

OHIO FAIR PLAN UNDERWRITING ASSOCIATION

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BULLETIN TO AGENTS ANNOUNCING ON-LINE APPLICATION

Many agents have inquired over the past several months about the possibility of the Ohio FAIR Plan (OFP) providing for on-line application submissions. We are pleased to announce that **on-line application submission is now available!**

Following is an overview of the recommended preparation for and usage of the on-line application submission. OFP recommends that you do your initial set-up and preparation as soon as possible so you are ready to submit applications when needed.

1. To access the on-line application capability, **each agent must login to our website and create and submit a profile (please note that every licensed agent in your office submitting on-line applications should create and submit their own profile)**. Once this is done, OFP will validate your request and send you an e-mail containing your Login ID and Password. You must use your Login ID and Password to submit on-line applications. Please note that you will need to wait one business day after receiving your Login ID and Password before submitting on-line applications with payment. OFP can only accept electronic payments from the agent's account and our bank needs the extra day to add your profile to their system.
2. When you want to establish your profile with OFP, you will go into <http://www.ohiofairplan.com> . Then:
 1. You will click on the tab labeled "Agents"
 2. Next you will click on "Agent Online Services" (button is located on the left side of the screen)
 3. Then you will click on "Request Login ID" (button is also located on the left side of the screen)
 4. This will take you to the Request Login ID page
 5. You will need to fill in the pertinent information about **you** on this screen, noting that some fields are "required"
 6. After completing your personal information, you will need to complete the Agency Information section providing information about the agency with which you are affiliated. If you have no "agency" affiliation, you can check the "Copy/Same as agent" box and the pertinent information will "copy" to this section
 7. Finally, you will need to complete the General Information section of the page. First you will be asked to provide an On-line Payment Password. Then you will be asked to provide your ODI License Number. If you do not know this number, you can find it by searching at www.ohioinsurance.gov/ConsumServ/Ocs/agentloc.asp. Next you must indicate who should be shown as the "agent of record", the agent or the agency. **This designation should be based on to whom any commission should be paid by OFP** . That is, if OFP is to issue any commission checks payable to you, you will indicate the agent of record as the agent. If OFP is to issue commission checks payable to your agency, you will indicate the agency as the agent of record. After making this agent of record choice, you will be asked to indicate the agent of record Tax ID number – obviously, if you will be paid the commissions, then your Social Security Number should be provided. On the other hand, if the agency will be paid the commissions, the Agency Tax ID number should be shown here.
 8. When the page is completed, click on "Submit". If any data entered was "invalid," you will see the "fields" needing "repair" at the top of the page.
 9. Once the page is properly completed and submitted, you will get a message on a Request Submitted page indicating that an e-mail will be forthcoming and will show your Login ID and Password.
 10. **When you have received your Login ID and Password, you're ready to submit OFP applications on-line. Please remember that applications to be submitted**

with an electronic payment from the agent's bank account cannot be processed until one business day after you have received your Login ID and Password. Additionally, an on-line application intending to include electronic payment cannot be submitted at one time and have the payment electronically submitted at another time. Electronic payment, if chosen, must be submitted with the on-line application.

TO SUBMIT ON-LINE APPLICATIONS...

Once you have your Login ID and Password, you can submit applications to OFP on-line. You will want to go to URL <http://www.ohiofairplan.com>, click on the "Agents" tab, click on "Login" and then enter your Login ID and Password. Here's what you'll find when you do this:

1. You'll get an Online Services page that displays the basic information that is a part of Your Agent Profile. You should review this to assure that the profile continues to be correct and, if not, click on "Update Profile" to make any necessary corrections.
2. After verifying Your Agent Profile, click on "Application Submission".
3. To submit a new application, click on "New Application".
4. You need to click on the type of application that you want to submit. If you are unsure, click on "Help" and determine which application should be used based on the property occupancy.
5. After selecting the appropriate application type, you'll click on "Next". This will bring you to the on-line application type that you have selected.
6. The first section of the application is titled **Basic Application Information**. You will need to complete this page before you can go on to any subsequent pages. This page provides essential information about OFP, binding of coverage, necessary attachments for the application, statutory certifications that must be given by all applicants, and basic underwriting criteria for OFP coverage. When all information has been completed, you'll click the "Next" button to go to subsequent application pages. In the event that you have failed to answer each question or if a response provides sufficient information to identify the property as ineligible, you will receive an error message when you click on "Next". Bullets will indicate the problems that need addressed and/or make the property ineligible for the coverage being applied.
7. Subsequent to the Basic Application Information section, the application is broken down into 6 sections: Agent/Applicant Information, Rating/Underwriting, Recent Photos, Binder Deposit Premium, Warranties, and Validation/Submit Application. Every section of the application must be completed.
8. Please note that in the Warranties section of the application both the Applicant and you, the Applicant's agent, must provide a warranty to the information being provided in the application. You will also note that the Applicant's signature is in the form of the providing of the last 4 digits of that Applicant's social security number. The Applicant must have read the application and is with the providing of the social security "signature" warranting to the truthfulness of the application information. **It is critical that, as the Applicant's agent, you assure that the applicant has reviewed the entire application, and is able to warrant to the propriety of all of the information.**
9. All sections of the application must be completed, including the attachment of electronic photos, before you will be allowed to submit the application. If you have failed to answer a question in a given section, you will get an error message when you attempt to validate the application. The Validation/Submit Application page will provide links to the questions that need answered. Once validation has been passed, the application can be submitted to OFP.
10. After successfully submitting an application, you may make an electronic payment directly from your account, if that option was selected in the Binder Deposit Premium section of the application. Please note that payments can only be accepted via the agent's account. Additionally, the payment cannot be greater or lesser than the amount shown as the binder deposit premium. All on-line payments will be processed on the JPMorgan Chase website and you will be sent there automatically following the submission of the application. If you did not select for payment to be submitted with the on-line application, then you will not be directed to the bank's website.
11. Once an application has been successfully submitted to OFP, you will receive an e-mail

confirmation from OFP along with a PDF version of the application you submitted. If you have chosen not to make an electronic payment, but rather to receive a payment coupon so the binder deposit payment can be mailed, then a coupon will also be included with the e-mailed confirmation.