NavRisk

Client User Manual

FOJP

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The NavRisk Portal will run under any browser that is capable of hosting the Silverlight runtime. Examples of supported browsers include Microsoft Internet Explorer versions 8 and 9.

Introduction

- NavRisk is the software program customized by FOJP to house, manage and display all data needed for insurance policy application quotes, endorsements and renewals.
    - The data is located at FOJP.

- Clients have access to the data by logging onto their NavRisk Portal via the internet.
    - FOJP has access by logging onto its office system.

Client → [**Client Data**] ← FOJP Staff
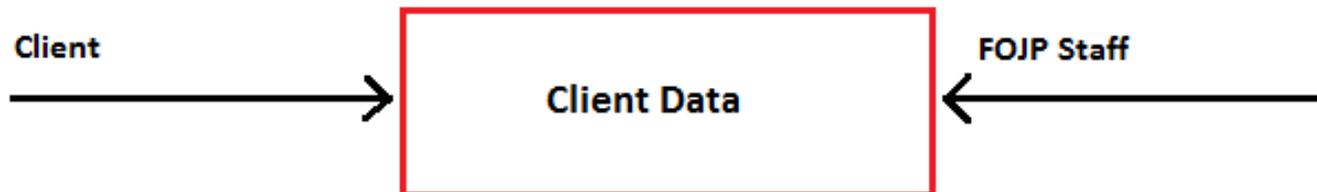
Registering for a New NavRisk Account

1. Log into the NavRisk Portal server. The URL is: https://navrisk.fojp.com

2. Select '**Register**' and complete the registration form as directed.
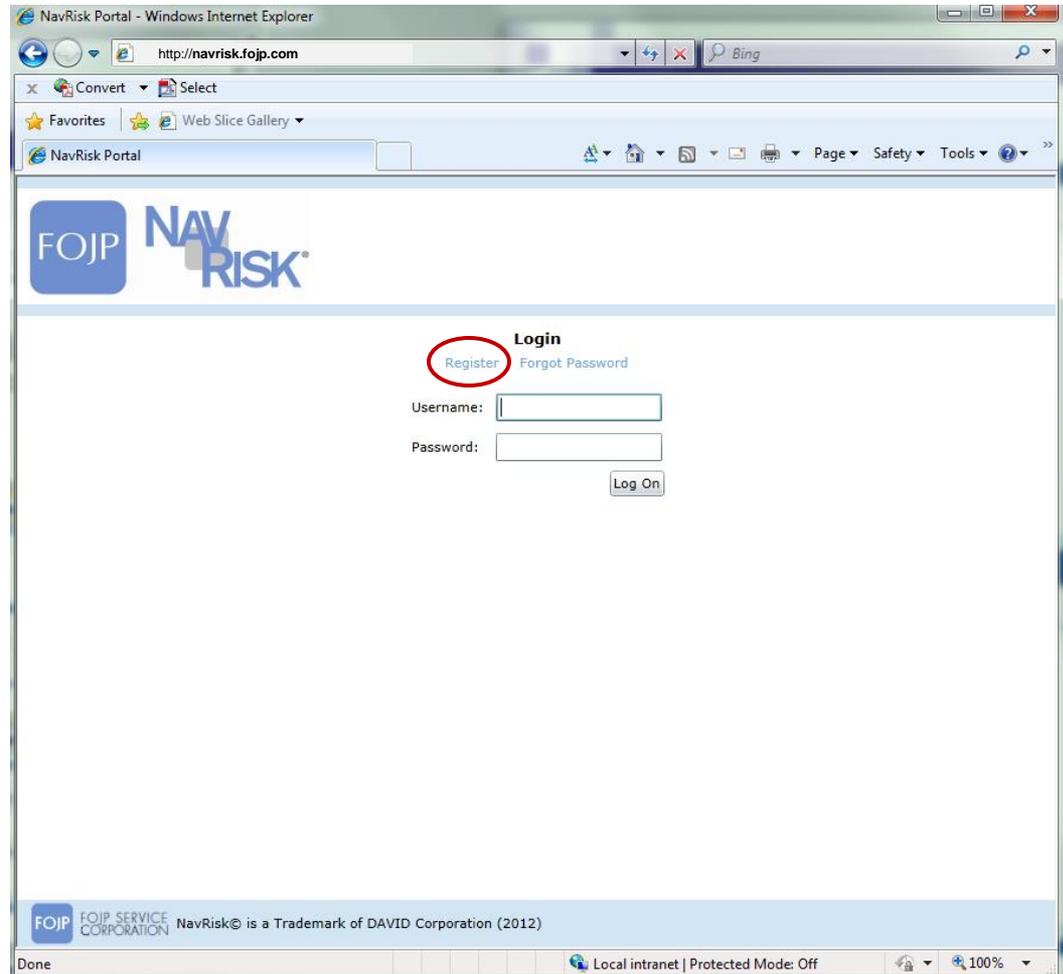
New User Registration

- The data fields in bold are required.

- When finished press register.

- You will receive an e-mail in your inbox notifying you that an FOJP representative will review and approve your application shortly.

Register for online access

Return to login screen

Username:

Email:

Password:

Password Confirmation:

Security Question:

Answer to Security Question:

First Name:

Last Name:

Organization Name:

Job Title:

Phone: Extension:

Fax:

Address Line 1:

Address Line 2:

City: State: Zip:

Comments:

Register

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Registered Users

- If you have already registered, log in with your username and password.

- If you have forgotten your password click, **'Forgot Password'.**
  - ☐ You will be prompted to answer your security question at which point your password will be sent to you via e-mail.
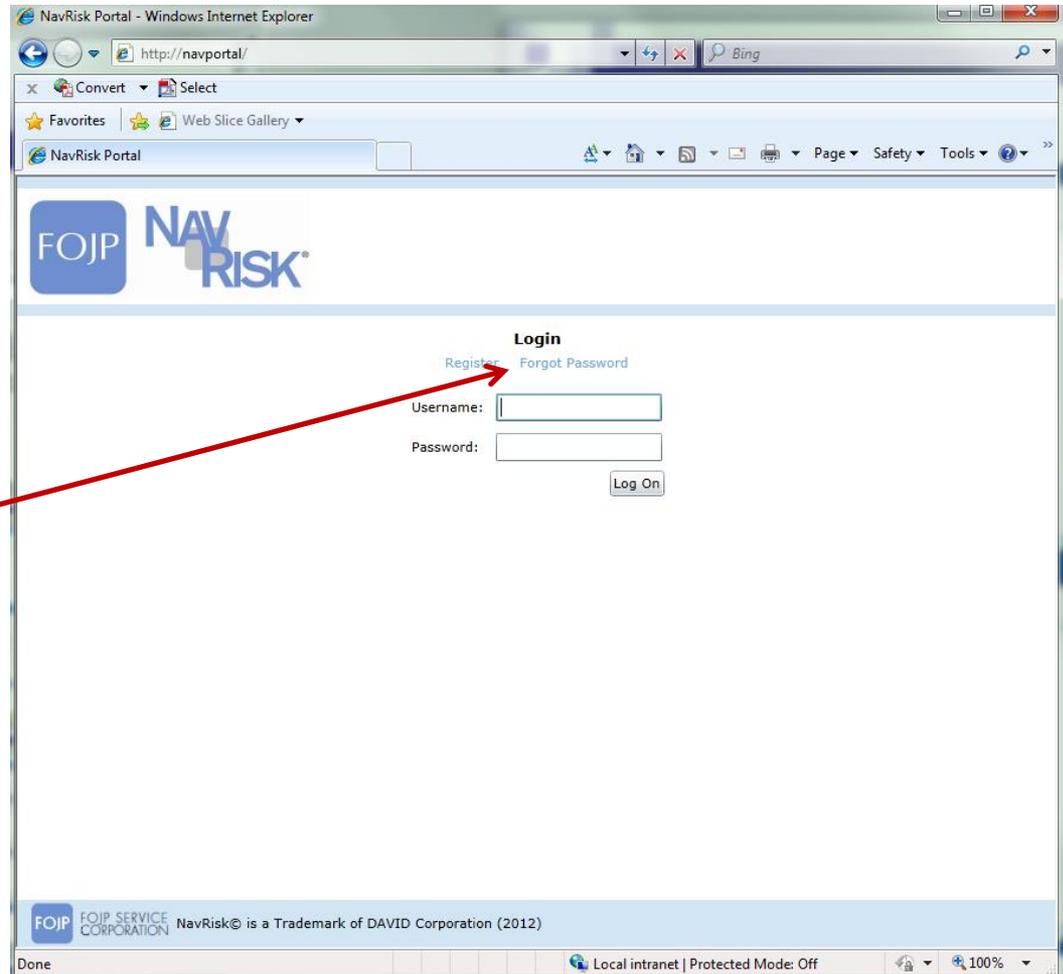
Using the NavRisk System

When you log in, you will see the NavRisk Portal Home page.

Policy Search Field is above the Home Page.

- ☐ This section is for a *quick* policy search.
- ☐ Each field has a dropdown.
- ☐ Click **Client** to confirm your entity's name and **Program Year** for the policy year you wish to locate, and **Policy** for the policy type.

Using the NavRisk System *Cont'd*

The top section is an action *Inbox*.

- All requests/interactions with FOJP will appear in this section.

  - Actions can be narrowed down and sorted by clicking on the **'Open' or 'Pending'** tools on the right navigation bar.
  - On the left navigation bar, the **'Home'** icon can be clicked at any time to return to the home page.
  - **'Reports'** icon can also be seen on the left.

Using the NavRisk System *Cont'd*

The bottom section is titled ***Client Policies***

■ View a list of the current, pending, or expired policy expirations and exposure data back to 2010.

☐ If the **'Current', 'Pending', and 'Expired'** tools do not narrow down a search sufficiently, you may use the 'Policy Search Field' to select the program year and specific policy needed.

Running a Report

- Go to the Policy search area
  - ☐ Click '**Policy**' (a) and select the policy.
  - ☐ Click '**Program Year**' (b) and select the policy year.

- Then, go to the '**Navigation Bar**' (c) located on the far left side of the Home page
  - ☐ Click the **'Reports'**.
    See *next page* or *Appendix* for a list of available reports.

Running a Report *Cont'd*

Choose the report type you wish to view.

Sample Report: Property Report

Sample Report: Schedule of Insurance

Renewing a Group Policy

E-Mail Inbox Notification from FOJP:
- Quote/Endorsement/Policy Number: NQXXXXA400002012S-01
- Client Name: FOJP Service Corporation
- Action: Renewal Proposal Ready for Review
- Notes: Your policy is up for renewal, please make any necessary changes by visiting http:navrisk.fojp.com

■ An e-mail from FOJP will notify you that a policy is being published for renewal.

■ Your NavRisk Portal '**Inbox**' will contain a renewal policy e-mail.
  □ If it does not, select '**Refresh**'.

Renewing a Group Policy *Cont'd*

■ As in prior years, you will be asked to update your data for the particular policy being renewed.

☐ In order to update your data from the previous year, select **'View'** under heading **'View Questionnaire'**. It may a take moment to retrieve the data from the system.*

*How long it takes to retrieve data is dependent on many factors, including internet speed.

Renewing a Group Policy *Cont'd*

- On the far left of the screen you will see a series of red nodes.
  - □ Review and edit the information in each section, as needed.
  - □ Select '**Mark this section as complete and accurate**' and click '**Save**'.
  - □ Please note: You will not be able to go to the next node until you have marked the section and hit '**Save**'.
  - □ The saved node will turn green.
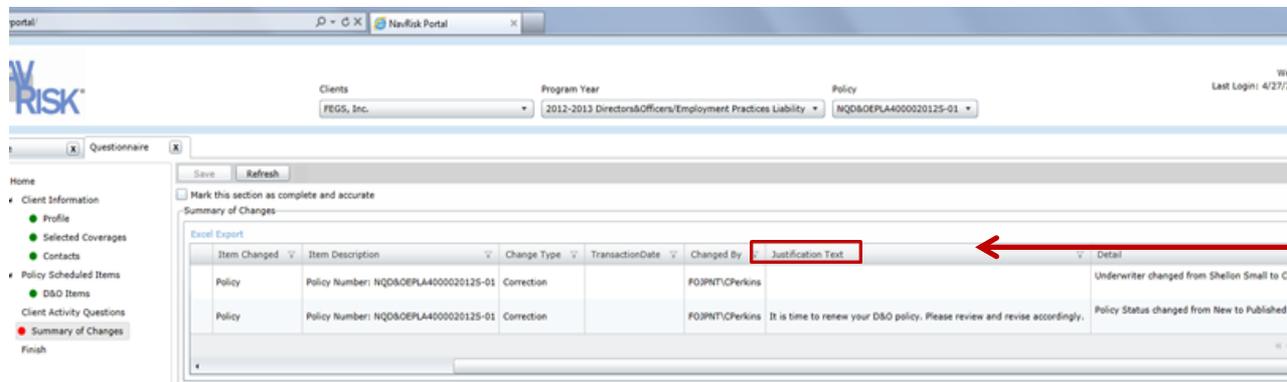
Renewing a Group Policy *Cont'd*

- Review your changes at the **'Summary of Changes'** node.

- You can view all changes made in the **'Text Justification'** column.

Renewing a Group Policy *Cont'd*

- After all nodes have been reviewed and saved, and all nodes are green, click **'Finish'**.

Renewing a Group Policy *Cont'd*

- At the final submission screen:
  - Read the Agreement.
  - Navigate to the '**Comments to Insurance Services**' field and type a comment or question here.
  - If you have a question about the renewal**,** click **'Submit'** and type your question in the box labeled '**Comments for Insurance Services'**.
  - If you do not have a question, click **'Authorize'**.

Renewing a Group Policy *Cont'd*

- The status of this task in your Inbox will change from **'open' to 'pending'**— the description describes the pending activity.
  - □ The view questionnaire is now grayed.
- FOJP will review all policy data you submitted regardless of the **'Submit' or 'Authorize'** selection; but FOJP will not process the policy further until all questions have been answered by someone from the Insurance Services Department and you have authorized the policy.
- Once you have authorized your renewal and it's been bound by FOJP, you will see that it moves from your NavRisk Inbox to your list of **'Client Policies'**.

Questions About a Renewal

- If FOJP requests additional information, you will receive a new e-mail in the **NavRisk Inbox**.

- The NavRisk e-mail will allow you to view the questionnaire and make any necessary changes. Similarly, if you request any additional information before authorizing, click **'Submit'**. You will receive a reply in your e-mail prompting you to check your NavRisk Inbox for FOJP's response.

- Once you have reviewed FOJP's response and are confident your questions have been answered, please click **'Finish'** and select, **'Authorize'**.

Renewing a Group Policy *Cont'd*

- When FOJP is satisfied with the information submitted, FOJP will go to the insurance brokers to obtain insurance quotes.

  - ☐ Once FOJP completes negotiation of the renewal premium information for the group policies (*i.e.,* Property, GL, Auto), the policy will be bound.

  - ☐ The renewal application will be automatically deleted from your NavRisk '**Inbox**' and the new policy will be placed in the **Client Policy** section of the '**Home**' page.

Renewing an Individual/Special Coverage

E-Mail Inbox Notification from FOJP:
- Quote/Endorsement/Policy Number: NQXXXXA400002012S-01
- Client Name: FOJP Service Corporation
- Action: Renewal Proposal Ready for Review
- Notes: Your policy is up for renewal, please make any necessary changes by visiting http:navrisk.fojp.com

- You will receive a policy renewal request in your personal **E-Mail Inbox** prompting you to go to the NavRisk Portal, http://navrisk.fojp.com .

- When you log on, you will go to the top of the Home page titled **Inbox**; you will see a notification from FOJP.

- Go to the column titled **'View Questionnaire'** and click on the **'View Tab'**.

Renewing an Individual/Special Coverage *Cont'd*

- On the far left of the screen you will see a series of red nodes.
  - ☐ Review and edit the information in each section, as needed.
  - ☐ Select '**Mark this section as complete and accurate**' and click '**Save**'.
  - ☐ Please note: You will not be able to go to the next node until you have marked the section and hit '**Save**'.
  - ☐ The saved node will turn green.

Renewing an Individual/Special Coverage *Cont'd*

Please note when you get to the section under **'Client Activity Questions'**, note blue arrow tabs; click on the arrow tabs in order to reveal a drop down list of questions relevant to the main question on the tab.

Please note the potential of multiple pages associated with questions.

Renewing an Individual/Special Coverage *Cont'd*

- Once you have completed all sections click **'Finish'**.
- If you have a question about the renewal, type your question in the box labeled **'Comments for Insurance Services'** and click **'Submit'**.
- If you do not have a question, click **'Authorize'**.

Renewing an Individual/Special Coverage *Cont'd*

- When FOJP is satisfied with the information submitted, FOJP will go to the insurance brokers to obtain insurance quotes. Once that is complete you will receive another e-mail from FOJP prompting you to return to your NavRisk Inbox in order to review the **'Client Acceptance Form'**.

- When you log back into NavRisk, go straight to the Report tab; click on the **'Client Acceptance Form'**.

Renewing an Individual/Special Coverage *Cont'd*

- The **'Client Acceptance Form'** will contain competing quotes for the renewal.

- Print, complete, sign the form and then fax or e-mail the original to your contact at FOJP.

Updating Information/Requesting Additional Coverage

- When you want to either update contact information or add an exposure to your policy (*i.e.,* a new vehicle, new property location, new employee), this is an **'Endorsement'**.

  - To request an endorsement; navigate to the '**Client Policies**' area of the **Home Page** located below the Inbox.

Updating Information/Requesting Additional Coverage *Cont'd*

- Locate the policy you want to update, select **'View'** under the **'Request Endorsement'** column of the policy.

  - A prompt will appear with the current date, click **'Create Endorsement'**.

Updating Information/Requesting Additional Coverage *Cont'd*

- Click on the icon of the exposure type you wish to add.
  - **EXAMPLE:** If you are adding a new vehicle to the auto policy, click on 'Vehicle' under the 'Policy Scheduled Items'.

Updating Information/Requesting Additional Coverage *Cont'd*

- Select the corresponding policy to be updated. There are options to edit/add/delete.
  - Click **Add** for all new exposures.
  - An Edit window will appear; this will allow you to add your new endorsement.

Updating Information/Requesting Additional Coverage *Cont'd*

- Once you have added the endorsement and are satisfied that the information is accurate, mark the section as complete, click **'Save'**.

- Please note: In the summary of changes section you can view all changes made in the **'Text Justification'** column.

Updating Information/Requesting Additional Coverage *Cont'd*

- Once you are satisfied with your submission, select the **'Finish'** tab at the bottom of the Questionnaire page.
  - □ The Authorization page will appear.

- Click **'Authorize'**.
  - □ Once FOJP receives the endorsement request, it will process.
  - □ Please note if you have a question about your submission, type your question in **'Comments for Insurance Services'** box and select **'Submit'** instead of **'Authorize'**. FOJP will review and respond.

Subject Matter Experts

If you have a question while going through any of the steps in this manual please contact the following subject matter expert:

- Automobile/Abstract/Claims/ID Cards – Cheryl Perkins –212.891.0842– pcrook@fojp.com
- Boiler & Machinery Items – Derrick Hodge – 212.891.0809 – dhodge@fojp.com
- Business Travel Accident – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Commercial Crime – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Directors & Officers – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Disability Coverage – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Fiduciary Liability – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- General Liability Coverage – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Property Coverage – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Special Coverage's/Stand Alone Policies – Charlie Ferguson – 212.891.0739 – cferguson@fojp.com
- Workers Compensation Coverage – Peggy Crook – 212.891.0842 – pcrook@fojp.com
- NavRisk Related Items – Chris Balestra – 212.891.0876 – cbalestra@fojp.com

APPENDIX

Appendix I: List of Reports

- Boiler & Machinery Schedule – Lists boilers and machinery exposures.
- Census Schedule – Employee count by quarter for disability policy.
- Client Acceptance Form – Reviewed and signed as part of the individual /special coverage renewal process.
- Flood Schedule – Lists properties on the FEMA flood policy.
- Foreign Package Assets – Lists physical assets located in a foreign country.
- Foreign Package Trips – Lists trips to foreign countries.
- General Liability Activity Schedule (LTCF & Agency only) Lists Client's GL activity.
- General Liability Employee Schedule (LTCF & Agency only) Lists Client's full and part time by employee type.
- Pollution & Tank Schedule – Lists pollution and tank exposures.
- Property Schedule – Lists building exposures.
- Schedule of Insurance – Lists policies.
- Vehicle Schedule – Lists vehicles.
- Workers Compensation Payroll Schedule – Lists payroll for current and prior year.

Appendix II: List of Special Coverages

- Disability
- Event Coverage & Cancellation
- Excess General Liability
- Excess General Liability (Oil & Gas)
- Excess Professional Liability
- Excess Professional/General Liability
- Excess Sexual Abuse & Molestation Liability
- Fiduciary Liability
- Fine Arts
- Flood
- Foreign Medical Malpractice Liability
- General Liability
- General Liability Oil & Gas
- Healthcare Professional/General Liability
- Healthcare Provider Prof Liability
- Independent Adjuster Bond
- Internet Professional Liability
- Lawyers Professional Liability

- Managed Care Professional Liability
- Media Professional
- Medicare Bond
- Miscellaneous Errors & Omissions Liability – Agents/Brokers
- Miscellaneous Professional Liability
- Plate Glass
- Professional/General Liability
- Professional/General Liability Primary ALAE
- Prop Ded Buy Back
- Property/Boiler & Machinery
- Public Official Bond
- Resident's Personal Funds Trust Bond
- Workers' Compensation
- Workers' Compensation & Employer's Liability (NJ)
- Workers Compensation & Employer's Liability (PA)