NJ C R I B

®

OAR MANUAL FOR
SUBMITTING
COVERAGE REQUESTS

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Overview

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

OAR Payment options include:
• Electronic Check from the Employer's bank account
• Electronic Check from the Agency
• Electronic Check from the Authorized third Party

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

OAR Menu Bar

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

Menu option	Action
Home	Return to the Home page
Create Application	Create a new application. This option is active only if you are logged in to OAR.
My Applications	Go to the My Applications page. This option is active only if you are logged in to OAR.
Assigned Risk Premium Calculator	Go to the Assigned Risk Premium Calculator page.
My Account	Go to the page with options to Edit Profile or to Change Password. These options are active only if you are logged in to OAR.
FAQs	View the list of frequently asked questions.
Agency Dashboard	This option is active only if you are logged in to OAR as a prime authority. It is used to update agency information.

Home page

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

How do I register as a new OAR user?

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

To register as an *insurance,* Agent/Producer/Agency	Select "Agent" from the drop-down list box and then click on the green "GO" button.
To register as an *employer* (Not using Agent)	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.

- (Agency Registration) Must be provided the agency's license number.

- (Agency Registration) National producer number is for the signing producer.

- (Agency Registration) If you are the administrator or know who the administrator is, answer the question, or click the box "by pass this selection".

- 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 the 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 that you have created in OAR. Each row represents one application. If you have not created any applications, then there will not be 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 a column header to sort the applications by different criteria.

Application

Each application has a status action option. The status will change as the application progresses through the coverage request process.

The following are the status of an application identifier on the "My Applications" page.

Application Status	Description
Not Submitted	Application is not yet submitted. You may view, change, or delete the application.
Submitted	Application has been submitted to the NJCRIB for review. You may view the application.
Assigned Pending Payment	The application has been assigned but electronic payment is required for coverage to be bound. You may view the application or make electronic payment.
Assigned	The application has been assigned and electronic payment has been completed. You may view the application.
Returned	The application has either been not accepted or electronic payment was not made within the required payment period. You may view the application or create a new version to re-submit.
Pending	NJCRIB has requested that you provide additional information. You may view the application or add attachments.

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 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
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".

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".
Application tabs

TAB	Description
Section I	This tab corresponds to the Business Information section of the NJCRIB application.
Section II	This tab corresponds to the Insurance Record section of the NJCRIB application.
Section III	This tab corresponds to the General Information Questions section of the NJCRIB application.
Section IV	This tab corresponds to the Premium Calculation(Current/Projected) section of the NJCRIB application.
Section V	This tab corresponds to the Notice of Election section of the NJCRIB application.
Section VI	This tab corresponds to the Statements and Agreements section of the NJCRIB application.
Employee Leasing Supplemental Application	This tab corresponds to the General Information Questions section of the NJCRIB application.
Truckers Supplemental Application	This tab corresponds to the General Information Questions section of the NJCRIB application.

Attachment/Submit	This tab allows you to add attachments to application. You may submit your application from this tab

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

> *Coverage Desired date:* Select the date that you want the coverage to be effective. This date will also be used to establish date-sensitive factors and rates included in the premium calculation section. (Must be tomorrow or later).

> *Employer Email address:* If you are an agent you must supply the Employer's Email for *electronic* copy of the assignment to be emailed.

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". 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 NJCRIB, 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 NJCRIB will review it and respond by email.

Application is "Assigned Pending Payment"

If you submit a request for coverage and it is accepted, the NJCRIB will assign the application pending payment, and you will receive an email requesting payment. You will have two complete business days to make electronic payment via OAR. If you do not make payment within the required time frame, then coverage will not be assigned, and the request for coverage will be returned.

Application is "Returned"

If you submit a request for coverage and it is not accepted, the NJCRIB will send an email with a letter attached indicating the reasons for the return of the coverage request. 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.

Application is "Pending" Further Information

The NJCRIB may determine that further information is necessary to complete the application review process. In this case, the NJCRIB will "pend" the application. You will receive an email with a letter attached explaining the additional information required to complete the review process.

To include an attachment to a "pending" application, locate the application on the "My Applications" page, then click on the "View Application and Components" icon and advance to the "View Application" screen. Scroll down to the Attachments section of the "View Application" screen, and click on the "Add new attachment" link. Attach the necessary file or create a freeform text note.

Make Premium Payment page

If the NJCRIB has assigned your application pending payment, then you must make an electronic payment within two business days or coverage will not be bound. The user may initiate payment from the "My Application screen". Click on the "Money icon", and OAR will connect you to a secure Bank website to complete payment by electronic check.

Steps to make payment:
1. After you have logged in to OAR, locate the application on the "My Applications" page. Click on the corresponding "Make Payment" icon.
2. The payment amount will be displayed. Review and/or edit this amount (You may pay up to total premium). Also, be sure to note the "shared secret". This information may be necessary to confirm your identity on the Bank site. Click on the "Make Payment" button.
3. Continue to step through the screens, confirming and/or providing the necessary payment information to complete the transaction. Click on "Continue" to advance from one screen to the next.
4. On the "Verify Payment – NJCRIB online application" screen, click on the "Email" checkbox if you wish to receive a confirmation email of payment.
5. 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 NJCRIB. 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 NJCRIB classification code lookup utility.
Mod Lookup	Click on this link to access the NJCRIB experience modification lookup utility.