttons**

The following buttons are available on the application tabs:

Button	Description
Save & Continue	Click on this button to advance to the next tab. Your application is automatically saved.
Previous	Click on this button to return to the previous tab. 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 submit your application. 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 that has not yet been submitted. 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 an attachment, click on the “Add new attachment” link next to the green plus sign.

You will advance to the “Manage Attachment” 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 type (PDF, MS Word DOC, TXT, TIF, JPG, or bit map), click on the topmost “Browse” button. Use the dialogue box to locate the file on your system that you wish to attach, then click “Open”. The text box next to the “Browse” button will be populated with information about your file.

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

#### **To enter free-form text**

Some attachment types allow you to enter a free-form text note. Click on the “Freeform 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 an application?***

To submit an application, you must be logged in and viewing the application. The application must be in a “Not Submitted” status. Click on the “Attachments/Submit” application tab. Then click on the “View & Submit” button.

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

To submit the application to the MWCIA, click on the “Submit” button at the bottom of the “View Application” page. To cancel the submission, click on the “Cancel” button.

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

## **What happens after I submit my application?**

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

### ***Application is “Assigned Pending Payment”***

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

### ***Application is “Returned” as Quote***

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

If you submit a request for quote, then you will receive an email with a quote letter attached. At that time, if you wish to request coverage, you may create a new version of the application, make any necessary changes, and then submit it as a request for coverage.

### ***Application is “Pending” Further Information***

The MWCIA may determine that further information from you is necessary to complete the application review. In this case, the MWCIA will “pend” the application. You will receive an email with a 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 freeform text note.

## **Make Premium Payment page**

If the MWCIA 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 or credit card. (Currently, the following credit cards are accepted: VISA, MasterCard.)

### ***Steps to make payment:***

1. After you have logged in to OAR, locate the application on the “My Applications” page. Click on the corresponding “Make Payment” icon.



2. The payment amount will be displayed. Review and/or edit this amount. Also, be sure to note the “shared secret”. This information may be necessary to confirm your identity on the US Bank site. Click on the “Make Payment” button.
3. Indicate the type of payment you wish to make: E-check or credit card. Click on the “Continue” button.
4. 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.
5. On the “Verify Payment – MWCARP online application” screen, click on the “Email” checkbox if you wish to receive a confirmation email from US Bank.
6. Return to OAR. If payment was completed, then the status of your application will be changed to “Assigned” and you will receive an email from OAR confirming that coverage has been bound.

## **View Application page**

To view an application, you must be logged in to OAR. 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 not been submitted yet. (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 MWCIA. 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

You do not need to be logged in to OAR to use the Assigned Risk Premium Calculator.

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:

***Coverage is Desired date:***

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

***Class Code grid***

Enter the class codes that you wish to include in the calculation. If you need to enter more class codes than there are rows available, click on the “Add more rows” link. Each time you click on the “Add more rows” link, ten more 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.
Print Report	Click on this button to generate a printable PDF report of the given premium calculation.

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

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