

Authorizations and Referrals play a big role in your interactions with quotes, applications, and policies. This Reference Guide explains the use and management of Authorizations and Referrals in the CARINA system. You'll also find examples of system interactions that trigger referrals. We recommend you review our eligibility guidelines to prevent common triggers based on our underwriting rules.

Authorizations

An Authorization is generated in CARINA and displayed on the Point of Sale screen when an agent is completing the quote and application process and selects criteria that do not meet our underwriting guidelines. Underwriters review Authorizations and will either approve or deny the exception. If the Authorization is denied, our underwriters will include the reason in the "Notes" section of the Authorization.

Agents are unable to submit the policy until the Authorization is either approved by an underwriter or the criteria selected is adjusted to meet our underwriting guidelines. **Many times, Authorizations can be corrected by the agent before submitting the application.**



Correcting the cause of the Authorization, when possible, allows you to submit without waiting for Underwriting. To go back and correct an authorization, simply select the related tab in the progression bar at the top of the page that coincides with the authorization's location.

When completing the quote process, a Request Authorization popup box may appear on the Point of Sale page that includes information about the reasons/conditions that caused the Authorization.

Request Authorization

We are sorry, this application has conditions that do not meet our underwriting requirements. The conditions are listed below for reference. Please correct the items in the application or provide notes below for our review.

Authorization Detail

Authorization Reason: Secondary Roof Material is "Other"

Description: Please provide a description of the secondary roof material for underwriting review.

Comments: Test



It's important that you provide information in the comments section when you'd like for an Underwriter to review the Authorization.

There are three places in CARINA to view authorizations:

1. Home page of CARINA (quick view)

2. Agent Workbench.

Filter the list of work items to view open work items, open authorizations, open referrals, all authorizations, all referrals by selecting the orange paper icon in the upper right corner.

Expand the work item to view additional details by selecting the small blue arrow ▼ next to the work item in the list.

3. Authorization Reasons in the Details of the application

Referrals

Referrals do not display on the Point of Sale page and only occur after the policy has been submitted. A referral is triggered when Underwriting needs more information, such as additional documentation (examples listed below).

Referrals are viewed in the same manner as Authorizations (My Work Items, Agent Workbench, and Policy Details). On the Referral Detail page, you can review the Referral notes entered by Underwriting; the notes will describe the action needed by you, which is often a request to upload documents. The available actions are: Endorsed Policy, Policy Cancelled, Non-Renewed Policy, and no action. You are also able to view which underwriter has been working on the Referral and enter notes for Underwriting to review. The Referral Reason is displayed just below the detail.

Referral Examples

Geocoding Issues

If the property is not geocoding automatically, place this home in CARINA via Google Maps or by entering the latitude and longitude manually. However, this triggers a referral requiring an underwriter's attention. You may receive a request for additional information.

Year Built

Sometimes the year built does not auto-fill. Please enter this information manually. Our underwriters will review what you've entered. We'll be in touch if this referral requires more information.

Under Renovation

Is your risk undergoing renovations? A referral will trigger, and additional information will be required just to make sure it falls within our underwriting guidelines.

Credits

Proof of credit is required if discounts like Wind Mitigation credits are applied. If you don't have the proof today, simply leave the credit off until you receive proof. If you do have proof, go ahead and apply credits and upload your documents.

Interested Parties

Do you have a mortgagee, individual, or business who is an interested party to the residence you are quoting? Be specific when choosing the interested party description. A referral will trigger if "other" is chosen, and additional documents will be required.

Dog Liability

Don't forget Fido! If dog liability is chosen, certain dog information must be entered. If "other" is selected as the dog breed, a referral will trigger. This referral will require additional documents to clear up the missing information.

Know Your Prior Carrier

If "other" is chosen when answering the underwriting question regarding prior insurance, a referral will trigger. Proof of prior insurance will be required.



Good job! That's all there is to it.