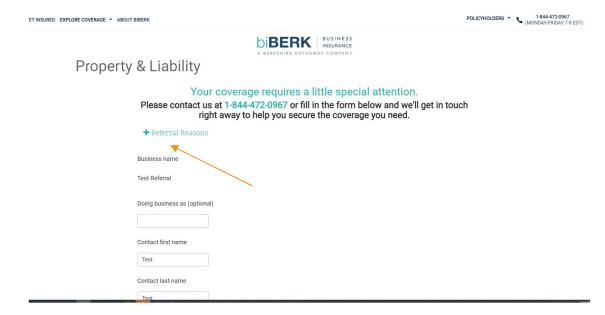


## Find Referral Reasons in the BSP

When a submission refers, there will be a referral reason located in the "Referral Reasons" tab. Click the "+" to view the reason and submit a conversation.



Address the referral reason clearly in the conversation. Underwriters are instructed to <u>decline</u> submissions that do not have referral conversations posted. If you are confused by the referral reason, please reach out to Partner Services for assistance prior to submitting to underwriting.

Example: Workers' Compensation policy refers for low payroll. Detailed payroll information needs to be obtained and provided in the conversation to underwriting - specifics would include how many employees, the average payroll, and the average number of employees.

