

Process a Referral

Were you unable to get a system quote? Are you unsure about the appetite of the exposure or need to modify the system provided rates?

Referrals occur in one of two ways: a system referral or a force submitted referral

System Referrals: Created by multi-location exposures, beyond system thresholds for claims, premium size, and other flags can trigger a system referral

Force Submitted Referrals: Agent selects "Submit to Underwriting" instead of Purchase

1. Review the referral reasons generated by the system
2. In the Conversation Detail box include the following:
 - a. Brief Synopsis of Business Operation
 - b. Breakdown of Payroll (if for W/C submission)
 - i. # of W2 employees and their payroll
 - ii. # of 1099s and their payroll (for subcontractors without their own W/C)
 - iii. List of owners and officers and whether they should be included or excluded
3. Addressing of the Referral Reason
 - a. Examples:
 - i. I need to modify the EL limits as the system didn't give me an option for XXXX
 - ii. This is a multi-location submission; I've e-mailed the multi-location form to Underwriting@biBERK.com
 - iii. There were too many claims, here is the detail for the claims (or I've sent loss runs) to Underwriting@biBERK.com
 - iv. The system generated a referral due to the premium size
4. If you forgot to submit the Conversation Detail with the submission, enter a new Conversation from the biBerk Service Portal (BSP) in the Conversations tab
5. **ANY REFERRALS THAT ARE SENT TO UNDERWRITING WILL BE DECLINED IF THERE IS NOT A COMPLIANT REFERRAL CONVERSATION POSTED**

Important:

1. The current turnaround time is 5 days for referred applications upon receipt of a complete application which includes appropriate Conversation detail (see above), applicable multi-location form, and answers to additional Underwriting questions.
2. Underwriting does not see Conversations unless the application has been submitted to Underwriting for review.