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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 Wisconsin Assigned Risk Pool. To submit an application through OAR, you must be a WCRB WEB SITE Member.

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

OAR also includes a premium calculator. You may use the premium calculator to calculate Assigned Risk premium based on values you enter.

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.

<table>
<thead>
<tr>
<th>Menu option</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>Return to the Home page</td>
</tr>
<tr>
<td>Create Application</td>
<td>Create a new application.</td>
</tr>
<tr>
<td>My Applications</td>
<td>Go to the My Applications page.</td>
</tr>
<tr>
<td>Assigned Risk Premium Calculator</td>
<td>Go to the Assigned Risk Premium Calculator page.</td>
</tr>
<tr>
<td>My Account</td>
<td>Go to page with options to Edit.</td>
</tr>
<tr>
<td>FAQs</td>
<td>View the list of frequently asked questions.</td>
</tr>
</tbody>
</table>
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 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:

<table>
<thead>
<tr>
<th>OAR Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Submitted</td>
<td>Application is not submitted. Applicant may update, validate, or delete the application.</td>
</tr>
<tr>
<td>Submitted</td>
<td>Application has been submitted to the WCRB for review. You may view the application.</td>
</tr>
<tr>
<td>Assigned Pending Payment</td>
<td>The application has been assigned but electronic payment is required for coverage to be bound. You may view the application or make electronic payment.</td>
</tr>
<tr>
<td>Assigned</td>
<td>The application has been assigned and electronic payment has been completed. You may view the application.</td>
</tr>
<tr>
<td>Returned</td>
<td>The application has either been returned as a major return because there is current active voluntarily coverage or the insured owes the Pool from a previous policy or electronic payment was not made within the required payment period. You may view the application or create a new version to re-submit.</td>
</tr>
<tr>
<td>Pending</td>
<td>WCRB has requested that you provide additional information. You may view the application or add attachments.</td>
</tr>
<tr>
<td>Expired</td>
<td>Application that was in a “Pending” status was not resubmitted by the due date. You may view the application or create a new version to re-submit.</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Operation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edit Application</td>
<td>Click on this icon if you wish to edit an application.</td>
</tr>
<tr>
<td>Delete Application</td>
<td>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.</td>
</tr>
<tr>
<td>View Application &amp; Components</td>
<td>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.</td>
</tr>
<tr>
<td>Make Premium Payment</td>
<td>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.</td>
</tr>
<tr>
<td>Create New Version</td>
<td>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”.</td>
</tr>
</tbody>
</table>

Create a New Application

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 Wisconsin Workers’ Compensation Assigned Risk Pool Application.

Application tabs

<table>
<thead>
<tr>
<th>Tab</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 1 to 5</td>
<td>This tab corresponds to the Applicant Name, Mailing Address, Principal Location, Payroll Office Address and Other Wisconsin Locations sections of the WWCIP application</td>
</tr>
<tr>
<td>Section 6, 7</td>
<td>This tab corresponds to the Nature of Business/Descriptions of Operation and Supplemental Information sections of the WWCIP application.</td>
</tr>
<tr>
<td>Section 8, 9</td>
<td>This tab corresponds to the Insurance Record section and Corporate Officers, Sole Proprietors, Partners or Members of a Limited Liability Company section of the WWCIP application.</td>
</tr>
</tbody>
</table>
Section 10, 11  This tab corresponds to the Rating Information section and the Premium Payment Requirements section of the WWCIP application.

Section 12, 13  This tab corresponds to two sections of the WWCIP application: Special Needs, and Applicants Statements.

Section 14  This tab corresponds to the Statement of Agent of Record section of the WWCIP 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:

Coverage is 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.

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 brown “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:

<table>
<thead>
<tr>
<th>Button</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save &amp; Continue</td>
<td>Click on this button to advance to the next tab. Your application is automatically saved.</td>
</tr>
<tr>
<td>Previous</td>
<td>Click on this button to return to the previous tab. Your application is automatically saved.</td>
</tr>
<tr>
<td>View &amp; Submit</td>
<td>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?”</td>
</tr>
</tbody>
</table>

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, 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 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, and 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 WCRB, 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 WCRB will review it and respond by e-mail.

Application is “Assigned Pending Payment”
If you submit a request for coverage and it is accepted, then the WCRB will assign the application pending payment. You will receive an email with the assign pending letter attached. You will have at least three 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 “Pending” Further Information
The WCRB may determine that further information from you is necessary to complete the application review. In this case, the WCRB 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, and 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.

Then click on the Resubmit Application button to send the application back down to the bureau.

Make Premium Payment page
If the WCRB has assigned your application pending payment, then you must make electronic payment within three 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 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”. The “shared secret” is the zip code of the applicant that is needed for identity verification. This information may be necessary to confirm your identity on the US Bank site. Click on the “Make Payment” button.

3. Payment method is displayed as E-check. 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 – WCRB online application” screen, click on the Employer Mailing Address Zip field and fill in the field with the shared secret zip code given earlier. Click on the “I Accept the Terms and Conditions” box, and then click on the Confirm button. You will receive an e-mail confirmation 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 e-mail from OAR confirming that coverage has been bound.

**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 WCRB. 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.

**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.

<table>
<thead>
<tr>
<th>Button</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reset</td>
<td>Click on this button to clear all of the values you have entered.</td>
</tr>
<tr>
<td>Print Report</td>
<td>Click on this button to generate a printable PDF report of the given premium calculation.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Link</th>
<th>Destination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class Lookup</td>
<td>Click on this link to access the WCRB classification code lookup utility.</td>
</tr>
<tr>
<td>Mod Lookup</td>
<td>Click on this link to access the WCRB experience modification lookup utility.</td>
</tr>
</tbody>
</table>