RT RYAN® TURNER SPECIALTY

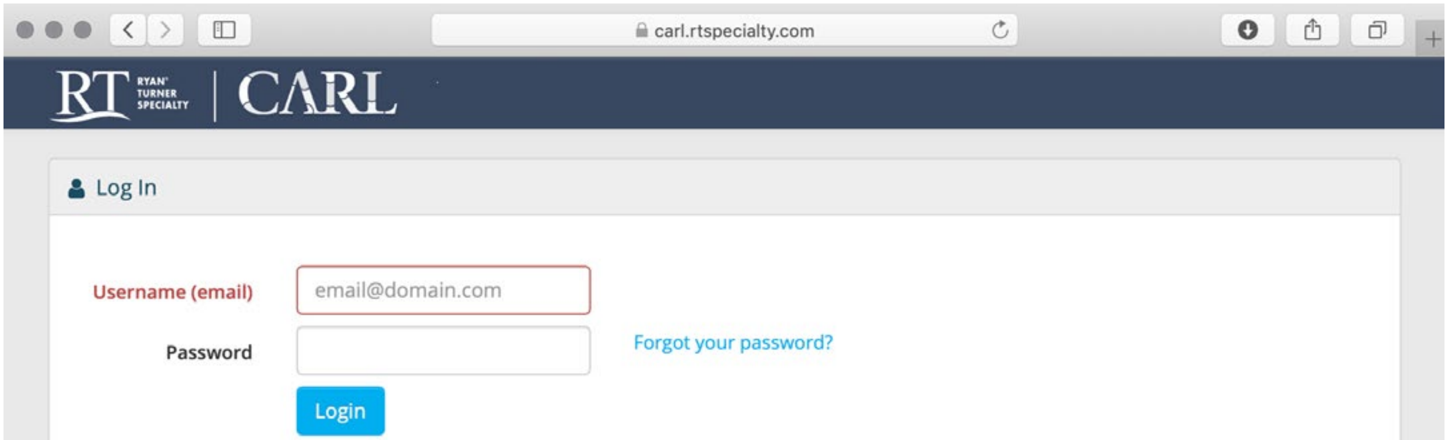
CARL
User Guide

User Guide

RT Specialty CARL allows you to take control of managing your business and serving your clients. Agents have around the clock access to view, print and save policies, pay bills, submit claims, check claims status, and have access to our online raters for quoting. All your documents are stored and organized for when you need them. This guide will walk you through all features to help you make the most of your RT Specialty login.

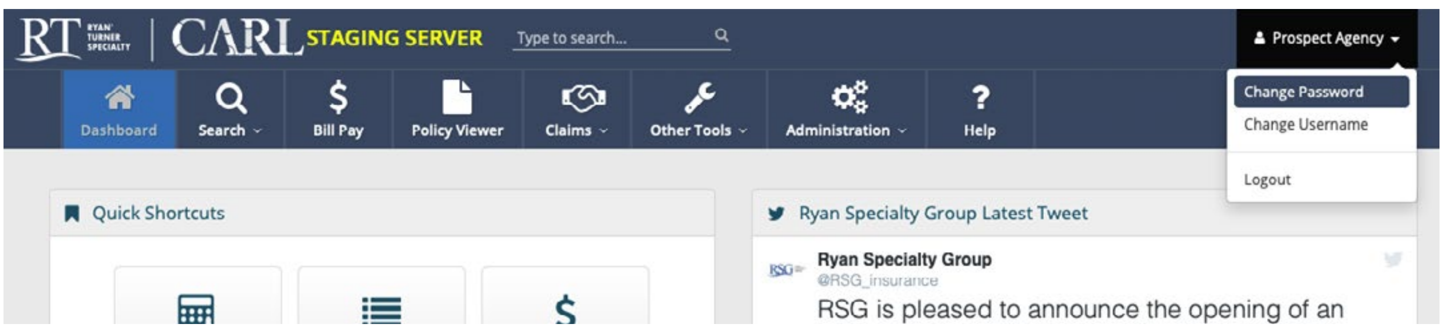
Contents

To access Online Policy Viewing, Bill Pay, Claims, or Rating visit: [carl.rtspecialty.com](https://carl.rtspecialty.com/#/login) (https://carl.rtspecialty.com/#/login)
Enter your **Username** and **Password**, then select **Login**.

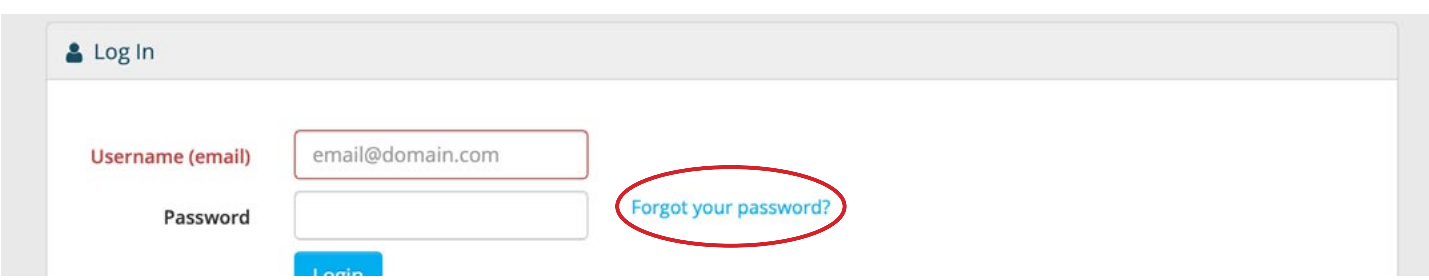


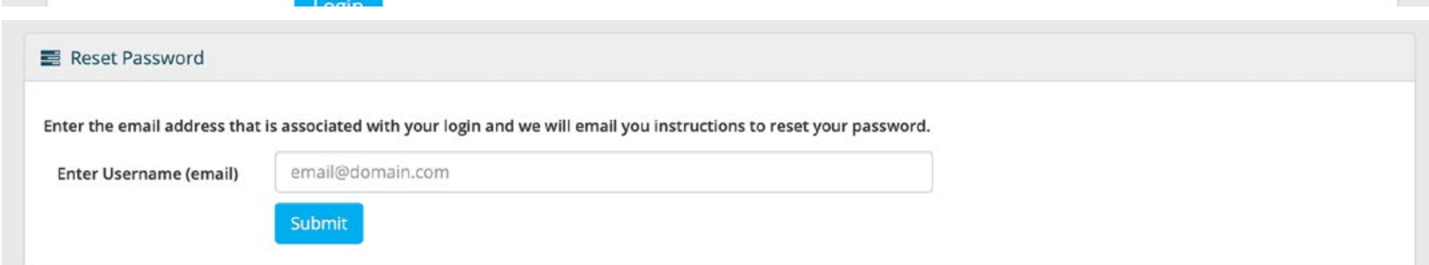
Password and Username

To change your password or username when logged in, select your name on the top right-hand corner of the screen, then select **Change Password** or **Change Username**.



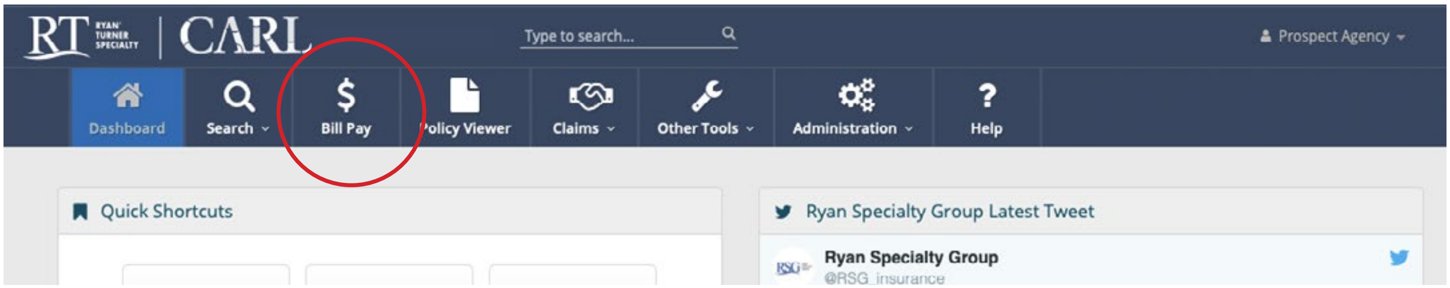
If a user has forgotten their password, select **Forgot your password?** on the Log in screen.



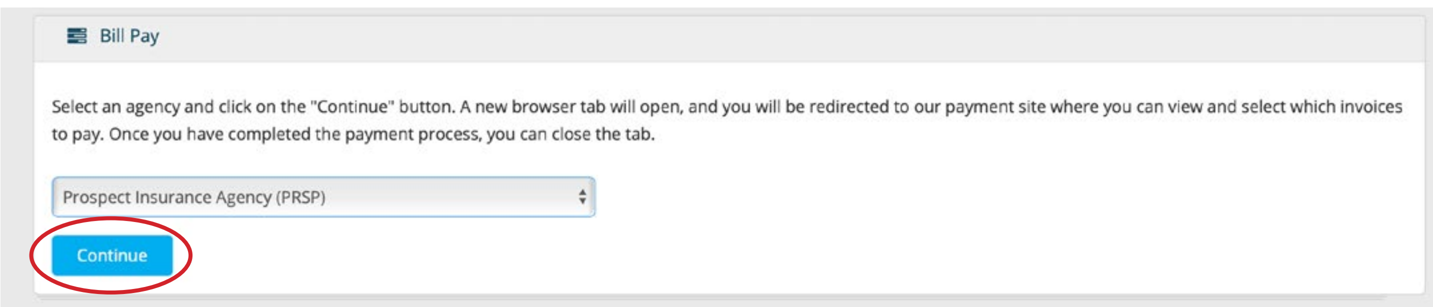


Bill Pay

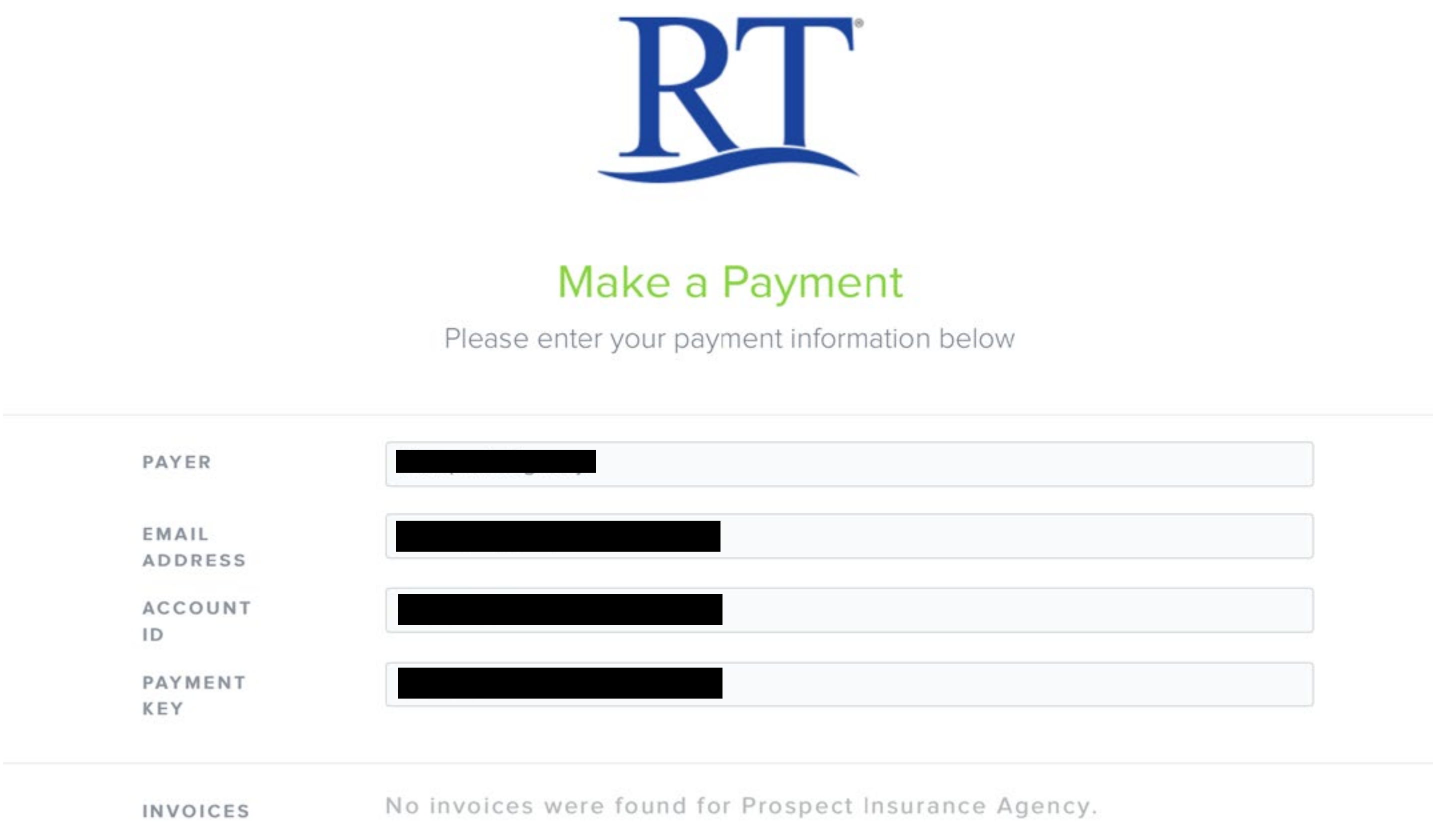
To make a payment select the **Bill Pay** tab.



Select the agency that you are wanting to make a payment for and then click **continue.**



At this point a new window will pop up and you will be able to enter your information to pay the invoice. If you have a pop-up blocker on your browser, you will need to disable it to access the page.



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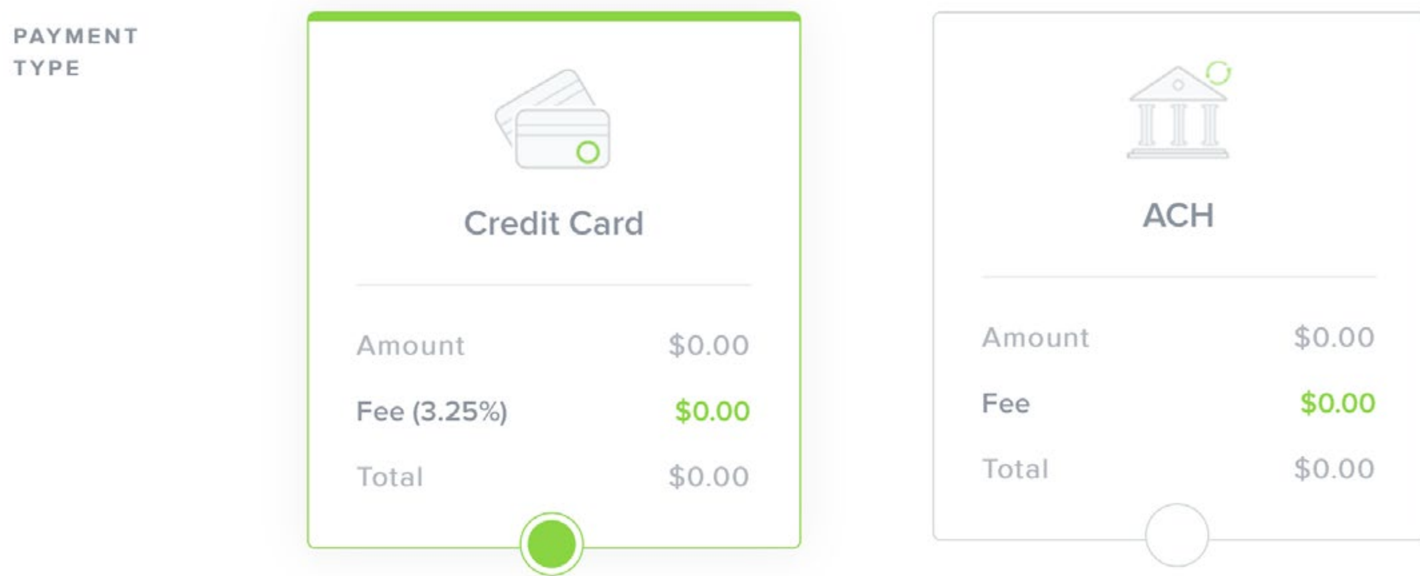
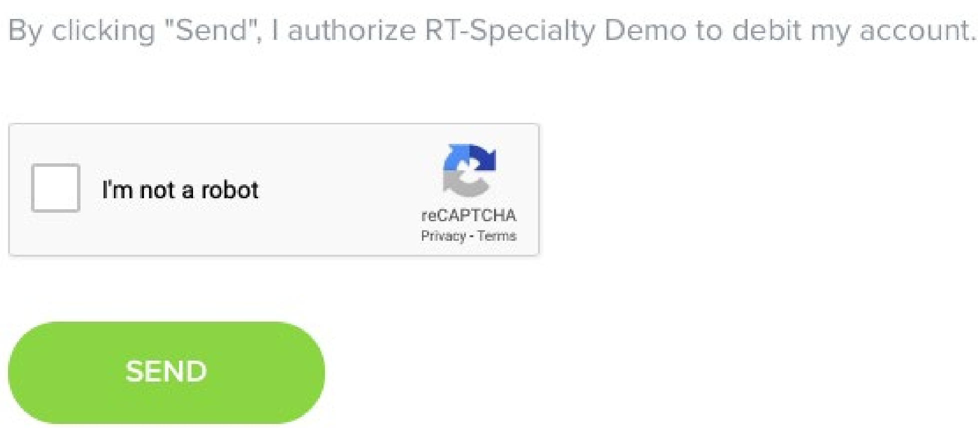
Select your payment type and fill out the required information.

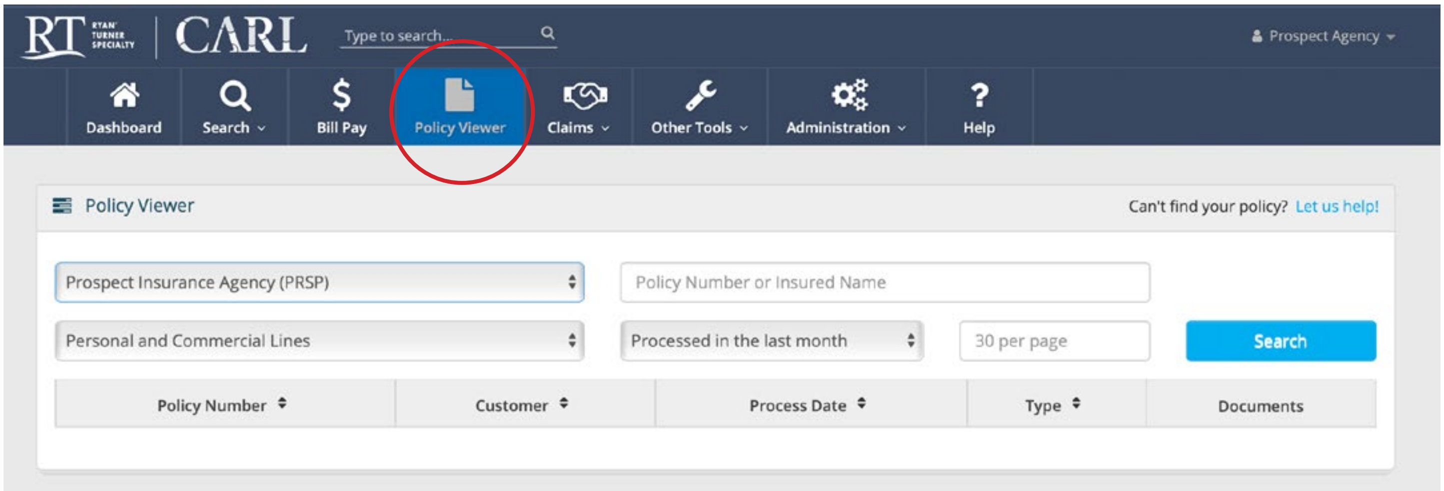


After completing the entire form, check the "I'm not a robot" box and click **Send**. Your payment will then be processed and your bill will be paid.

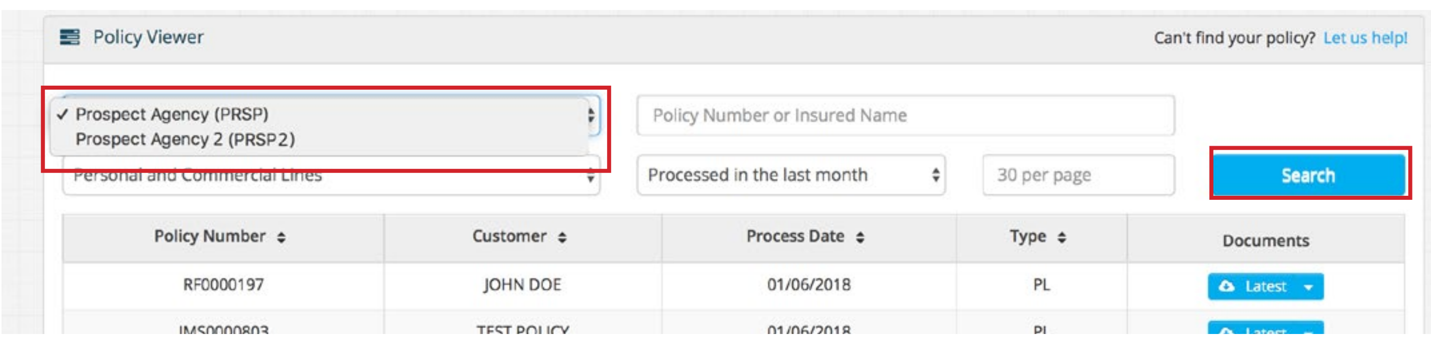


Policy Viewer

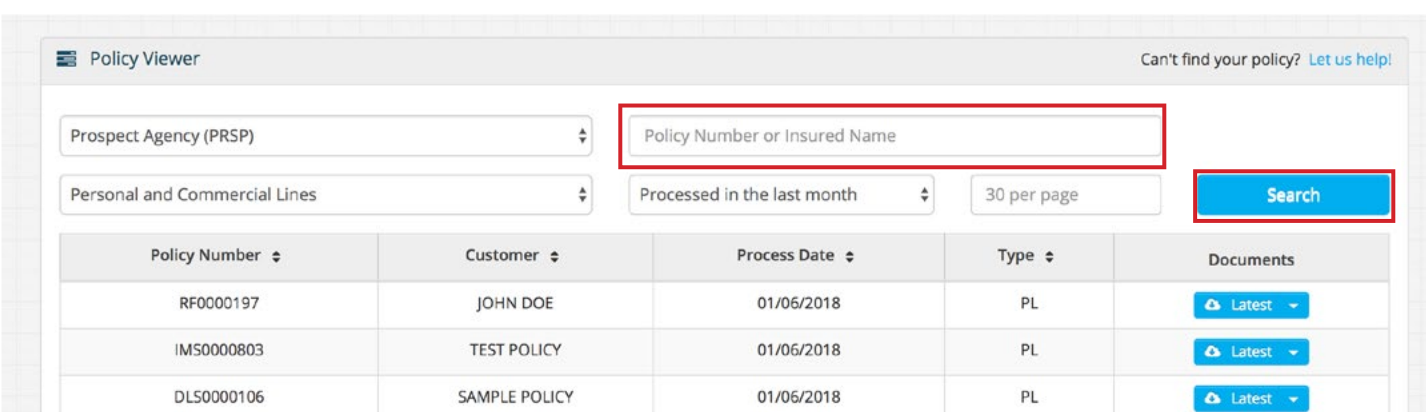
To View, Print, Save or Email a policy, select Policy Viewer. The policies from your agency will appear below.



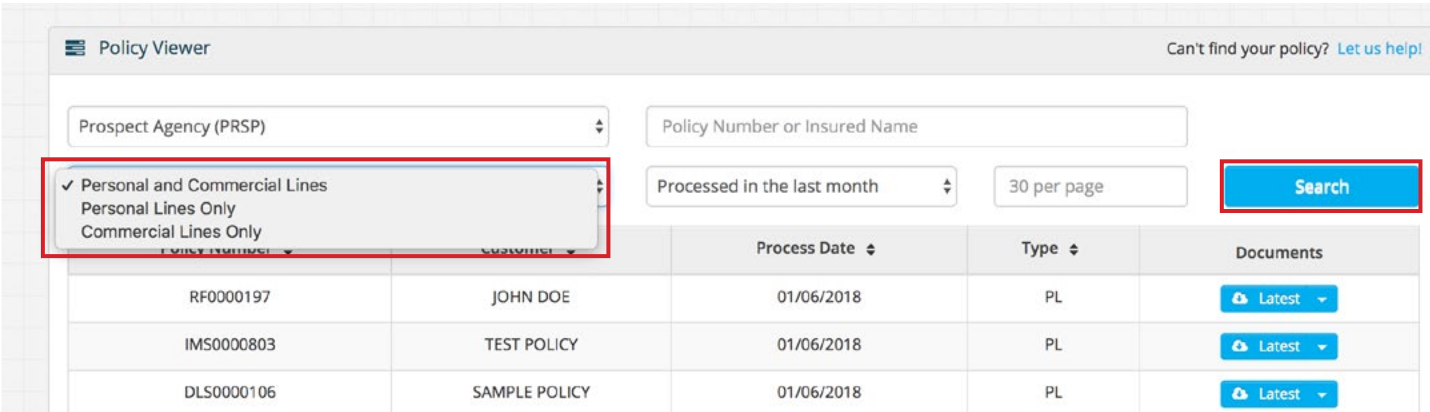
If you have access to multiple agencies (or branches) with different agency codes, select the drop-down bar in the upper left corner, click the agency you wish to view then click Search.



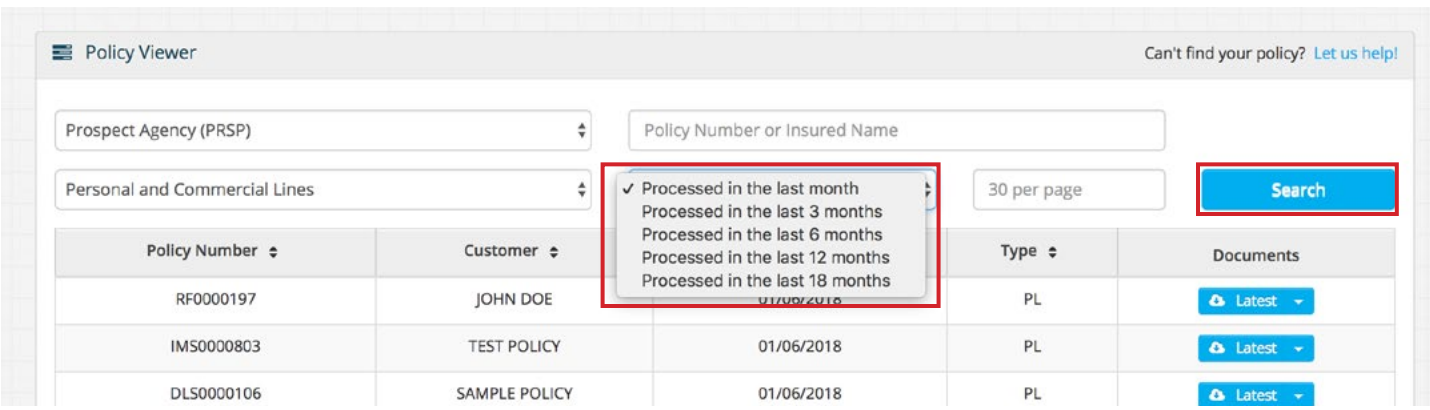
You can search for a policy by the Policy Number or Insured Name. Input the number or name and click Search.



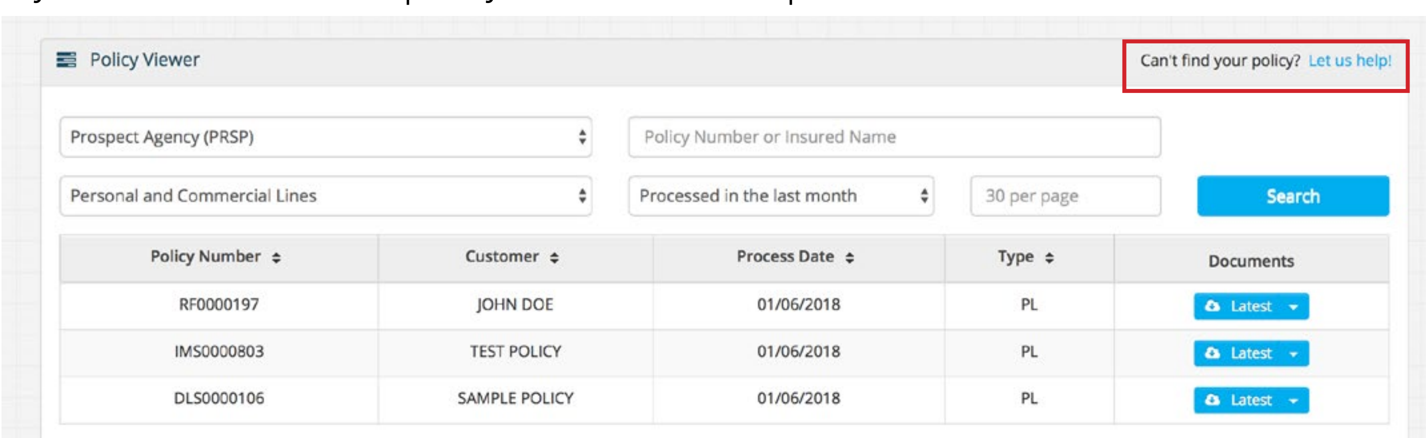
You can also filter between Personal Lines and Commercial Lines policies.



Or you can filter by when the last document associated with the policy was processed.



If you cannot locate the policy, select Let us help!



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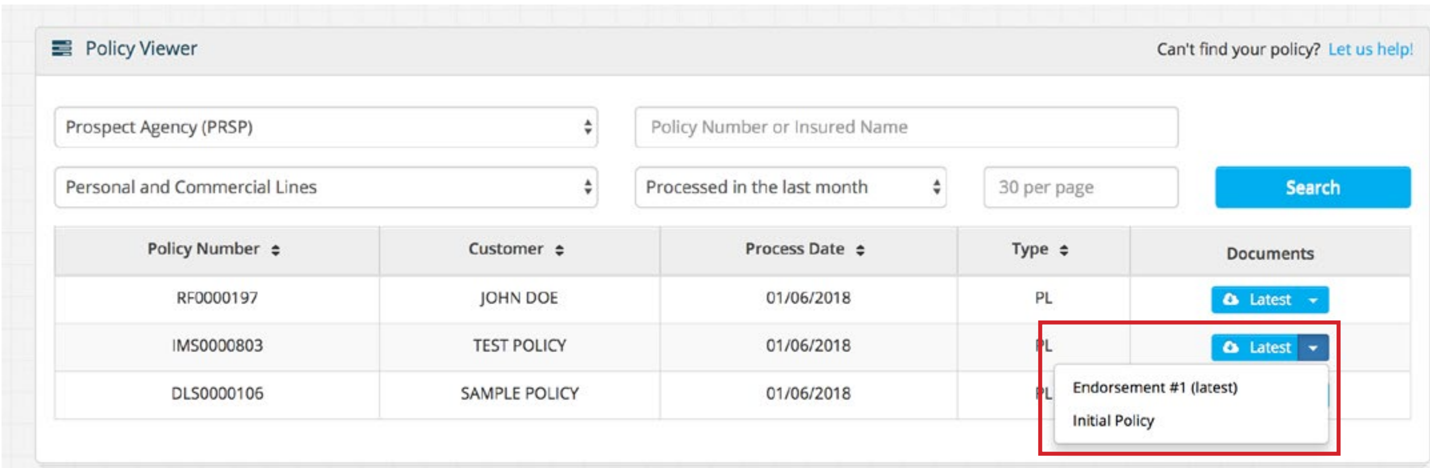
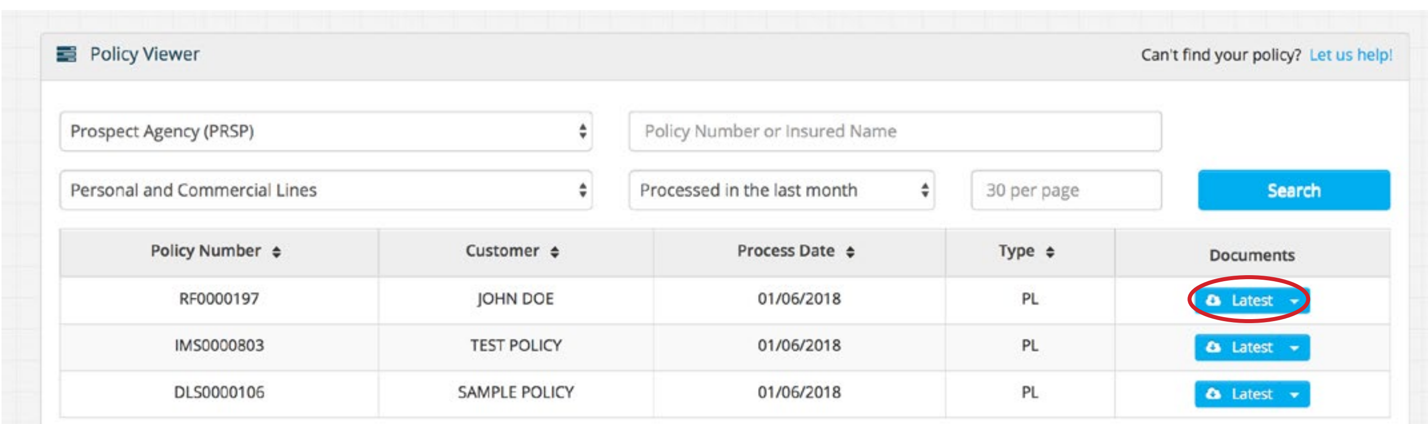
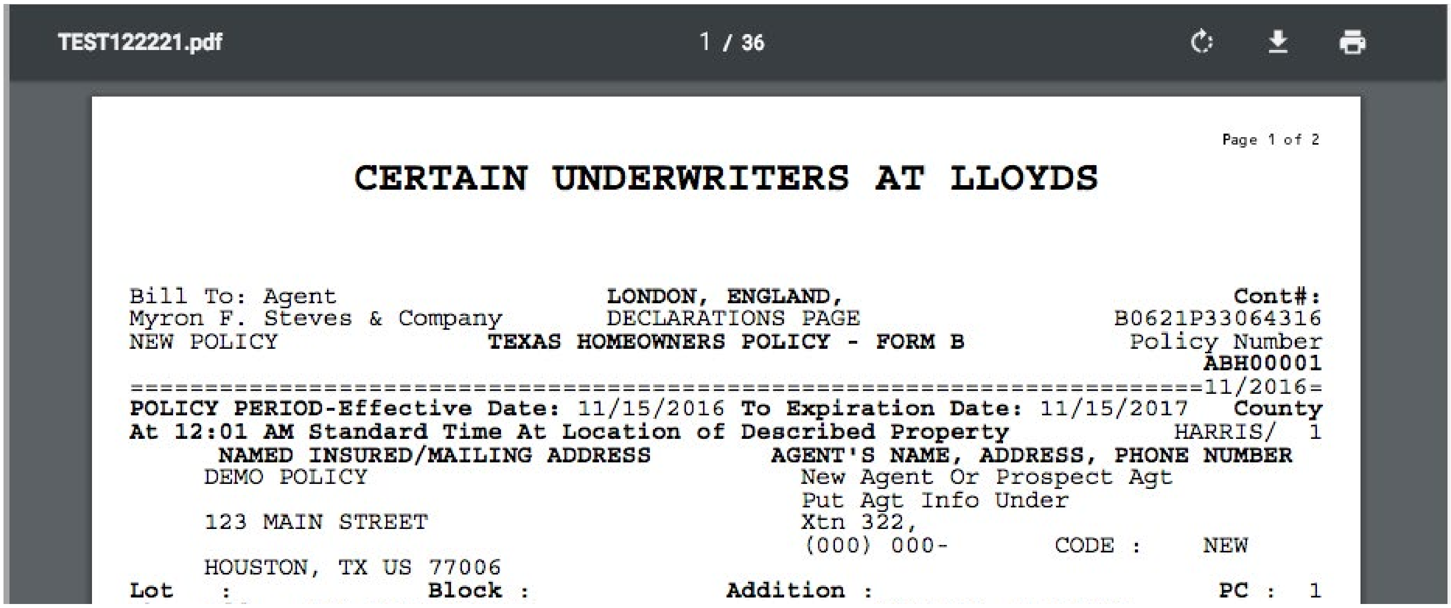
Once you have located the policy, there are two options for viewing policy documents. To see a list of all available documents associated with the policy, select the arrow button next to “Latest”, in the Documents column. A drop-down box will appear with all documents available for download. Click on the document you wish to download and it will appear in a new browser tab. If you are not directed to the new tab that displays the document, check your pop-up blocker and extensions settings. Turn off pop-blocker for this website.



The second option allows you to directly download the most recent document associated with that policy. Click on “Latest”. The most recent document will download and appear in a new browser tab. If there have been no endorsements since the original policy, the original policy will download.



From the new browser window with the downloaded document, you can either print or save the document.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CERTAIN UNDERWRITERS AT LLOYDS

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Bill To: Agent                  LONDON, ENGLAND,                        Cont#:
Myron F. Steves & Company       DECLARATIONS PAGE                B0621P33064316
NEW POLICY              TEXAS HOMEOWNERS POLICY - FORM B          Policy Number
                                                                       ABH00001
=======================================================================11/2016=
POLICY PERIOD-Effective Date: 11/15/2016 To Expiration Date: 11/15/2017   County
At 12:01 AM Standard Time At Location of Described Property          HARRIS/   1
      NAMED INSURED/MAILING ADDRESS          AGENT'S NAME, ADDRESS, PHONE NUMBER
     DEMO POLICY                               New Agent Or Prospect Agt
                                               Put Agt Info Under
     123 MAIN STREET                           Xtn 322,
                                               (000) 000-       CODE :     NEW
     HOUSTON, TX US 77006
Lot    :             Block :             Addition :                    PC :    1
```

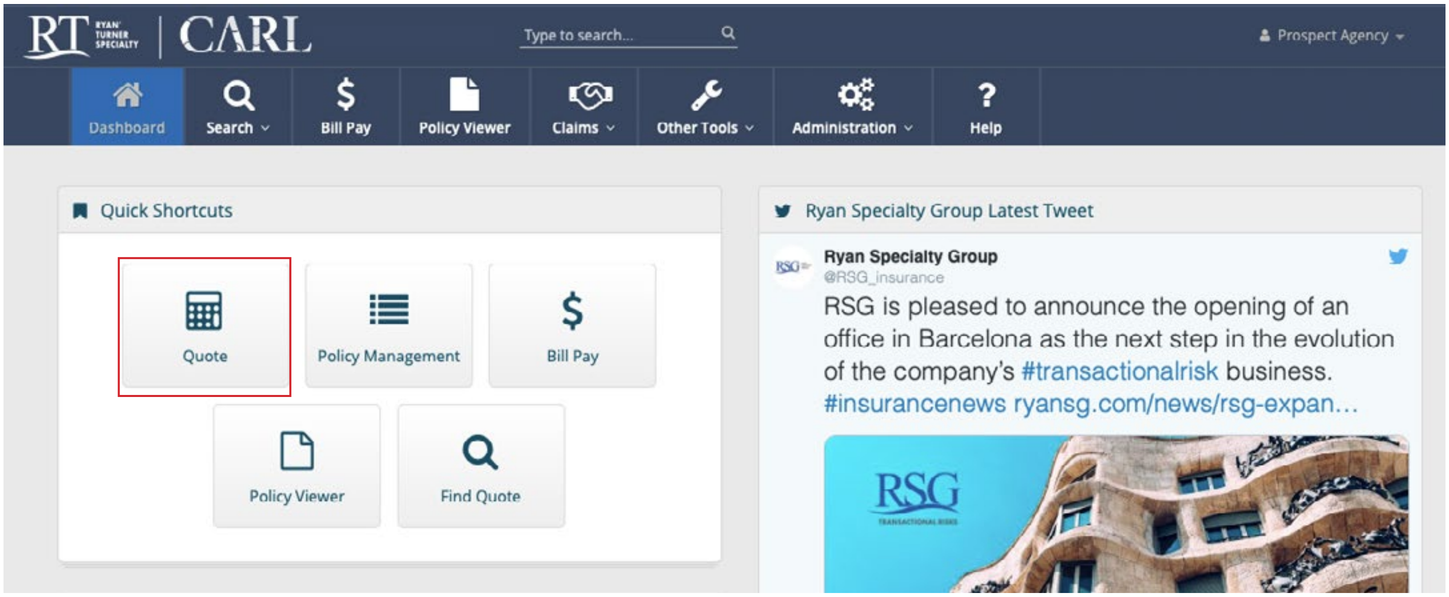
To print, hover your mouse over the policy and select the print icon in the top right-hand corner. Or right click on the policy and select **Print**.

To save, hover your mouse over the policy and select the download icon Or right click on the policy and select **Save As**.

Online Comparative Rating - Personal Lines Quoting and Binding

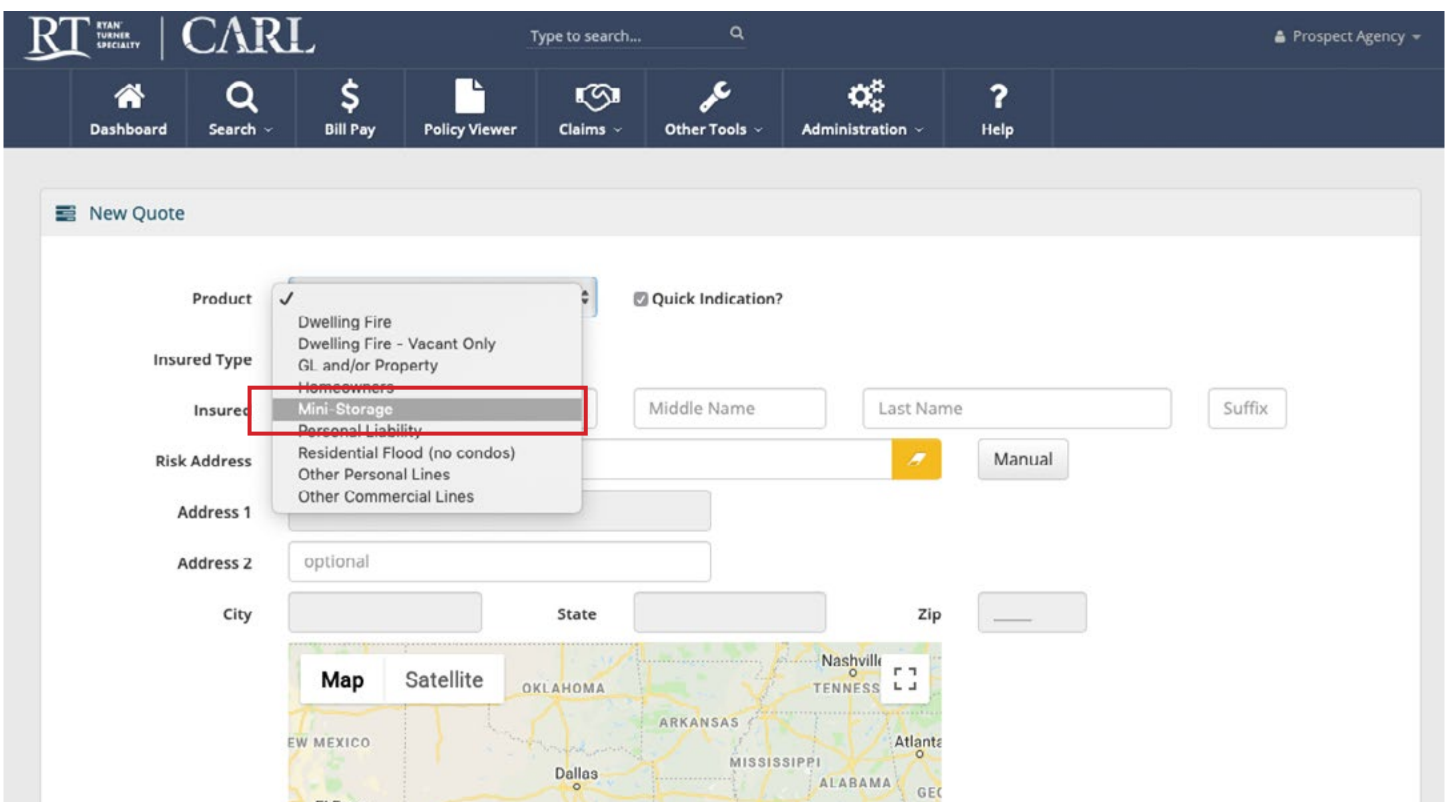
This section will discuss how to get a quick indication, how to get a quote and how to request to bind your policy.

To access the CARL Comparative Rater, click on the Quote button from the Quick Shortcuts menu.

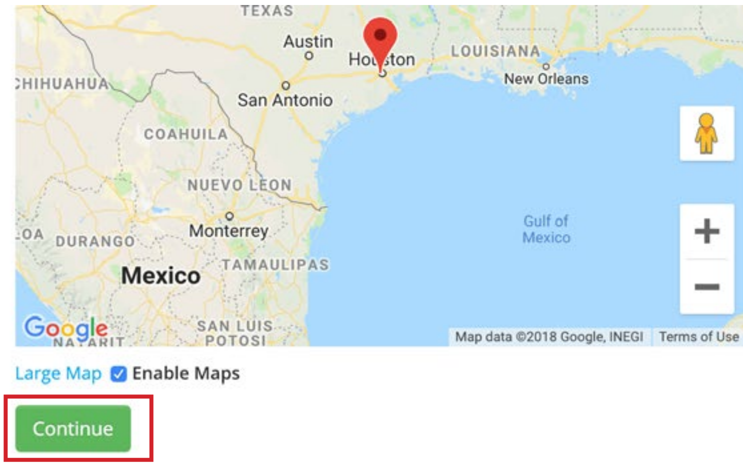


Get a Quick Indication

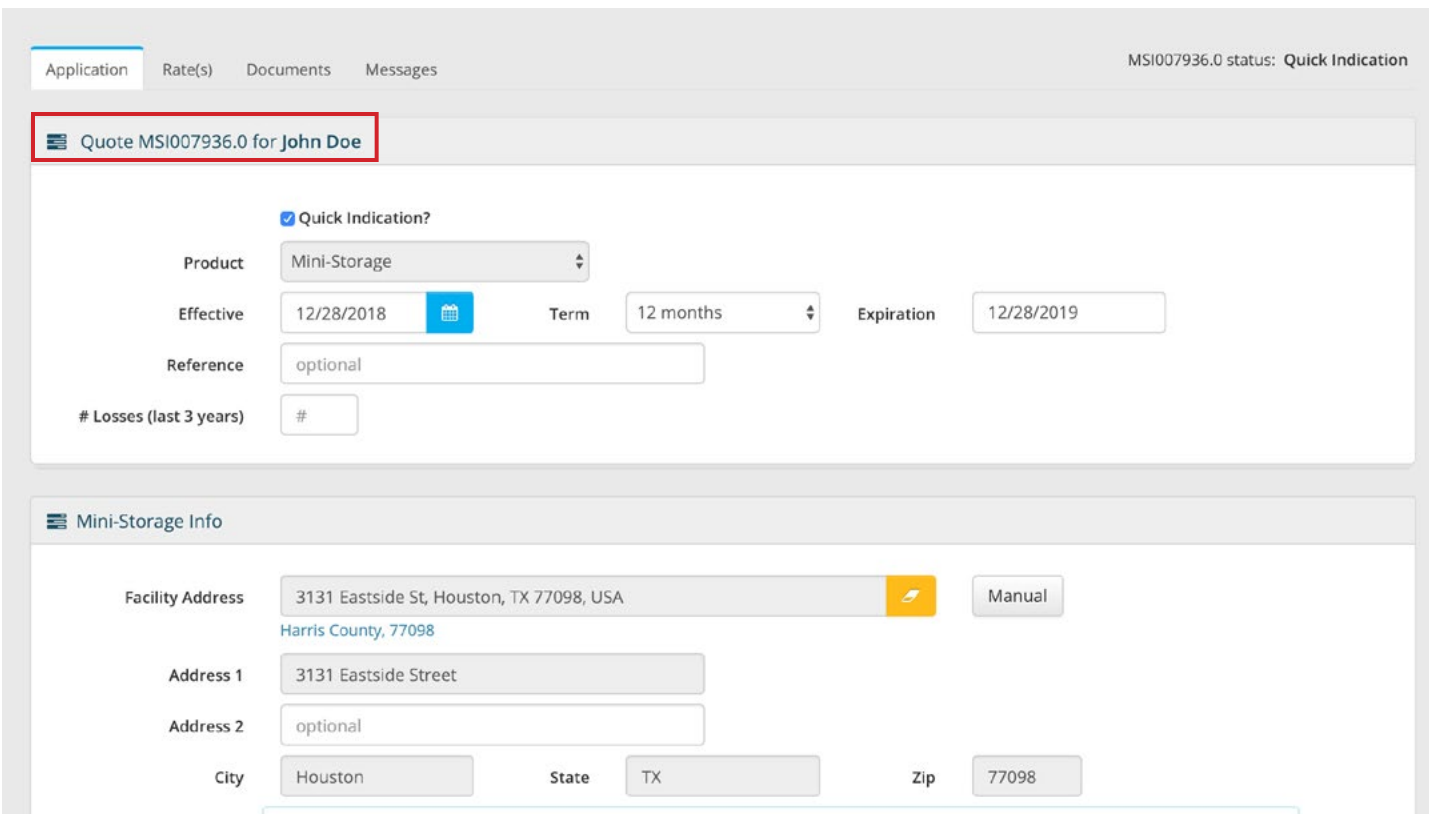
From the Product drop-down box select which product you would like to quote. The products listed are available for quoting on the CARL comparative rater. Additional products will continue to be added as they are ready.



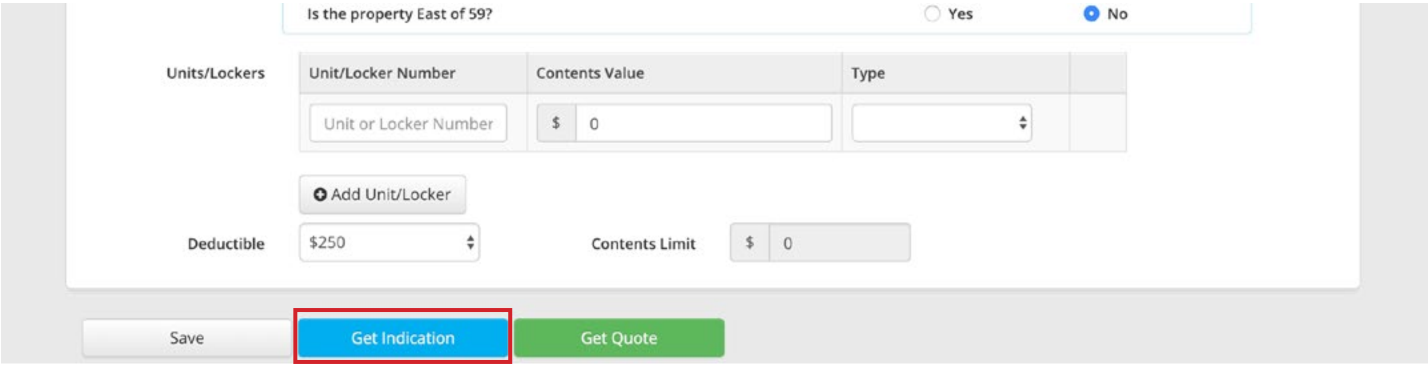
Select the product you wish to quote. For a quick indication, check the Quick Indication box. This will be a shorter application than receiving a quote. Fill out the insured name and address. Use the map to verify that you have entered the correct location. Click continue.



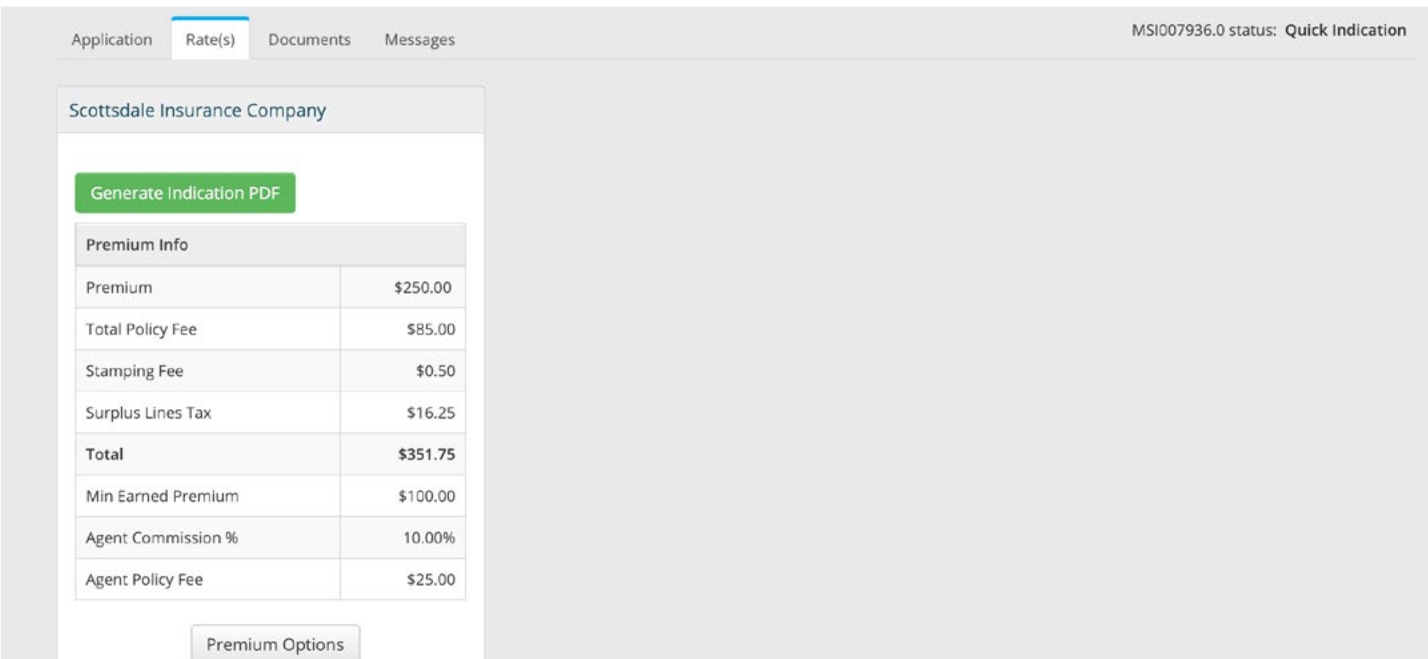
A quote number will be generated and display at the top of the Application tab. Fill out all information on the Application tab.



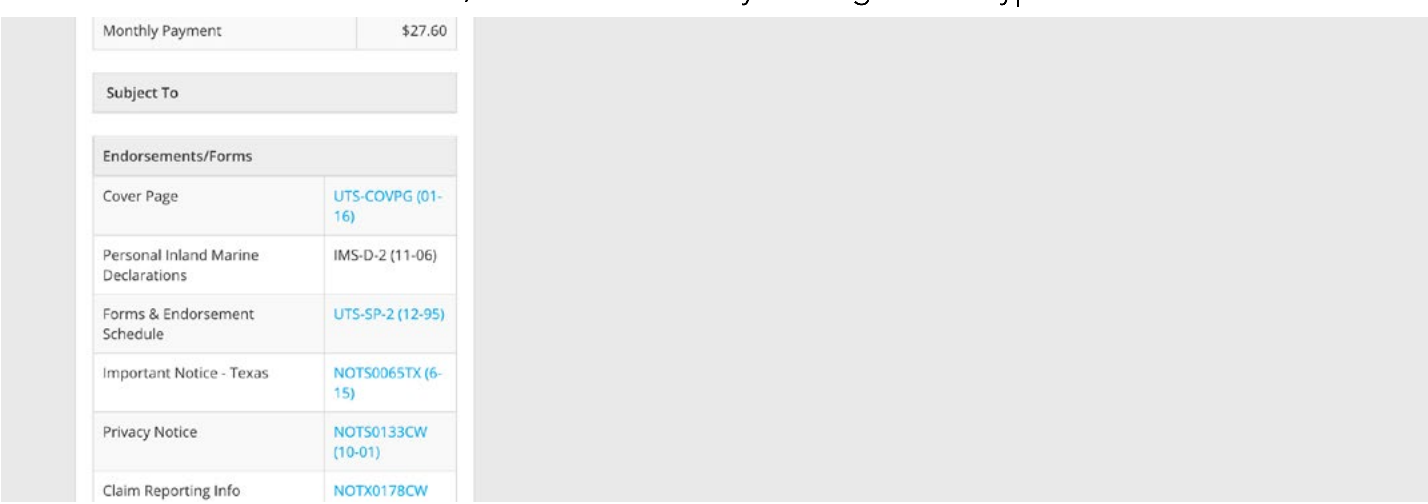
Then click Get Indication.



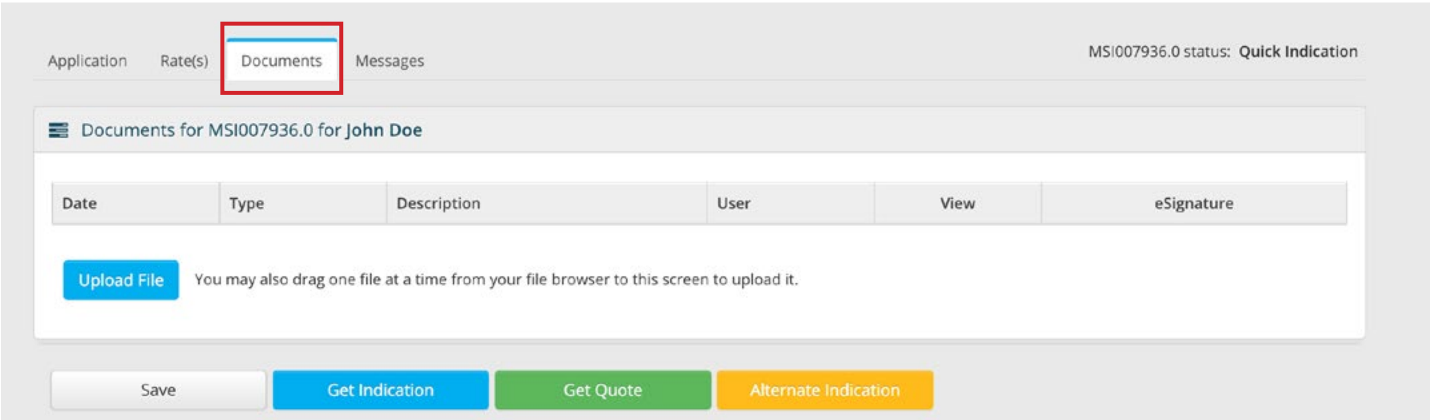
You will then be taken to the rates tab where indications will display from one or multiple carriers. You can review a breakdown of the Premium, Coverage Info and Endorsements.



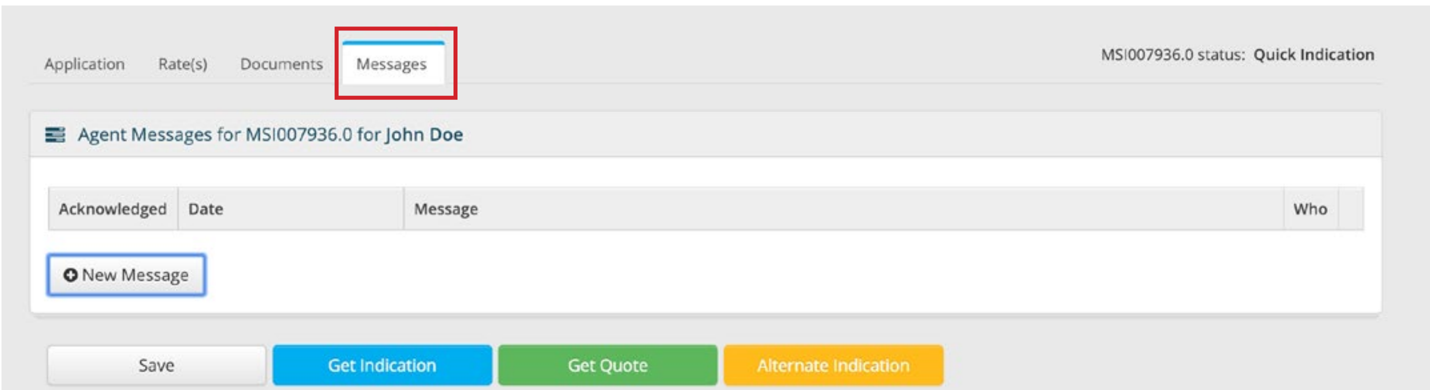
Under Endorsements and Forms, view documents by clicking on the hyperlink.



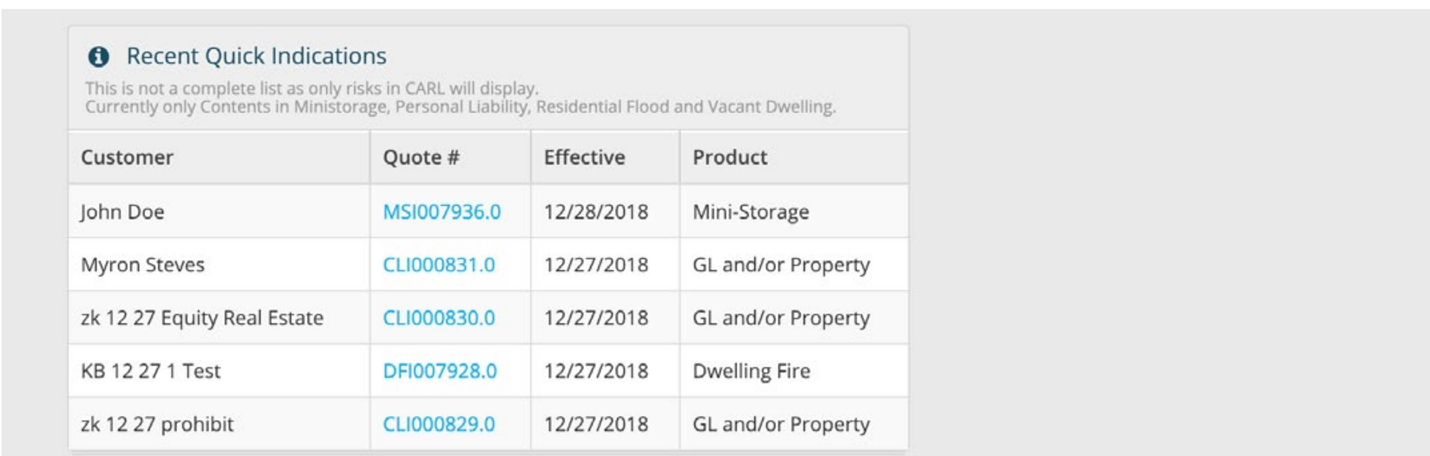
In the Documents tab, you can upload documents related to the risk, such as pictures, inspection reports, or loss runs.



From the Messages tab, you can send a message to the underwriter.



Returning back to the Dashboard, the quote will be found in the Recent Quick Indications box.


Recent Quick Indications

This is not a complete list as only risks in CARL will display.
Currently only Contents in Ministorage, Personal Liability, Residential Flood and Vacant Dwelling.

Customer	Quote #	Effective	Product
John Doe	MSI007936.0	12/28/2018	Mini-Storage
Myron Steves	CLI000831.0	12/27/2018	GL and/or Property
zk 12 27 Equity Real Estate	CLI000830.0	12/27/2018	GL and/or Property
KB 12 27 1 Test	DFI007928.0	12/27/2018	Dwelling Fire
zk 12 27 prohibit	CLI000829.0	12/27/2018	GL and/or Property

If you want to change any of the insured's information, you can do so and receive an alternate indication. Click on the quote number and it will take you back into the application.

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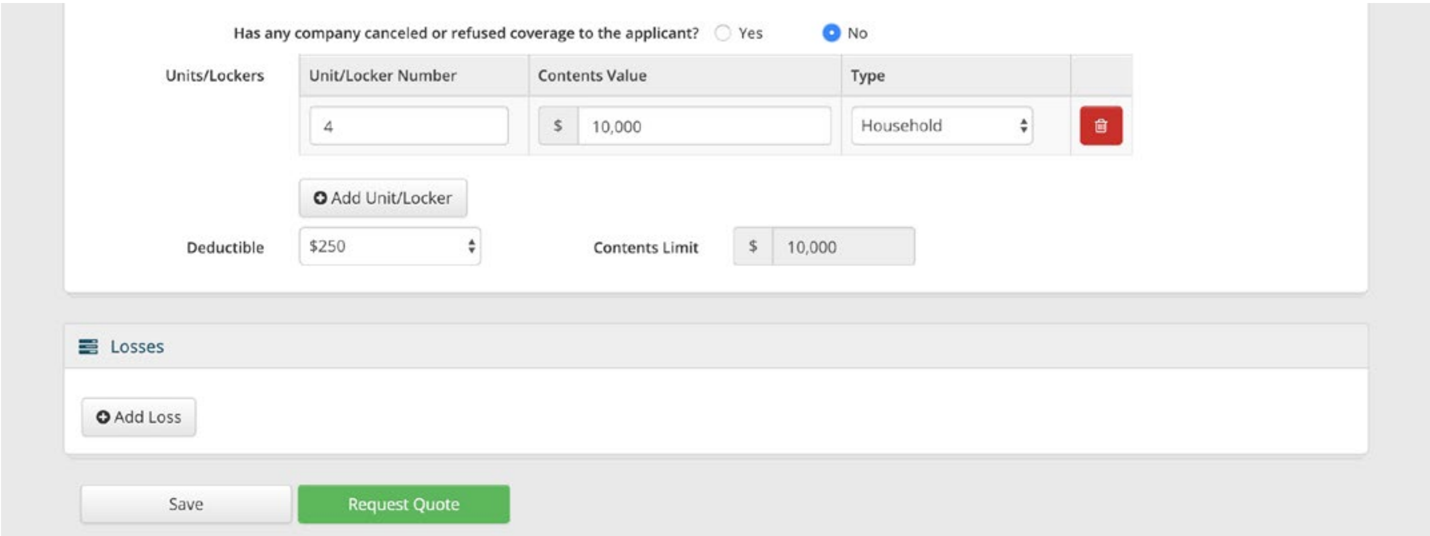
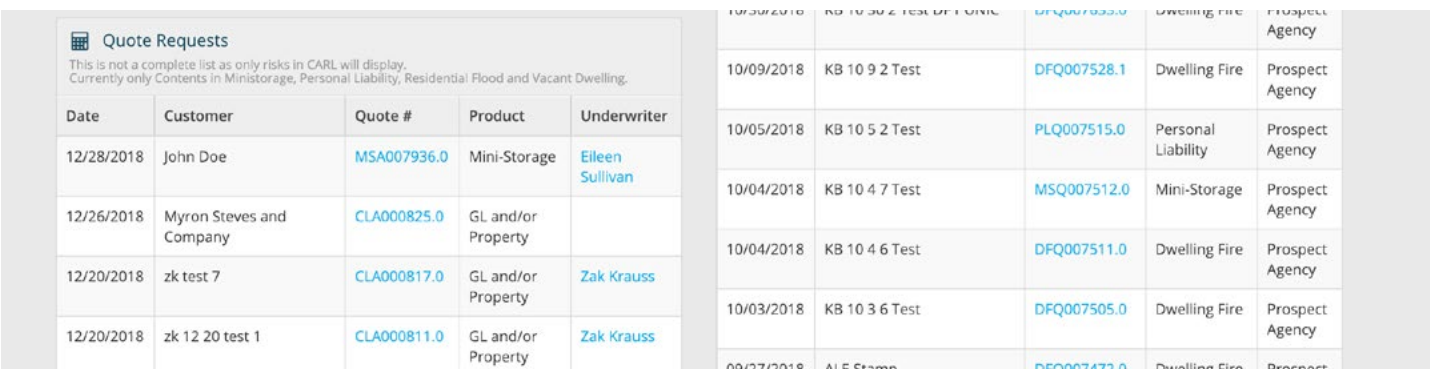
Request a Quote

When you are ready to request a quote, click Get Quote. Several extra fields will appear in the application. Fill them out, then click Request Quote.



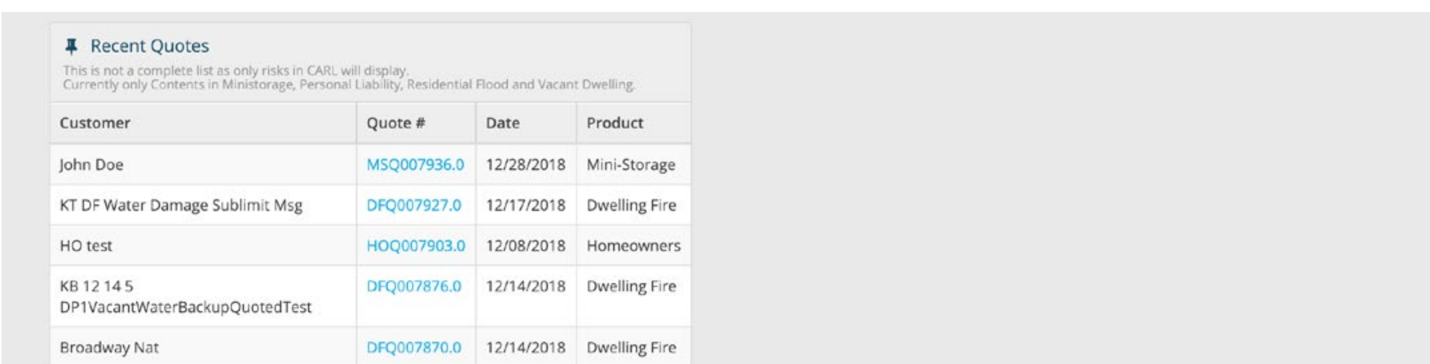
You will return back to the dashboard where you can view your quote from the Quote Requests box. An underwriter will be assigned and appear in the right-hand column. Click on the name to send an email to the underwriter.



Date	Customer	Quote #	Product	Underwriter
12/28/2018	John Doe	MSA007936.0	Mini-Storage	Eileen Sullivan
12/26/2018	Myron Steves and Company	CLA000825.0	GL and/or Property	
12/20/2018	zk test 7	CLA000817.0	GL and/or Property	Zak Krauss
12/20/2018	zk 12 20 test 1	CLA000811.0	GL and/or Property	Zak Krauss

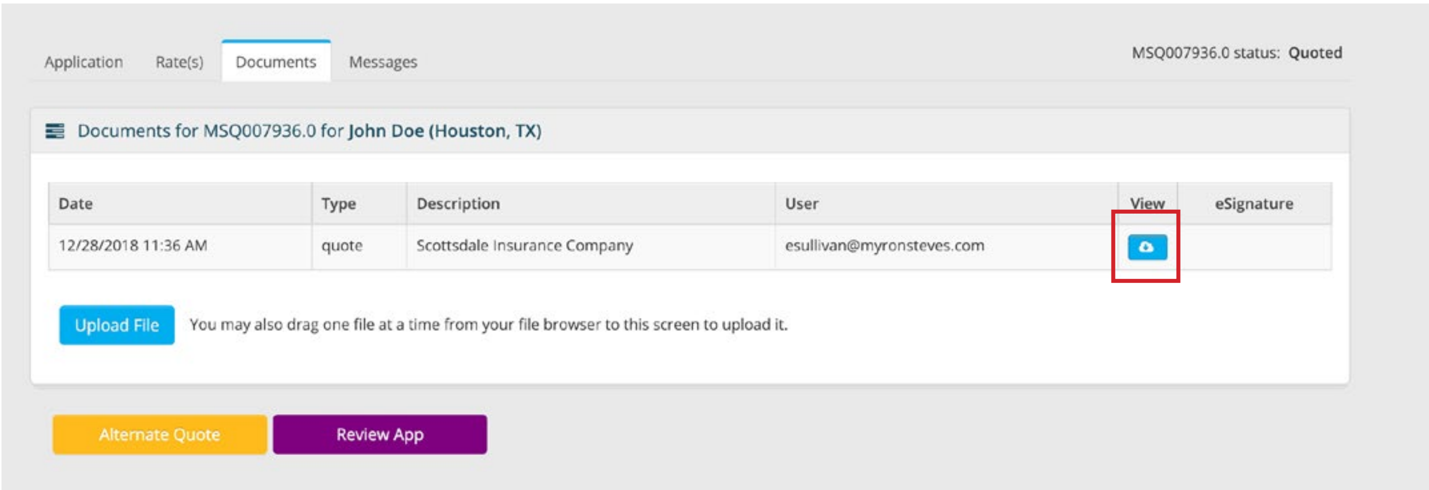
10/09/2018	KB 10 9 2 Test	DFQ007528.1	Dwelling Fire	Prospect Agency
10/05/2018	KB 10 5 2 Test	PLQ007515.0	Personal Liability	Prospect Agency
10/04/2018	KB 10 4 7 Test	MSQ007512.0	Mini-Storage	Prospect Agency
10/04/2018	KB 10 4 6 Test	DFQ007511.0	Dwelling Fire	Prospect Agency
10/03/2018	KB 10 3 6 Test	DFQ007505.0	Dwelling Fire	Prospect Agency

After the underwriter is assigned, he/she will generate the quote. The quote will move into the Recent Quotes box on the dashboard.



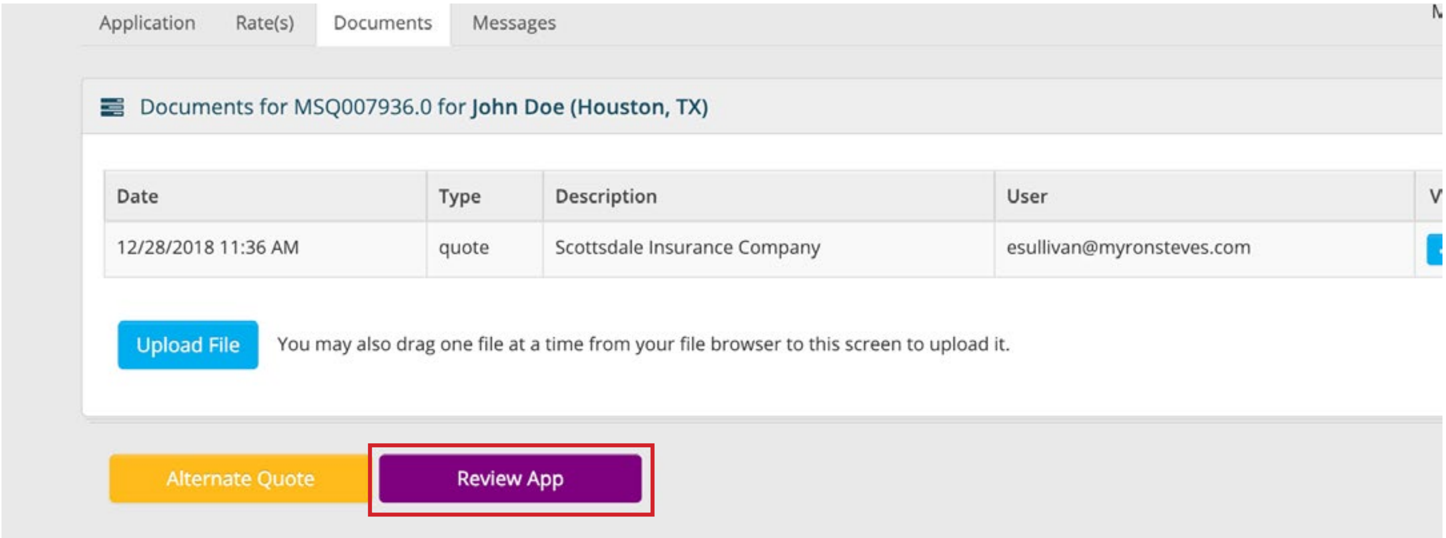
Customer	Quote #	Date	Product
John Doe	MSQ007936.0	12/28/2018	Mini-Storage
KT DF Water Damage Sublimit Msg	DFQ007927.0	12/17/2018	Dwelling Fire
HO test	HOQ007903.0	12/08/2018	Homeowners
KB 12 14 5 DP1VacantWaterBackupQuotedTest	DFQ007876.0	12/14/2018	Dwelling Fire
Broadway Nat	DFQ007870.0	12/14/2018	Dwelling Fire

To view the quote, click on the quote number hyperlink. You will be taken to the documents tab, where you can download the quote. Click on the blue button in the view column.

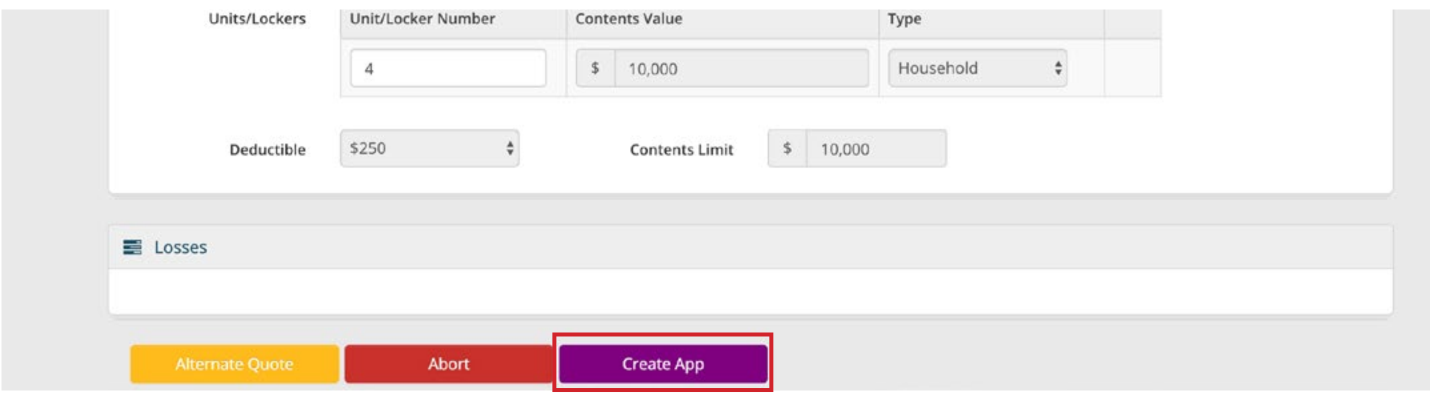


Your quote will appear in a new browser. From here you can save or print the quote.

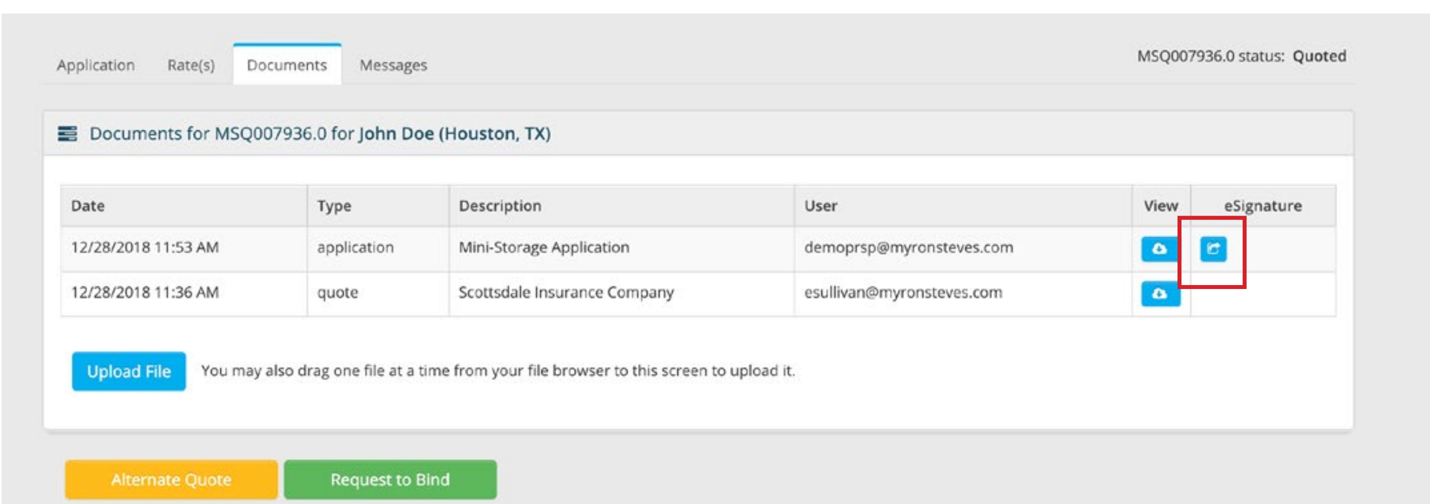
Once you are ready to create the application, click Review App.



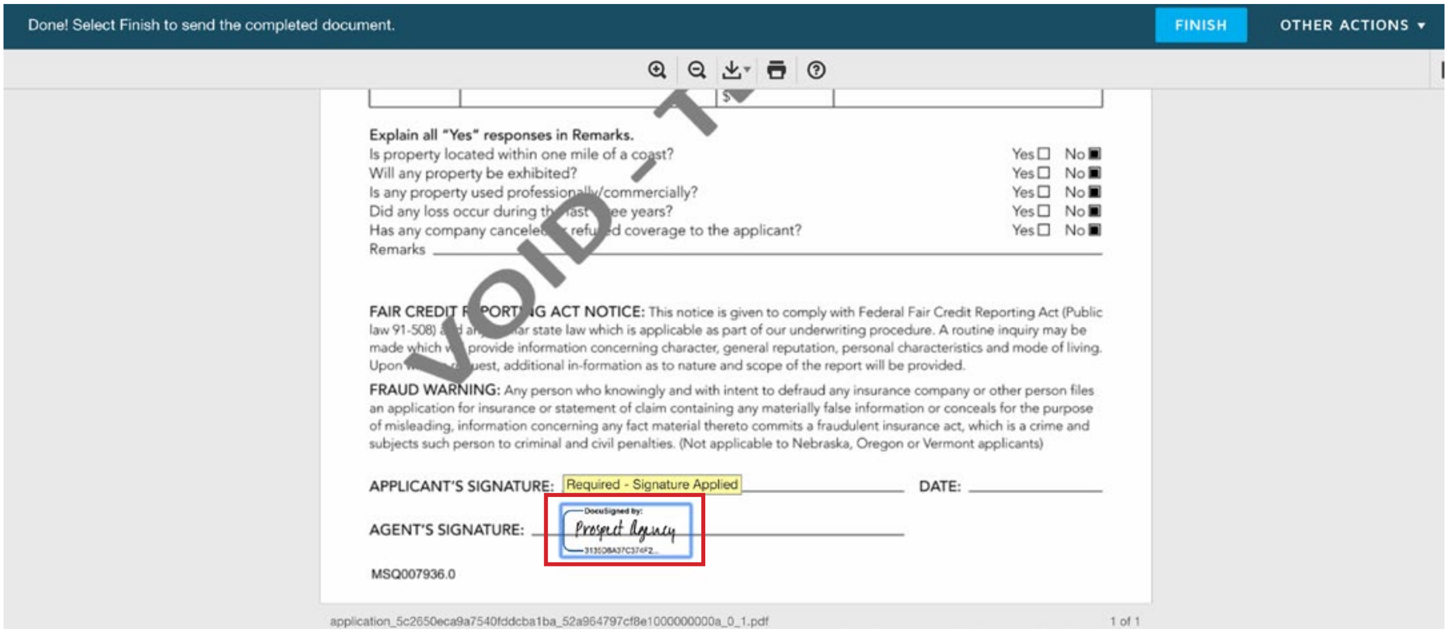
Review the data one last time then click Create App.



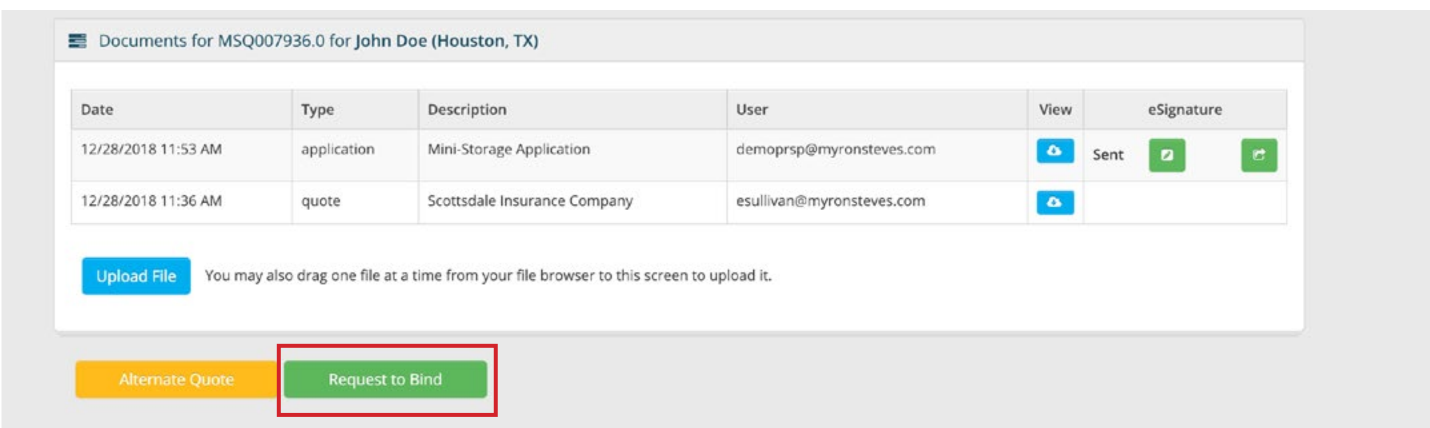
When you are ready to bind, you can request the insured's e-signature by clicking on the blue button from the e-signature box. Type in the insured's email address. They will receive an email to review and sign the application.



You will then be taken into DocuSign where you, the agent, can add your e-signature. Add your signature and click Finish.



Then you'll be taken back into CARL. Once the agent and the insured have signed the application, you can request to bind.



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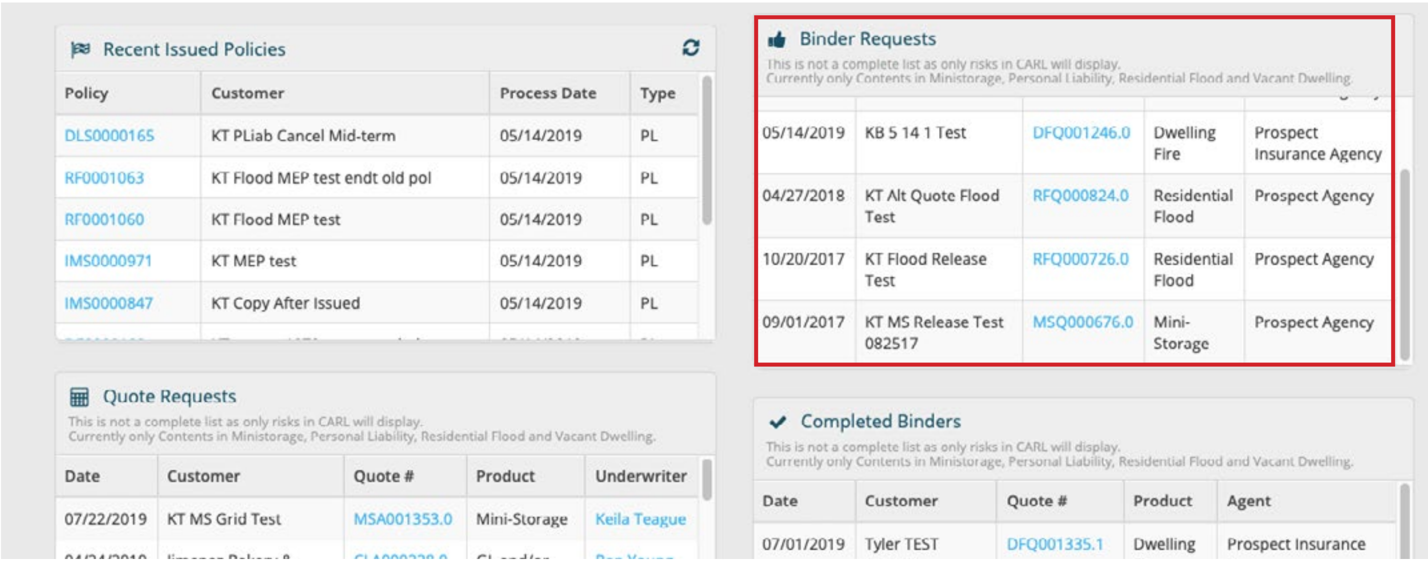
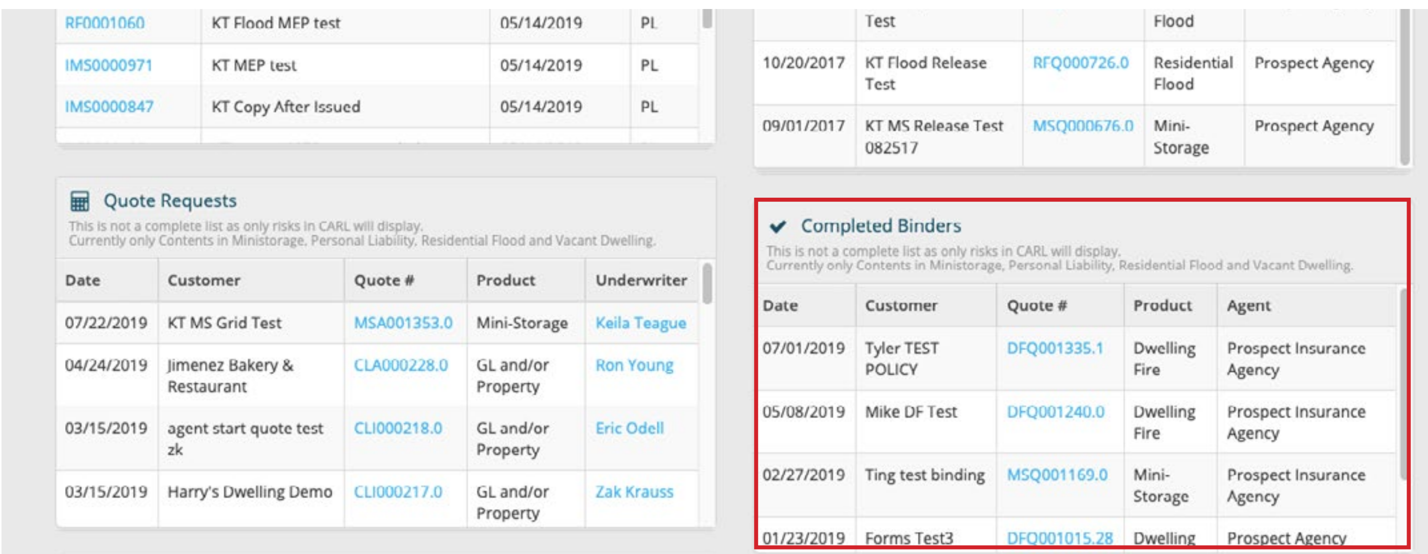
The account now moves from the Recent Quotes box into the Binder Requests box.



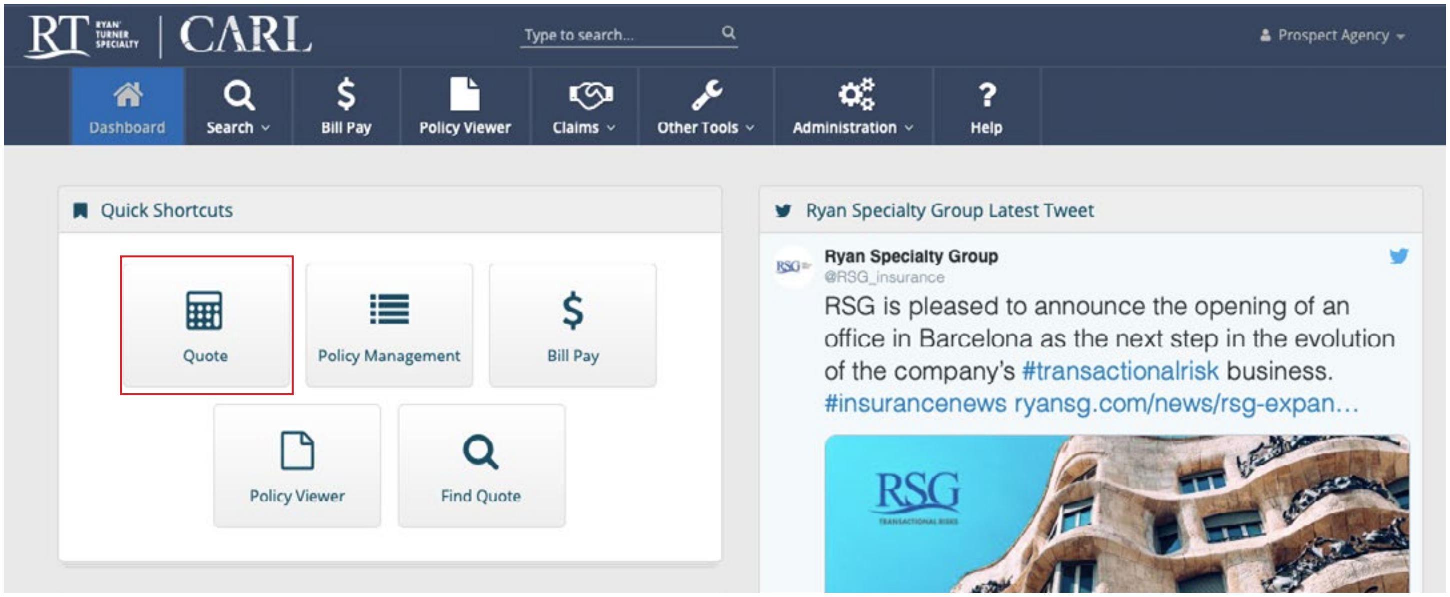
The underwriter will process the Binder Request. Once processed, the account will move into the Completed Binders box.



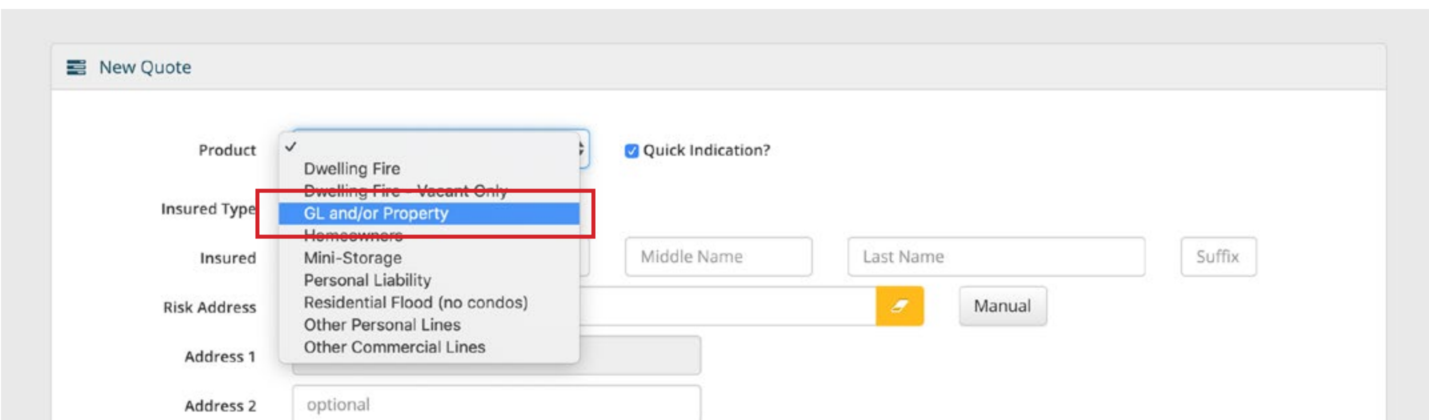
From here the underwriter will issue your policy. The policy then moves into the Recent Issued Policies box. It won't appear immediately but will appear by the next business day.

Online Comparative Rating – Commercial Lines Quoting

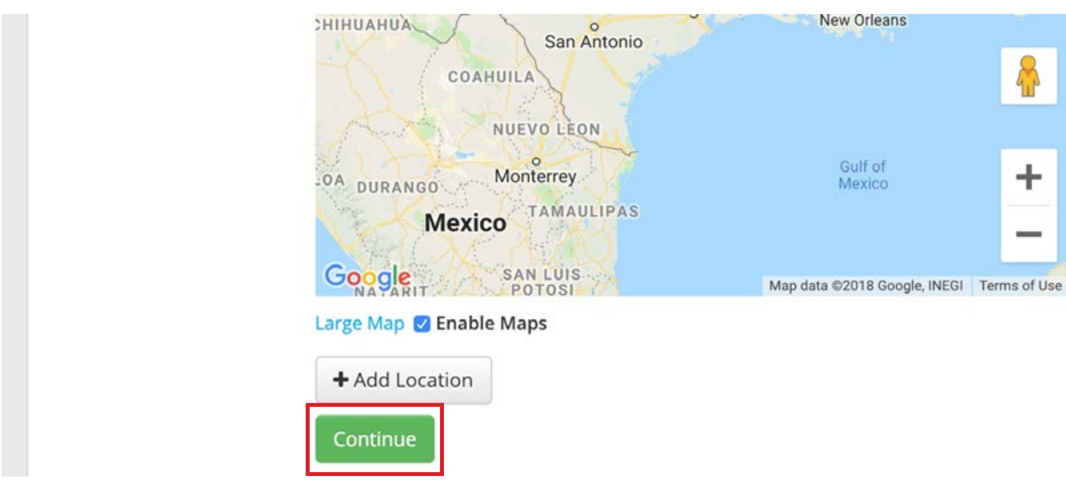
To access the CARL Comparative Rater, click on the Quote button from the Quick Shortcuts menu.



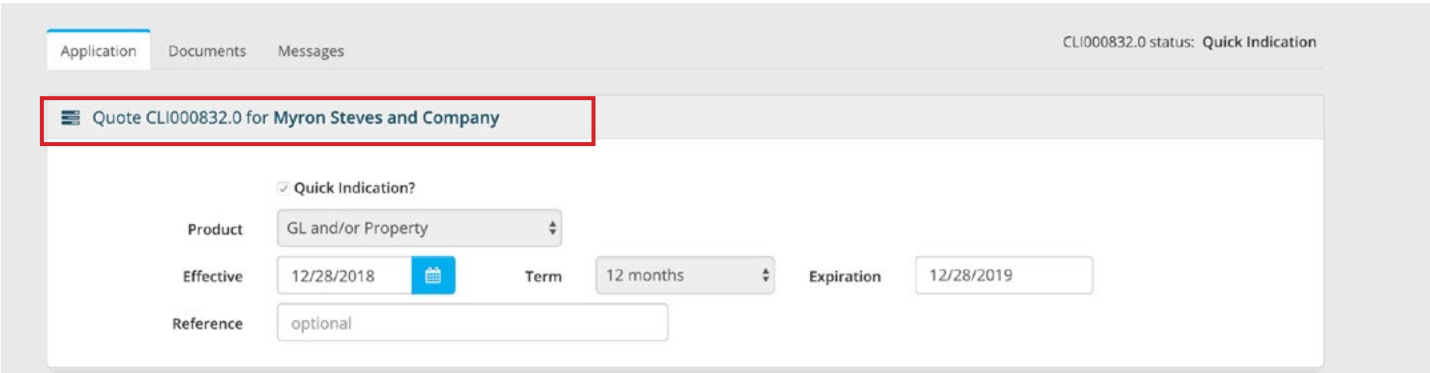
In the product drop down box, select GL and/or property.



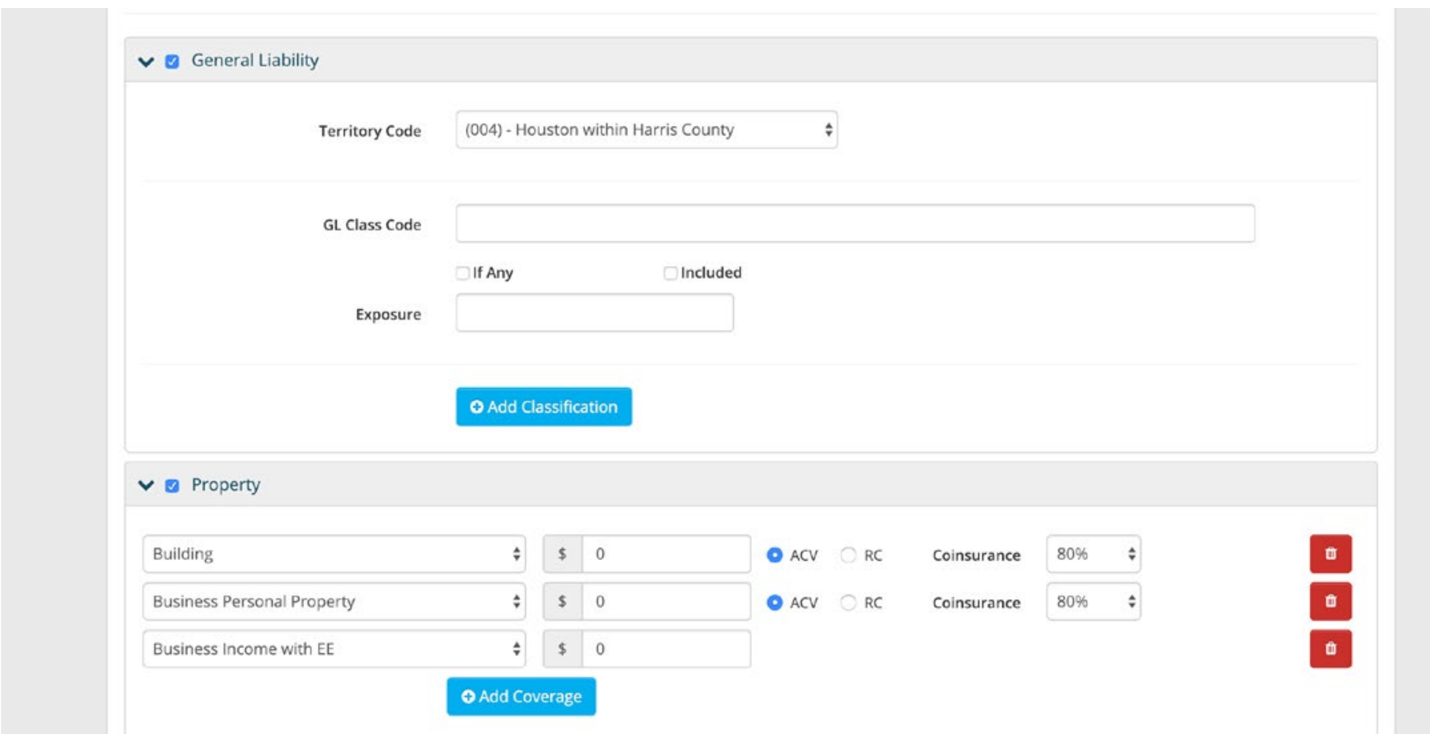
Fill out the insured name and address. Use the map to verify the location. You have the option of adding a second location if needed. Click continue.



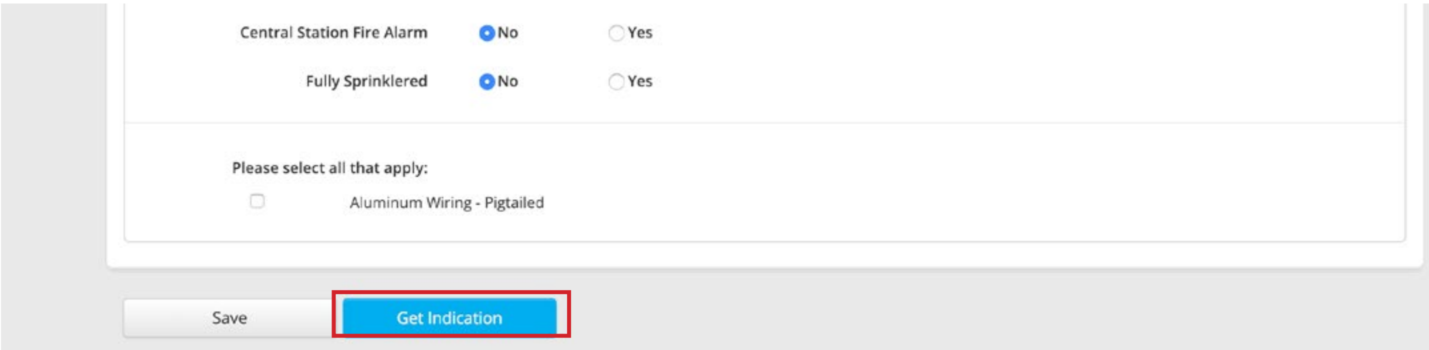
A quote number will be generated and display at the top of the Application tab. Fill out the insured's information on the Application tab.



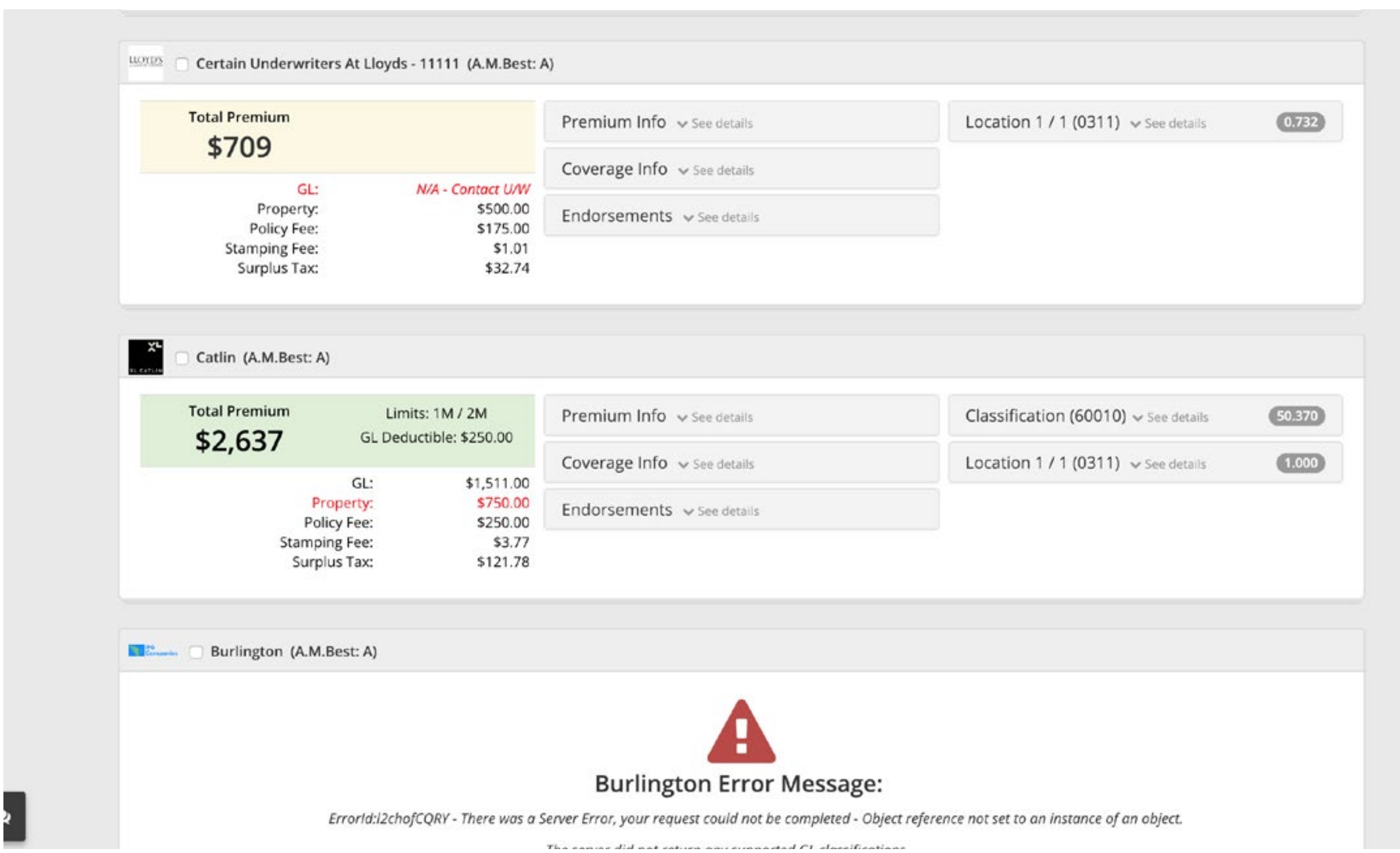
The system will automatically ask for information on both GL and Property. You can uncheck either of the boxes if you would like a monoline policy.



Fill out the application then click Get Indication.



Indications will begin generating from several carriers. Once the quotes appear you will see either green or yellow color codes. Green quotes were able to provide an accurate quote based off the information you filled in. Yellow quotes mean we need more information to get an accurate quote for either the GL or property. Some of them might show an error, meaning the risk might not be within the carrier's appetite. In some cases, these indications are rough figures and could change once we obtain more information. It is also possible that the risk will be better fit for our brokerage department. Once your underwriter is assigned, they will review the application and determine the best way to handle the account.



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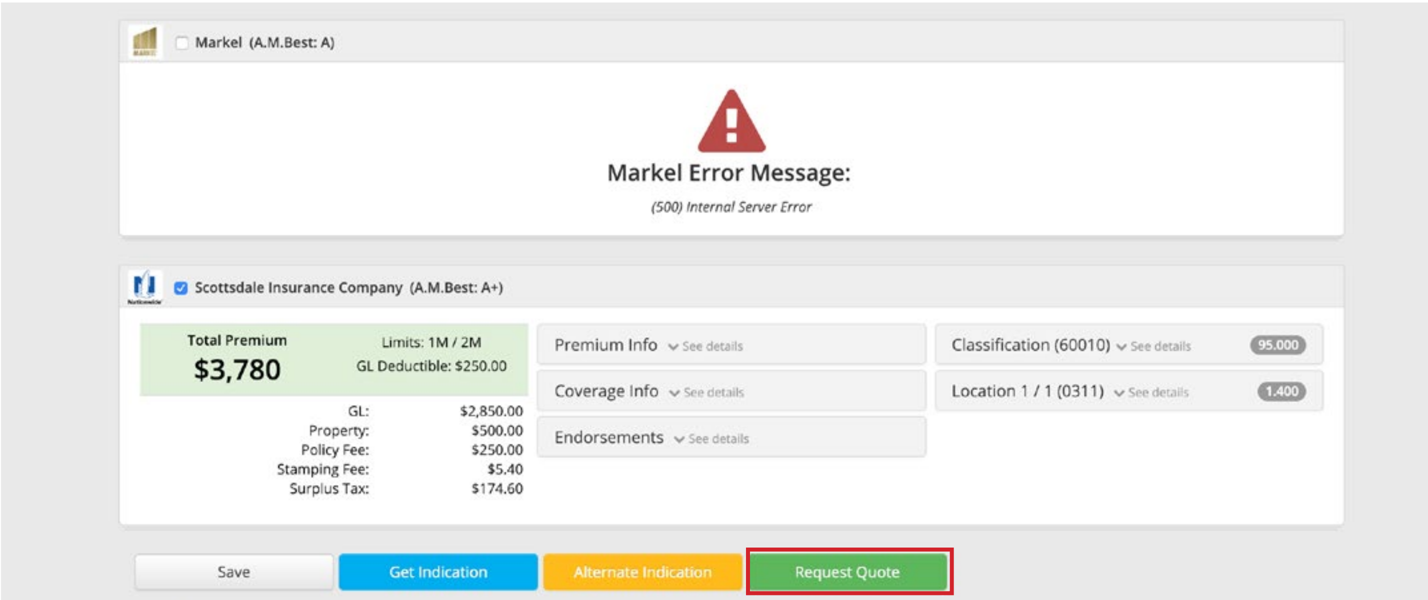
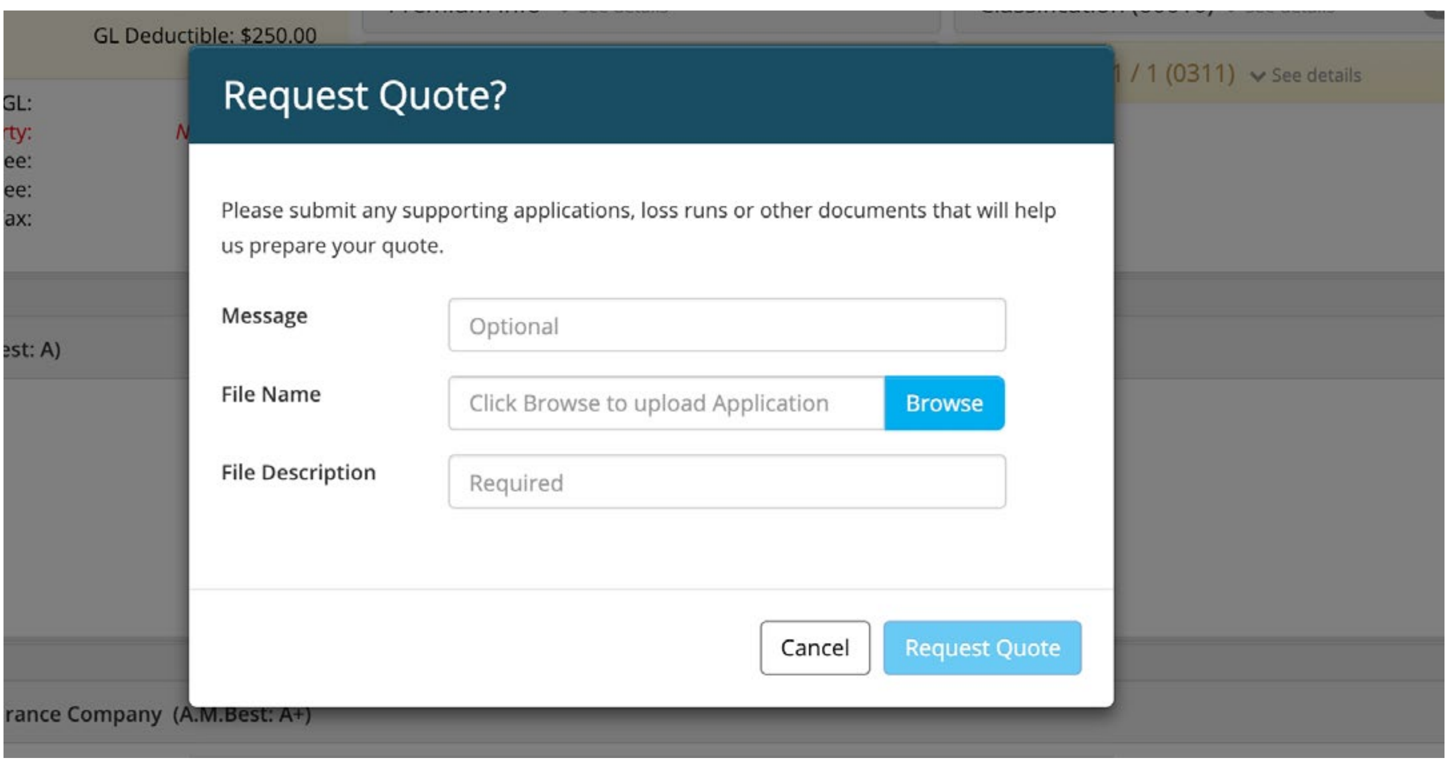
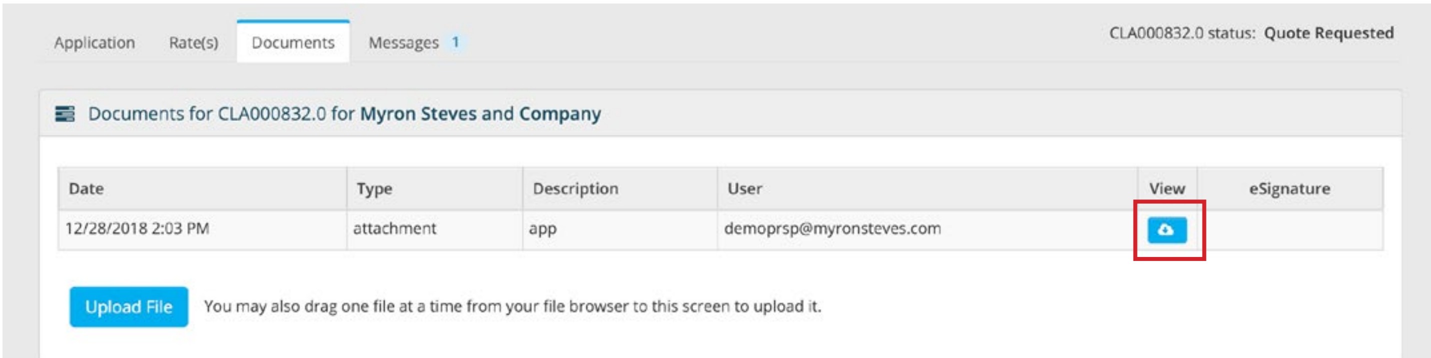
Review the indications and select 1-3 that best fit your insureds needs. Click the check box next to the carrier's name. Then click Request Quote.



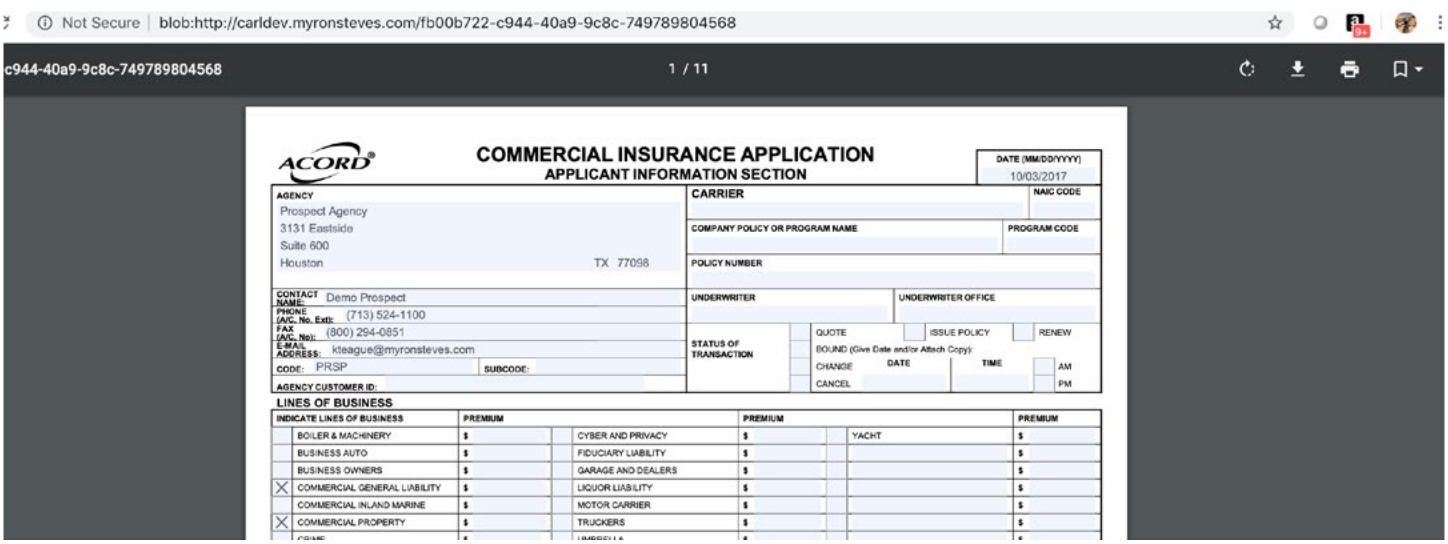
Send a message to the underwriter if you wish. Here you will also need to upload the insured's application. Click Request Quote.



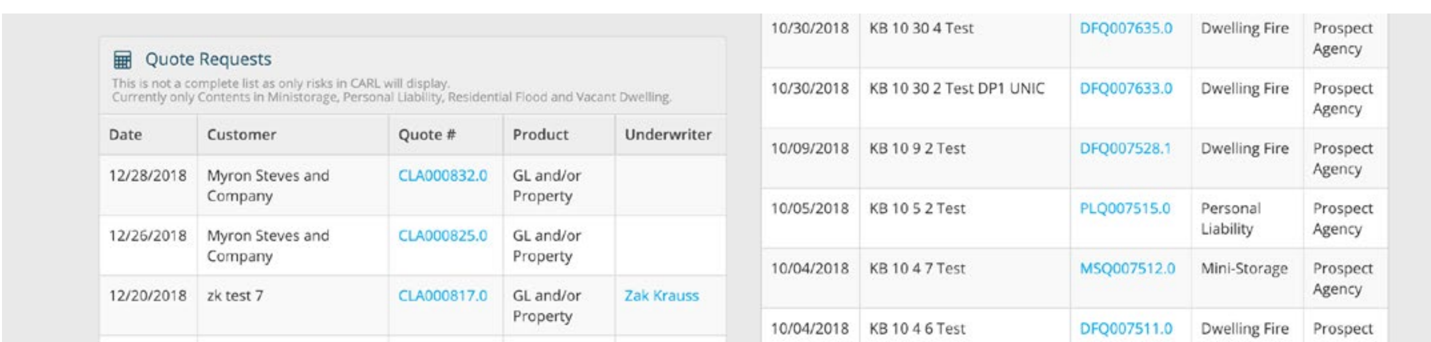
In the documents tab, you can find and download the application that has been generated.



Click the blue download button and the application will appear in a new browser.

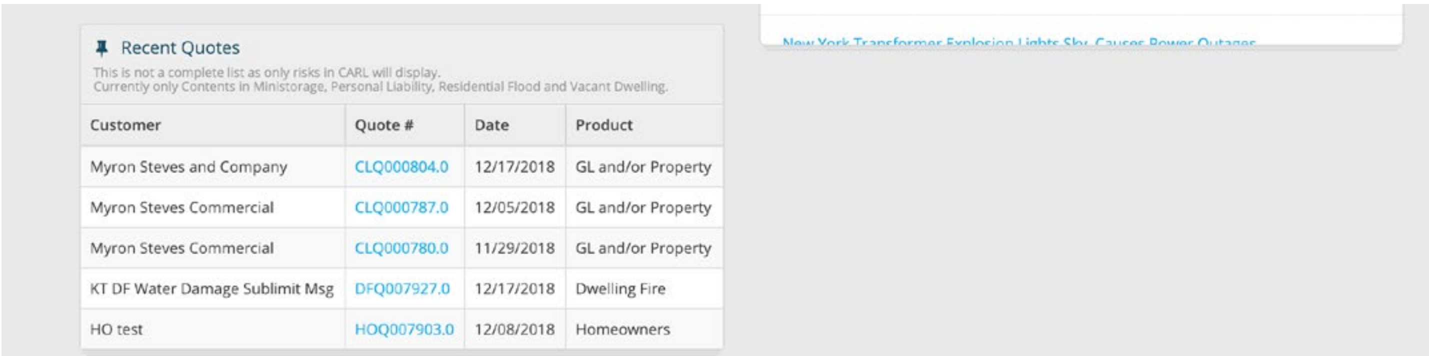


Returning back to the dashboard, you can find your quote in the Quote Requests box. If you want to return to the quote, click on the hyperlink to the quote number.



Once an underwriter is assigned, you can send the underwriter an email by clicking on their name.

The underwriter will then update the status to Quoted. Your quote will move into the Recent Quotes box.



Customer	Quote #	Date	Product
Myron Steves and Company	CLQ000804.0	12/17/2018	GL and/or Property
Myron Steves Commercial	CLQ000787.0	12/05/2018	GL and/or Property
Myron Steves Commercial	CLQ000780.0	11/29/2018	GL and/or Property
KT DF Water Damage Sublimit Msg	DFQ007927.0	12/17/2018	Dwelling Fire
HO test	HOQ007903.0	12/08/2018	Homeowners

Request a Binder

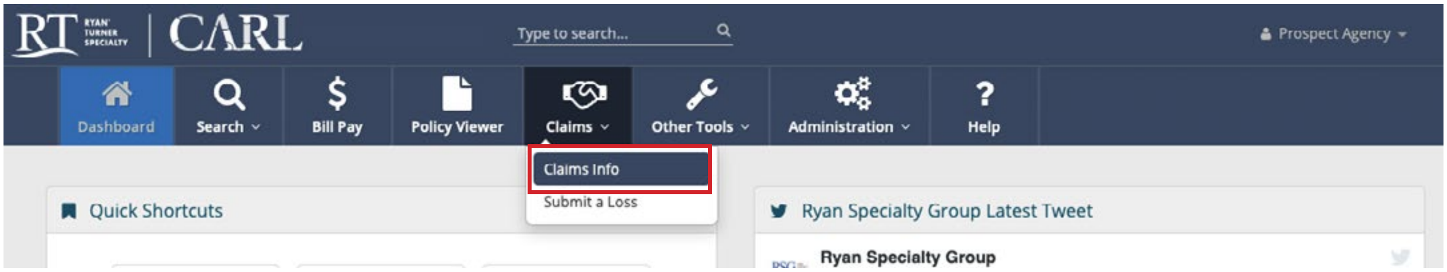
Once your application is in the quoted stage, you can request to bind. Send your signed application and any required forms to your underwriter and request to bind. Eventually agents will have the ability to request to bind from inside CARL (this is already available for Personal Lines). We will notify you once this functionality is available for commercial lines.

If you have a completed ACORD from the insured, there is a faster way to input the insured's information to receive a quote. Check out the Appulate section of this User Guide.

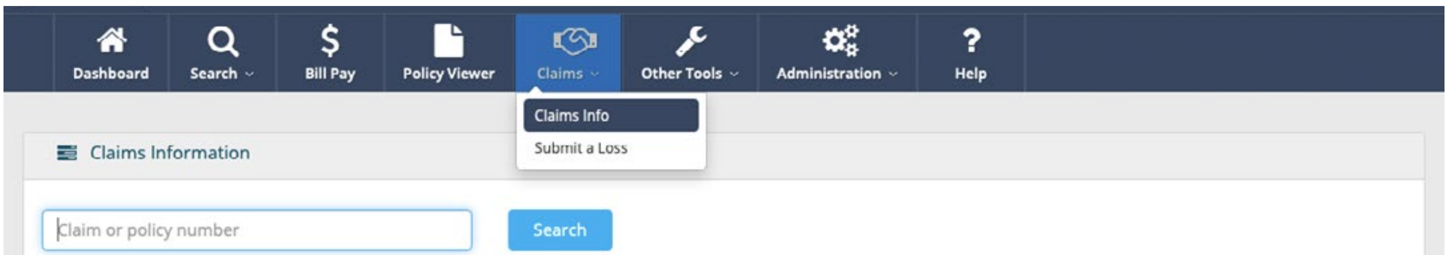
RT RYAN TURNER SPECIALTY CARL

Claims Status

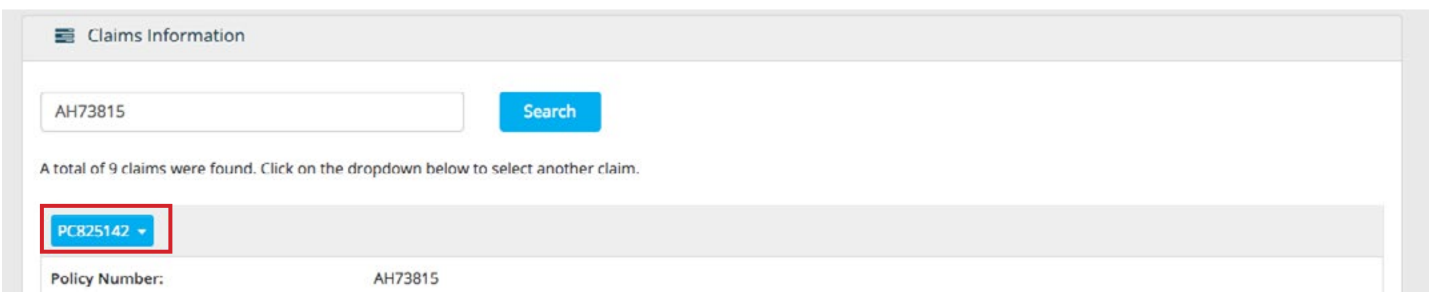
To view a summary of claim information, select the Claims tab, then Claims Info in the drop-down.



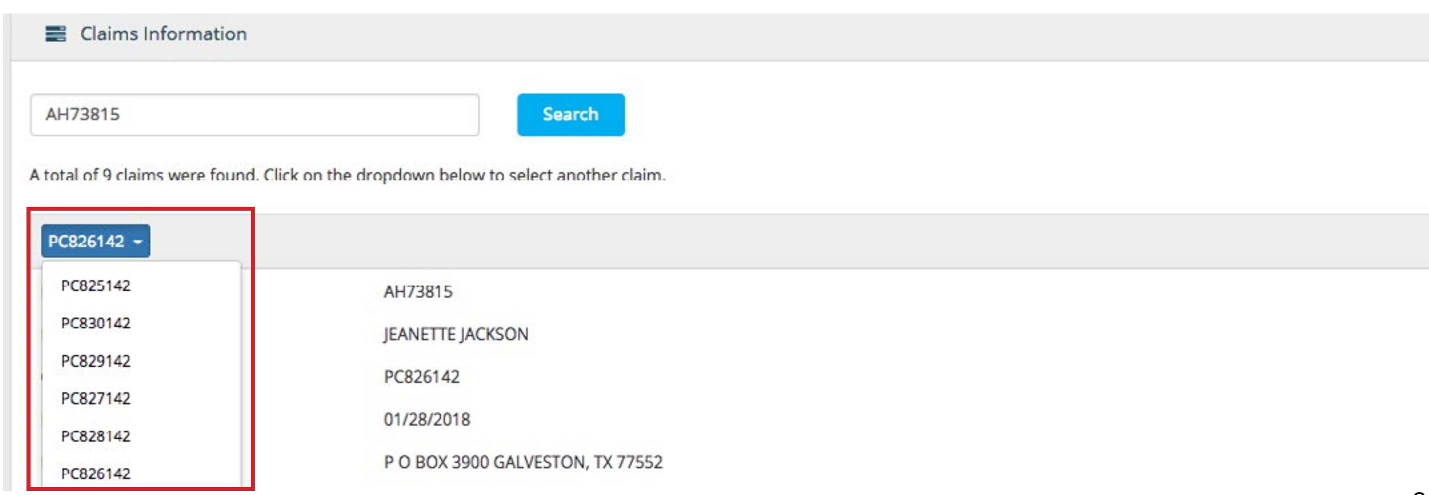
You can search for a claim by either the policy number or the claim number.



If you search by policy number, you will be informed of the number of claims associated with that policy.

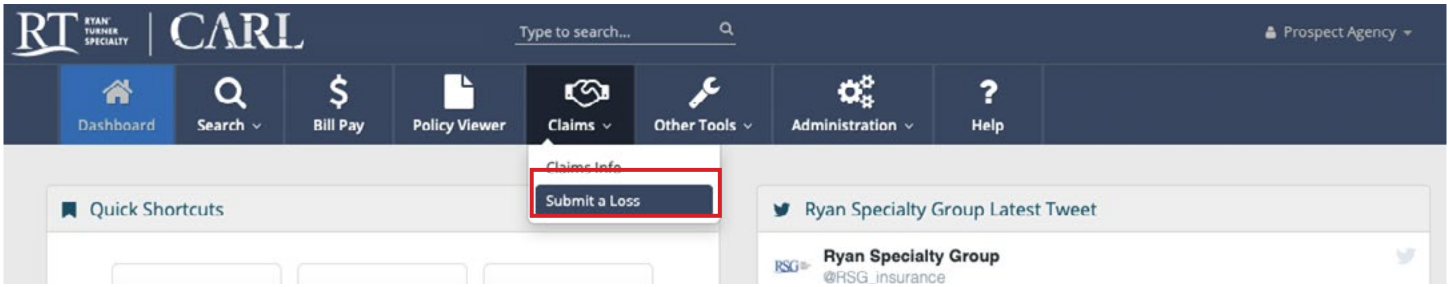


Select the claim number button to view all claims available.

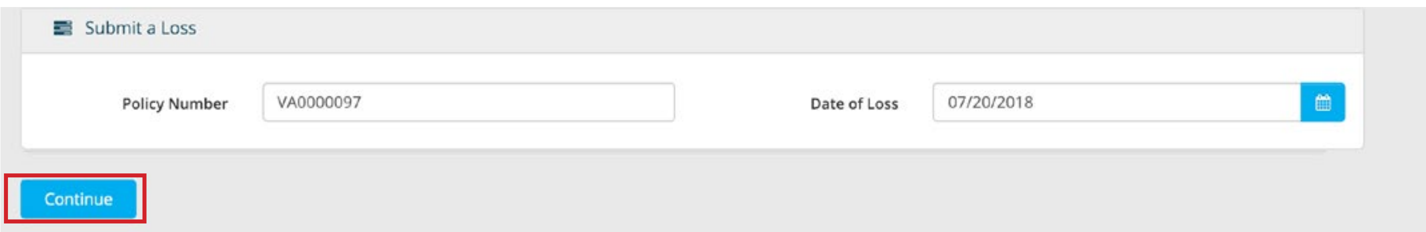


Submit a Loss

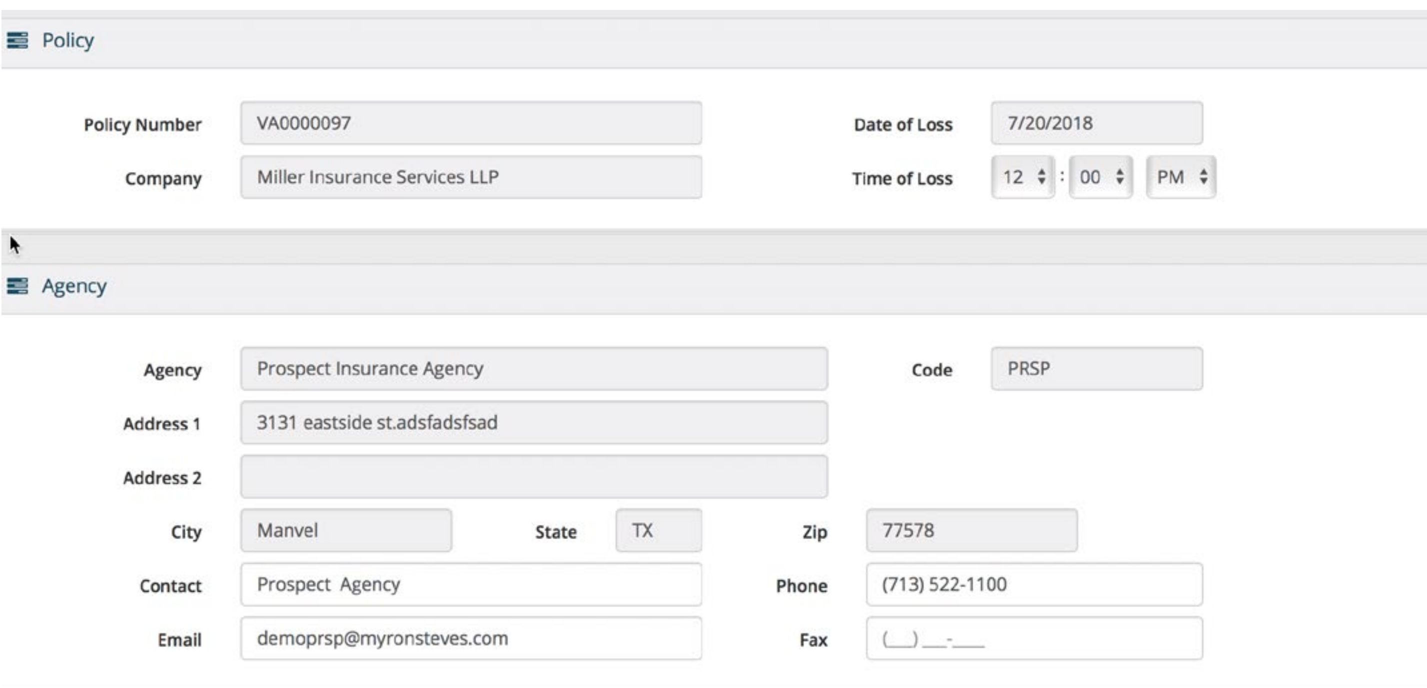
To Submit a Loss, select the **Claims** tab, then **Submit a Loss** in the drop-down.



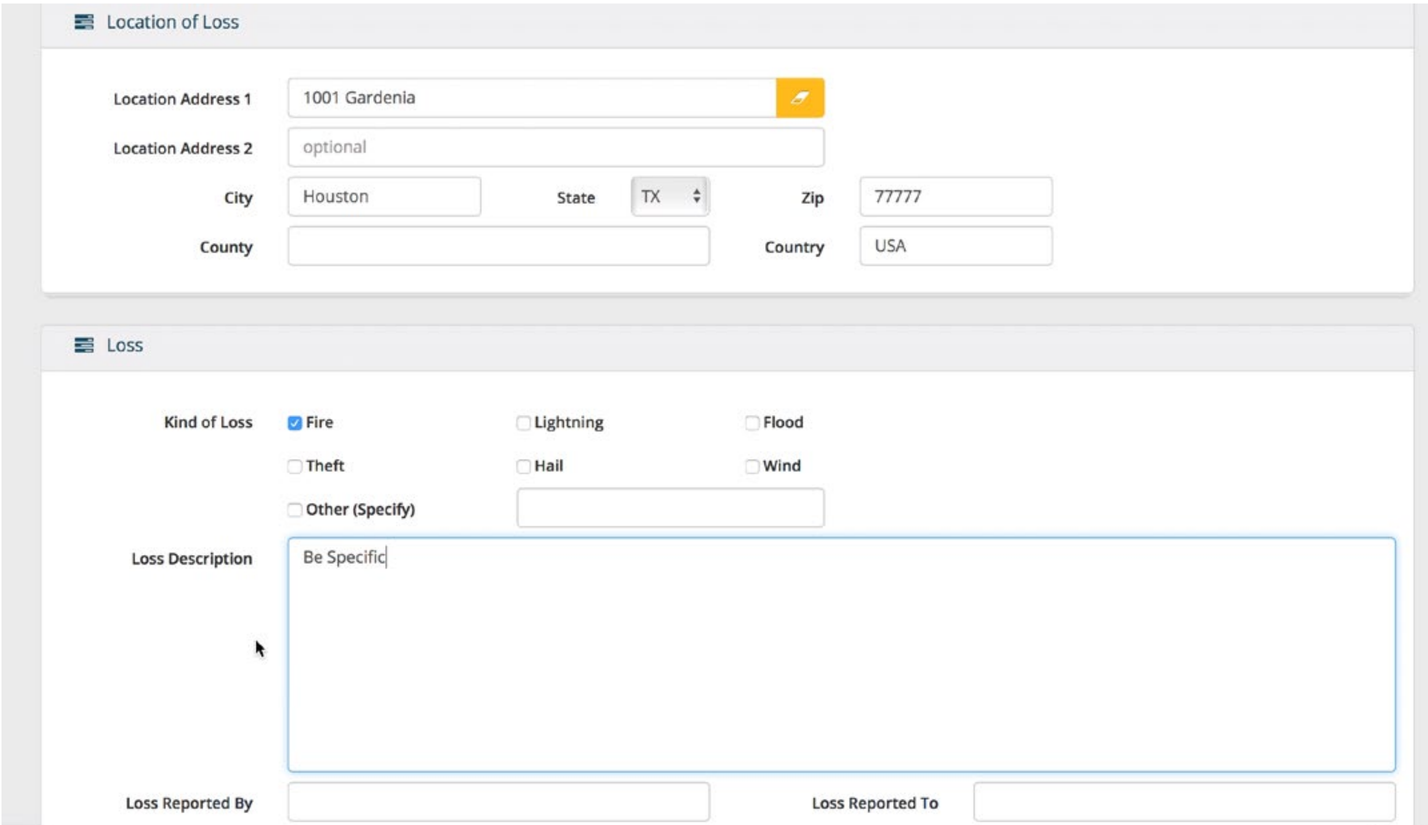
Enter the **Policy Number** and **Date of Loss**, then click **Continue**.



An online form will appear with some data already populated.



Enter the remaining data about the loss. When entering information about the loss, please be specific. This will help the adjuster in the future.



Loss reported by = Name of insured filing claim

Loss Reported To = Agent name (your name)

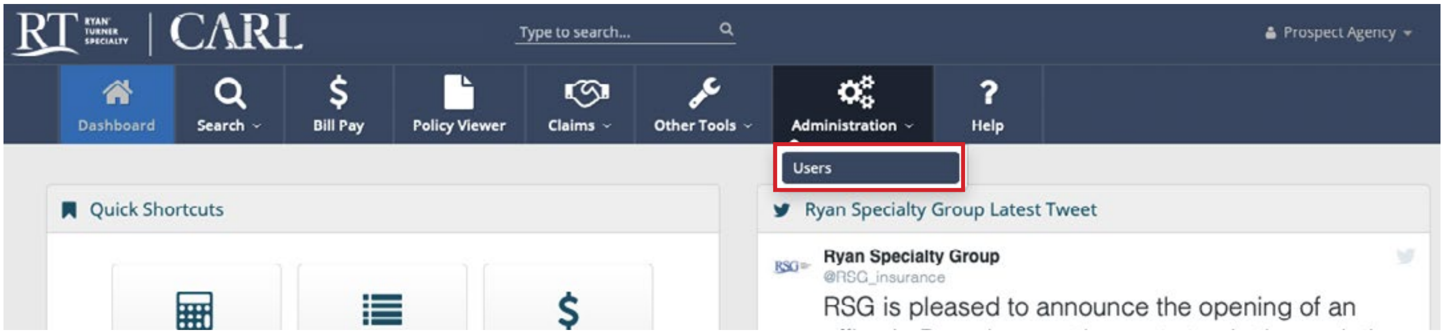
Click Submit.

A message will pop up that provides your claim number and acknowledges that the claim has been submitted. Make note of the claim number to use as reference. You will also receive an email with a copy of the completed loss notice.

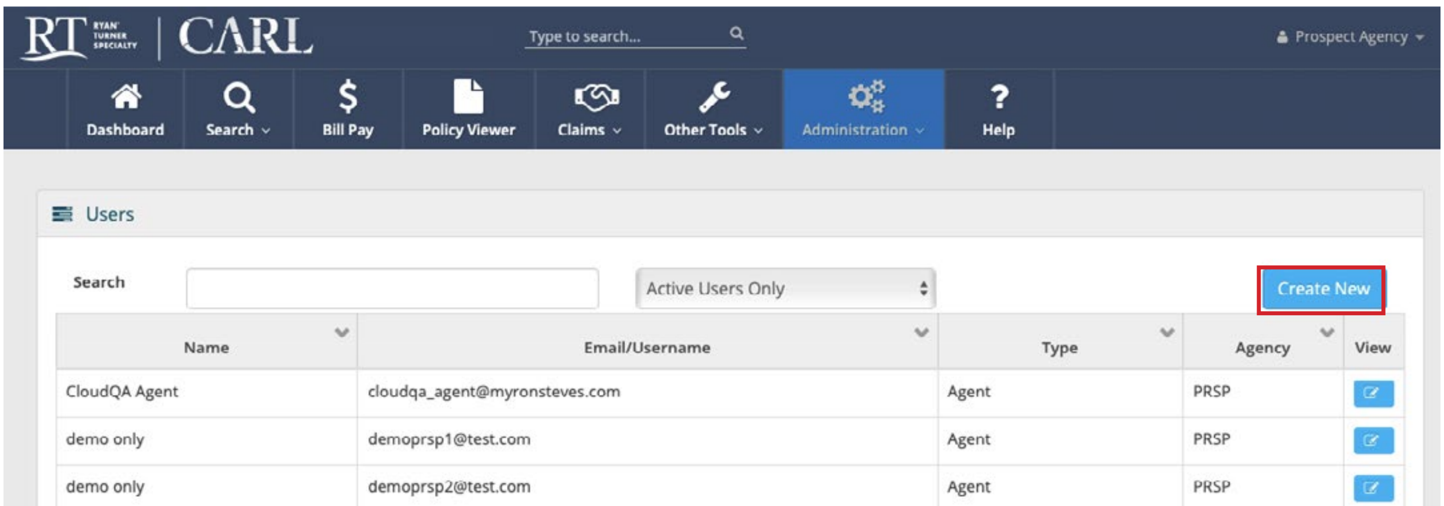
If your policy is with a carrier that takes claims direct, a pop-up window with the claims contact information will appear. You will need to contact the carrier to submit your claim.

To Add/Remove Users

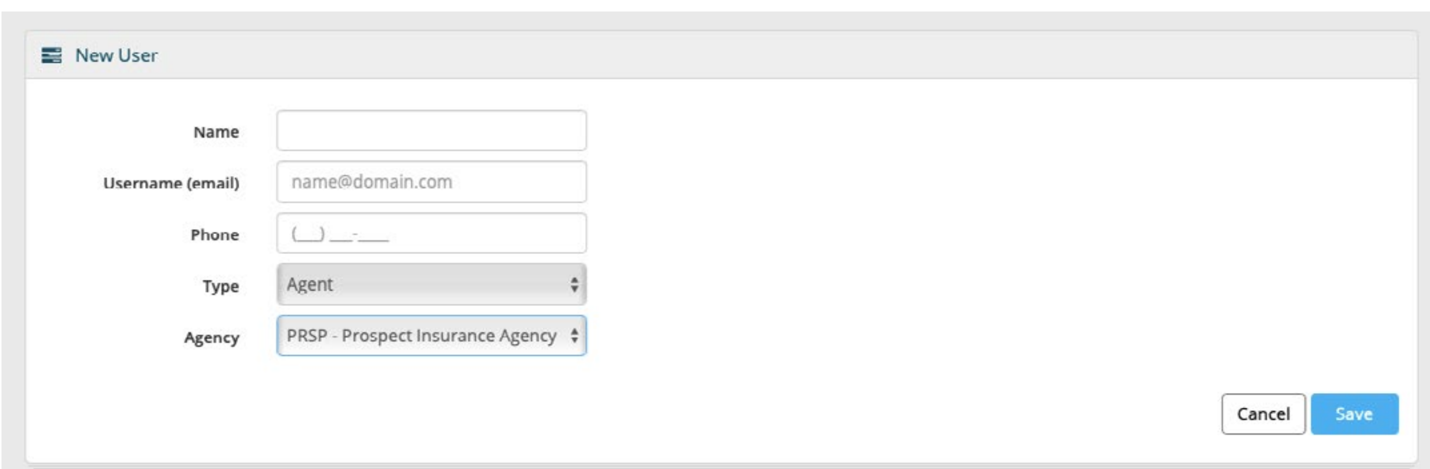
To Add/Remove Users, select the **Administration** tab, then **Users**.



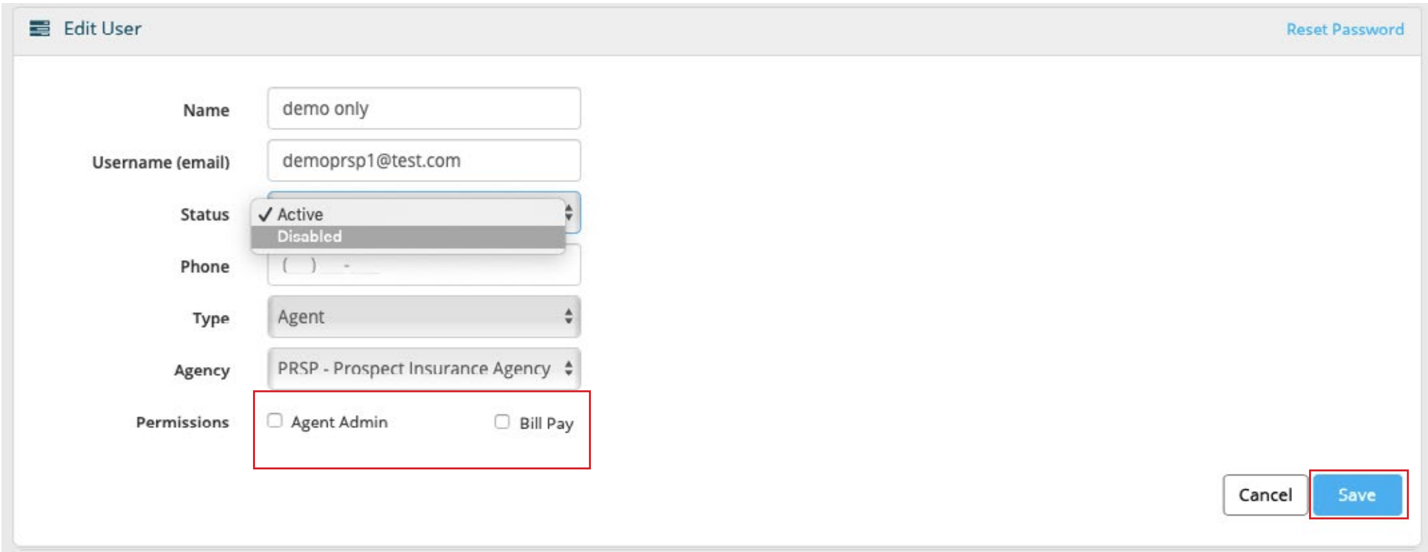
To add additional users, select **Create New** located in the top right corner.



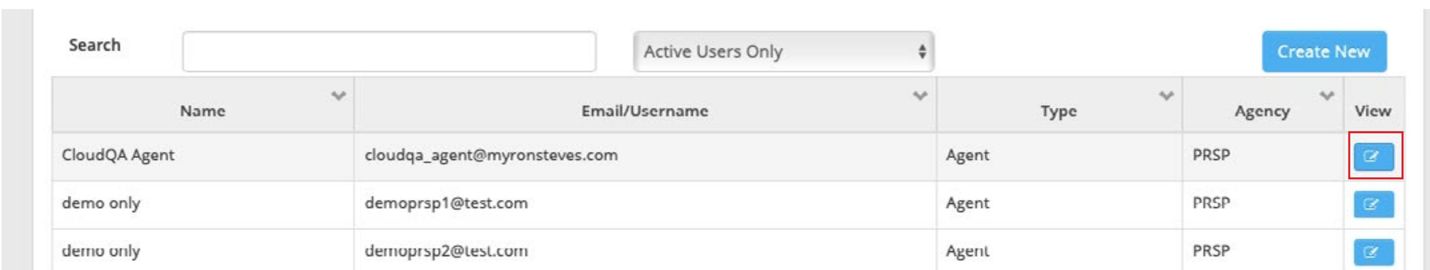
Enter the **User's Name, Email**, **Type** and **Agency**, then select **Save**.



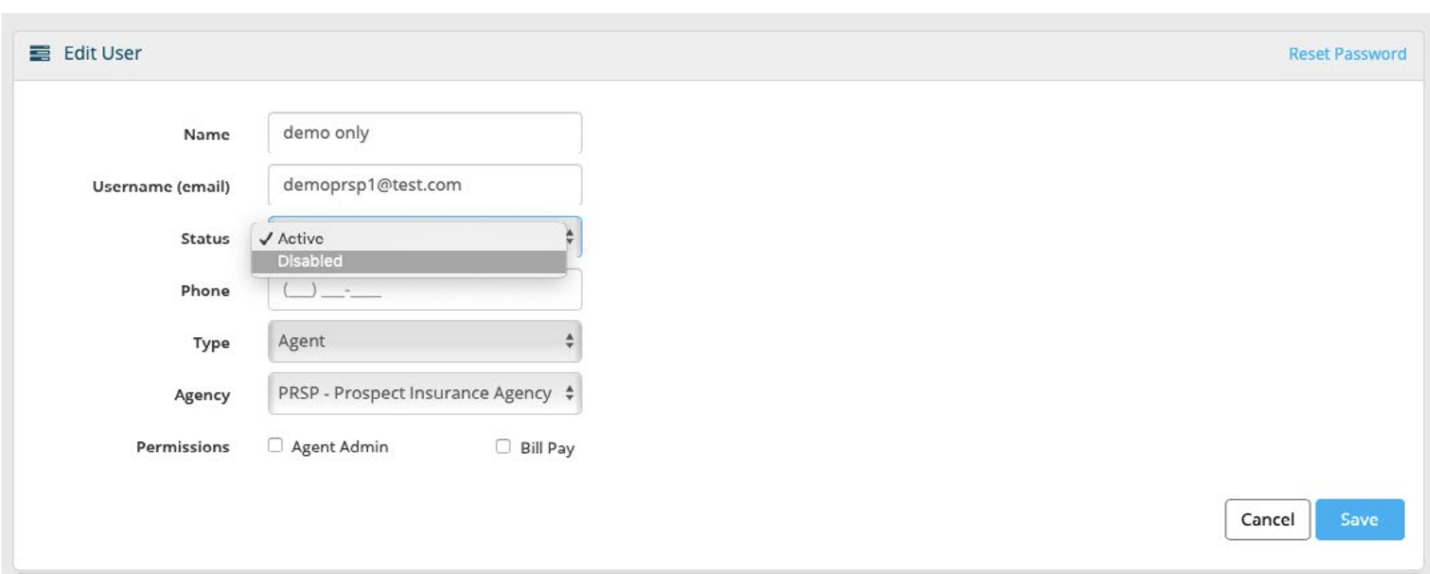
An email will be sent to the user to verify their email address. At this point you can select the **Permissions** for the user and click **Save**.



To edit **Edit or Disable** a user, click on the blue button under **View**.

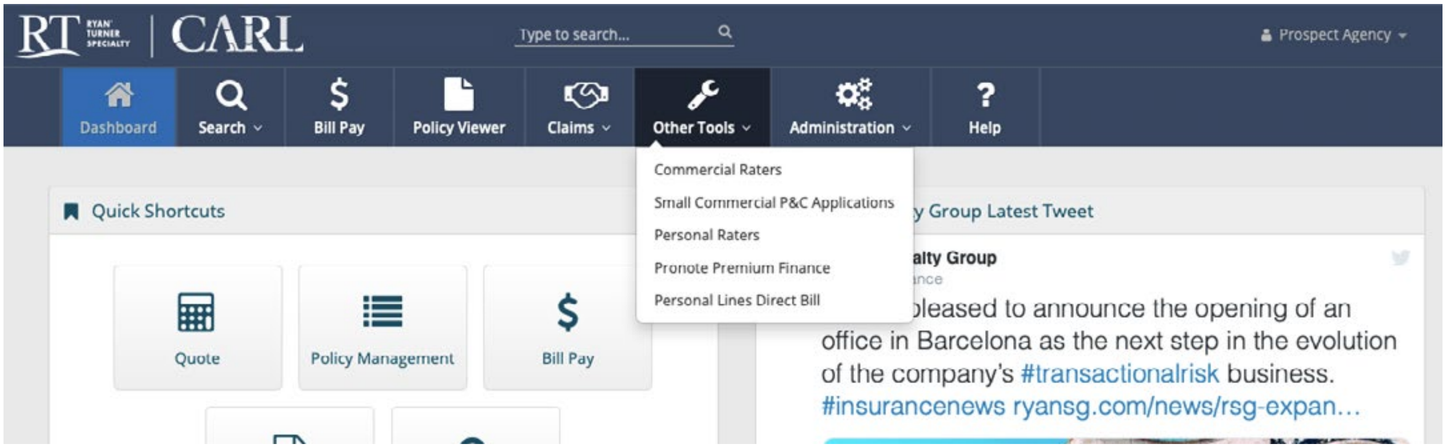


From here you have the ability to change the user information or disable the user from the account. After making the desired changes click the **Save** button.



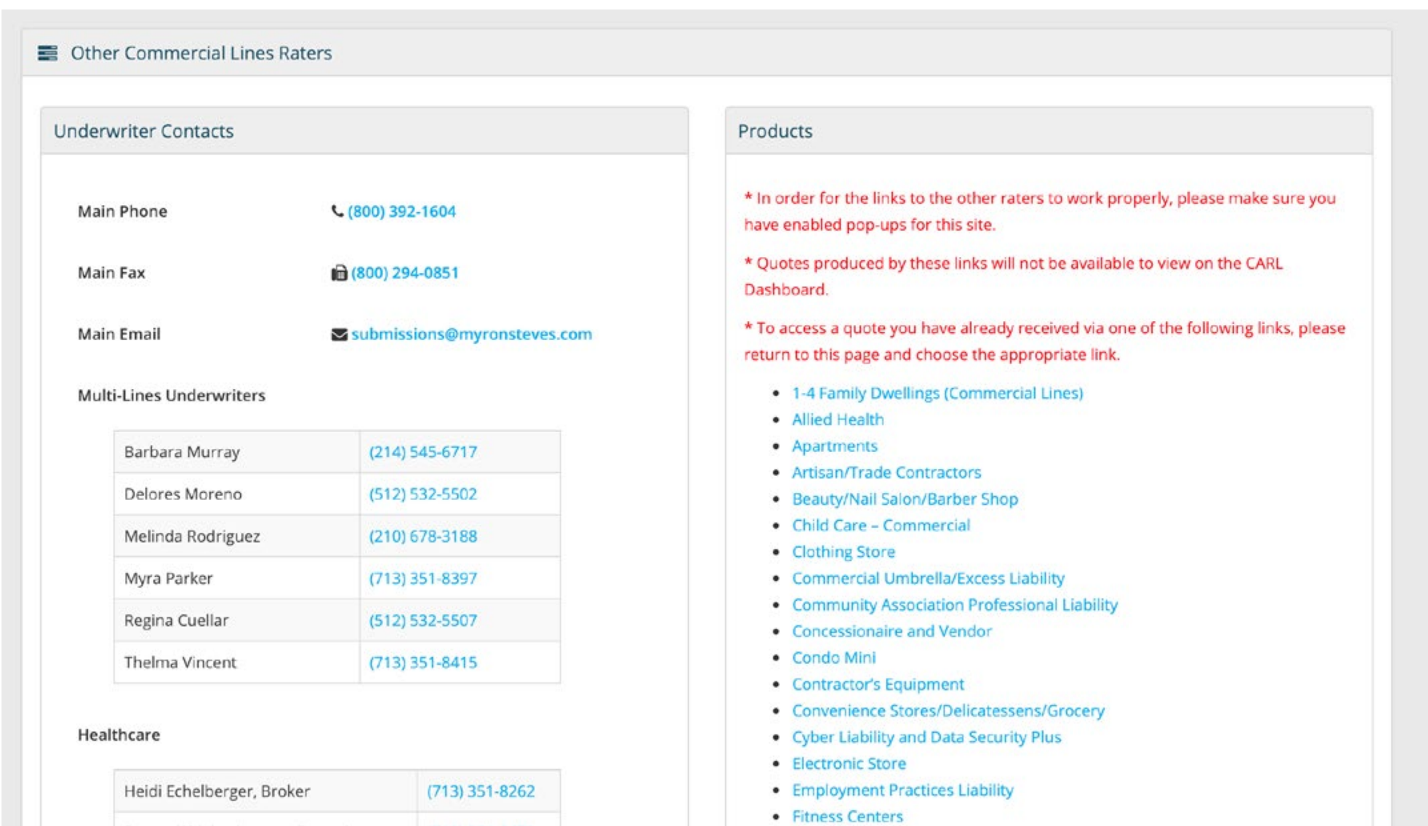
Other Tools

The Other Tools tab contains links RT Specialty related software and companies.



RT Specialty website - Here you can find applications and information about all products we can write.

Commercial Raters - If you have a risk that you know fits with USLI, you can come here to quote it; otherwise we always recommend starting on the CARL rater. Note: Quotes generated on this rater will not be available to view on the CARL dashboard.



Small Commercial P&C Applications – Link directly to directly to the Small Commercial P&C applications on the RT Specialty website.

Personal Raters - Access to GeoVera, USLI, RLI and VMGA. Note: Quotes generated out of these carrier raters will not be available to view on the CARL dashboard.

Underwriter Contacts

Personal Lines Call Center (800) 235-3817 option 2

Contacts

Cheryl Grochett	(713) 351-8419
Valerie Mutschler	(713) 351-8469
Claudia May, Director	(713) 351-8227

Products

* In order for the links to the other raters to work properly, please make sure you have enabled pop-ups for this site.

* Quotes produced by these links will not be available to view on the CARL Dashboard. To access a quote you have already received via one of the following links, please return to this page and choose the appropriate link.

Geovera

Obtain a quote from Geovera Specialty for HO3, HO3A or Wind Only

Rating Login Sign-up

Virtual MGA

Obtain instant indications for Homeowners, Dwelling Fire, Condos and Tenant Homeowners

Rating Login

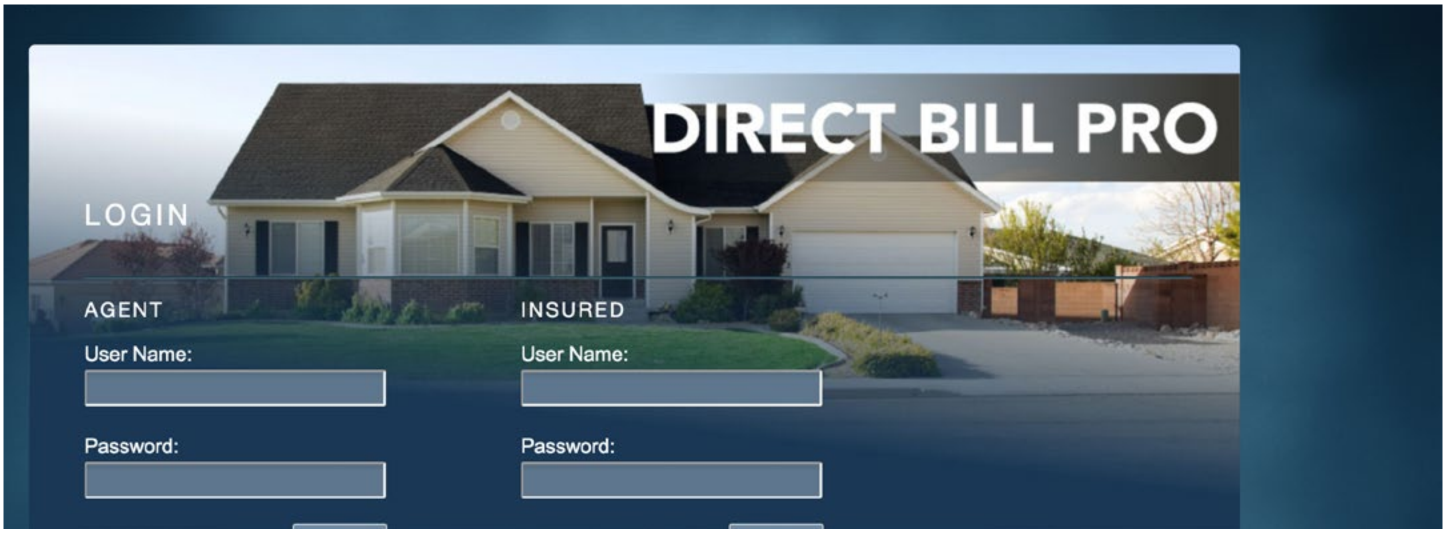
USLI

- 1-4 Family Dwellings (Personal)
- 1-4 Family Dwellings (Personal New – GA, IL, IN, OH, PA, VA)
- Comprehensive Personal Liability(CPL)
- Condo/Renters
- Personal Umbrella
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- Home Based Business
- Special Events Liability

RLI

Personal Umbrella

DirectBill Pro - Direct Bill Pro is the billing system used for certain Personal Lines policies that are directly billed to the mortgage company or the insured on behalf of the agent, where they can process their own payments. The insured can see their premium and endorsement breakdown, payment schedules and payment history, as well as make their payments. Direct Bill is available for the following types of policies: Vacant Dwelling, Homeowners and High Value homes, HOBT, Condo & Tenant, Residential Flood, Personal Umbrella, and all seven of our Farm and Ranch Products.



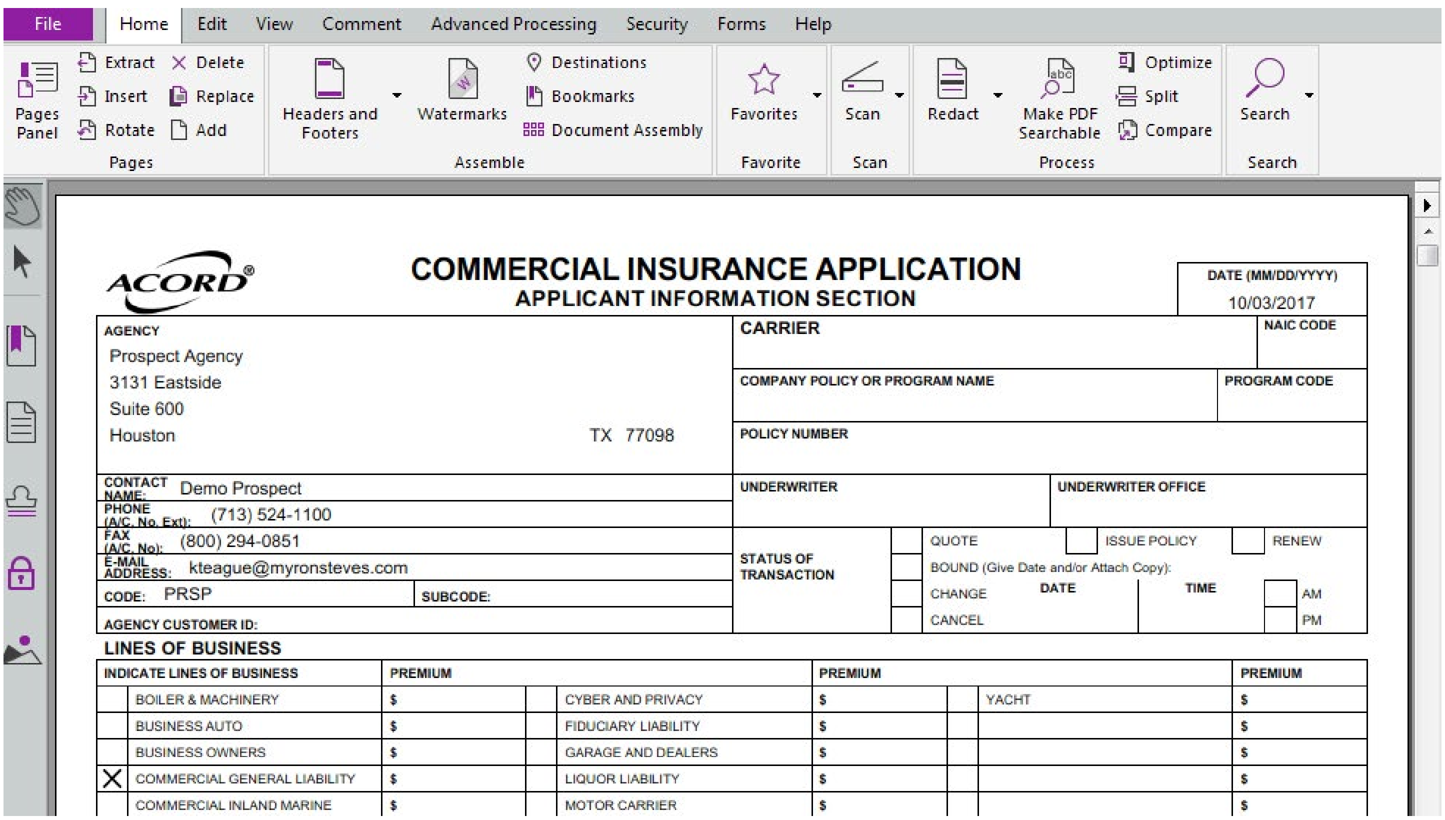
Appulate

Appulate is a third-party technology that many agents use within their management systems. It is now integrated with CARL, so you can quickly and easily import ACORD application data directly into CARL without re-keying the information. Here you will learn how Appulate integrates with CARL. [Click here for more information on Appulate, how to install it, and how to set up your login.]

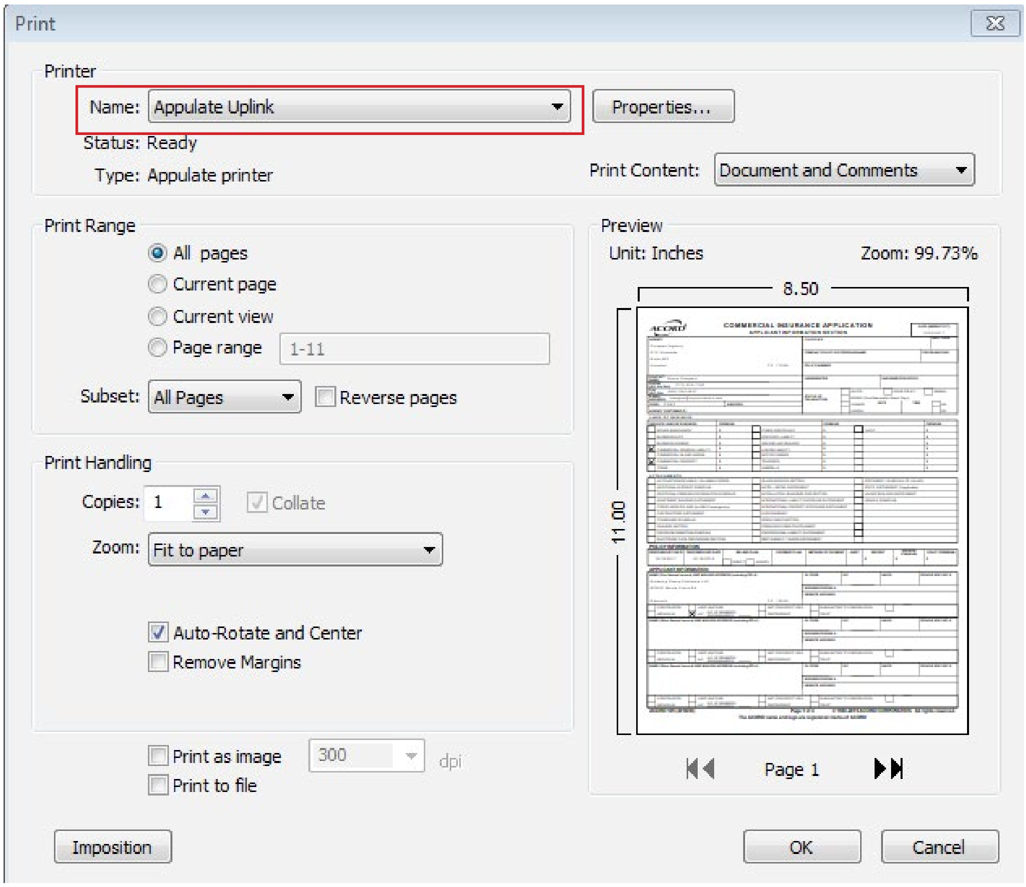
Starting with a completed ACORD form

* The Appulate Uplink printer driver must already be installed on your computer. Uplink is not supported on Apple iOS.

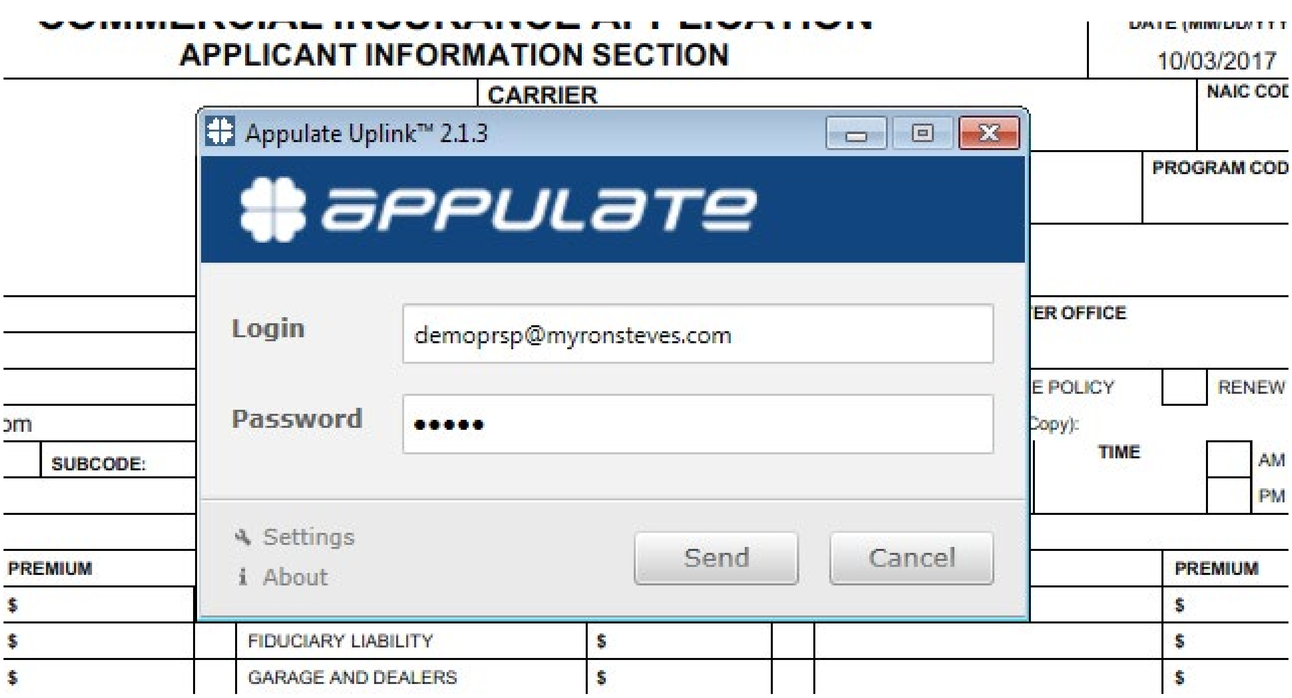
1. Go to your completed ACORD form (ACORD PDF or in your management system).



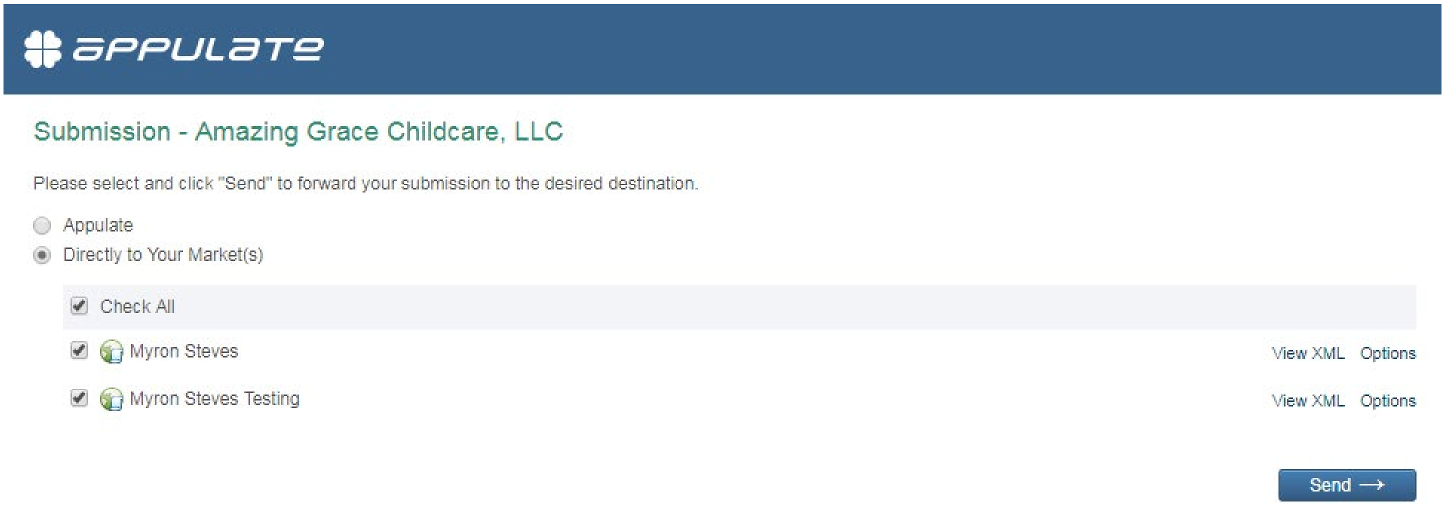
2. Uplink™ your ACORD form, meaning 'Print' the ACORD form but instead of choosing your office printer, choose the Appulate Uplink™ printer option.



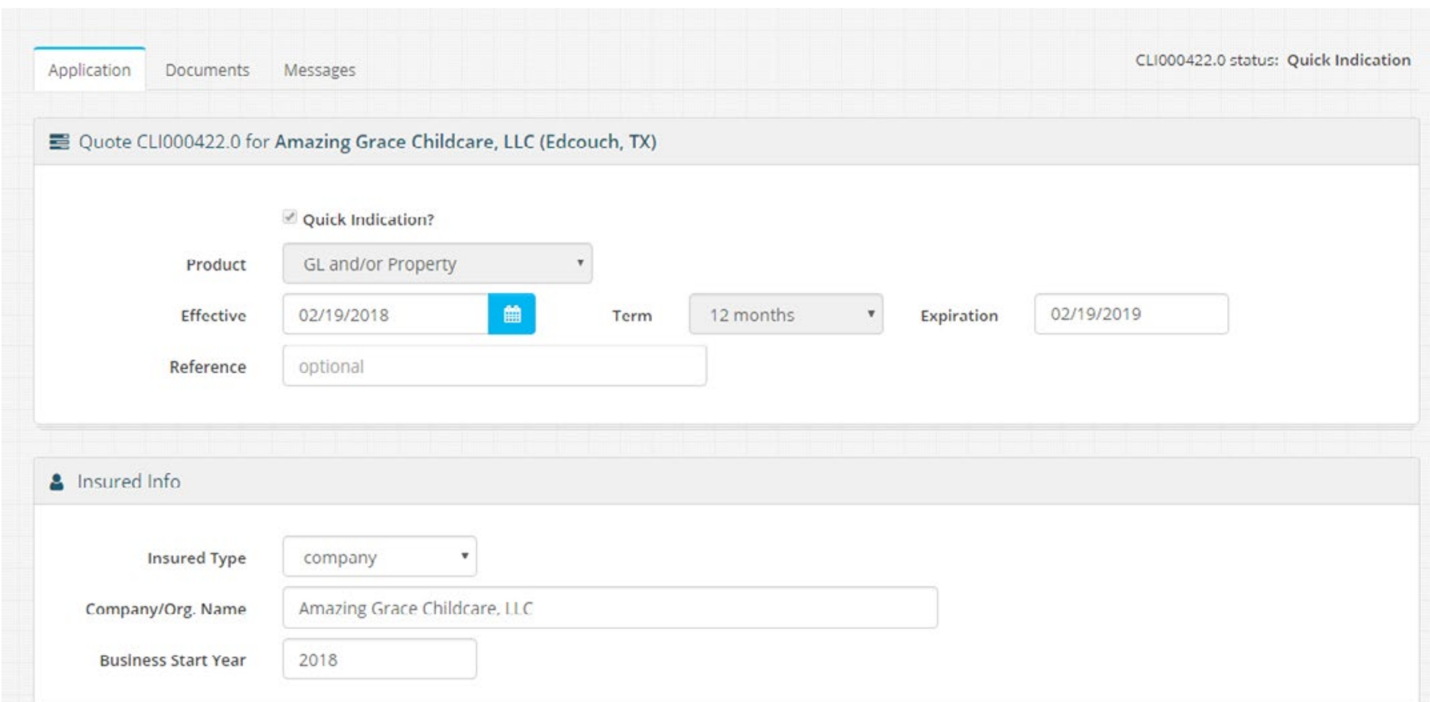
3. Confirm your Appulate credentials.



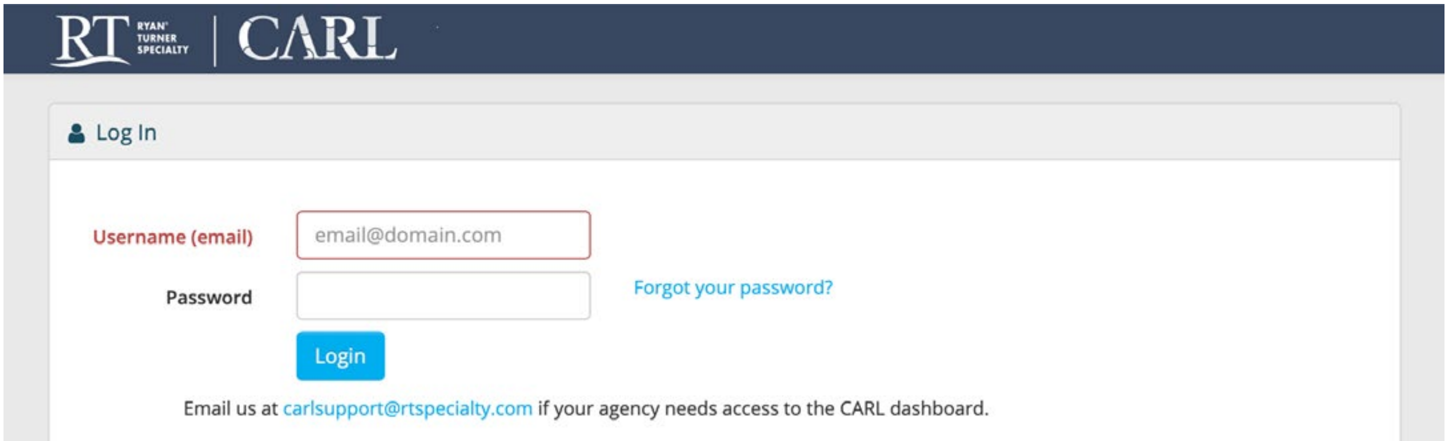
4. Select the radio button for "Directly to your Market(s)" and check "RT Specialty." Click Send.



5. You will be directed into CARL. If you are already logged into to CARL, it will take you straight to your application in the quoting process.

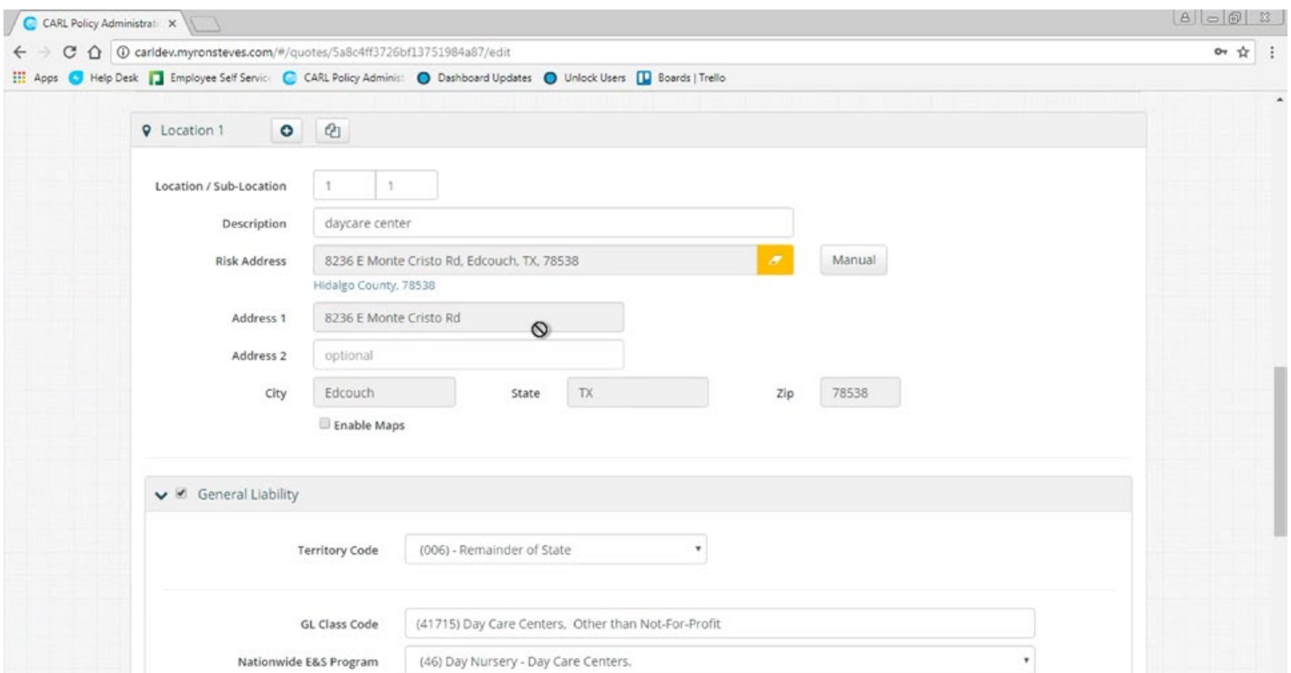


6. If you are not logged in you will be directed to the CARL login page, where you will log in.

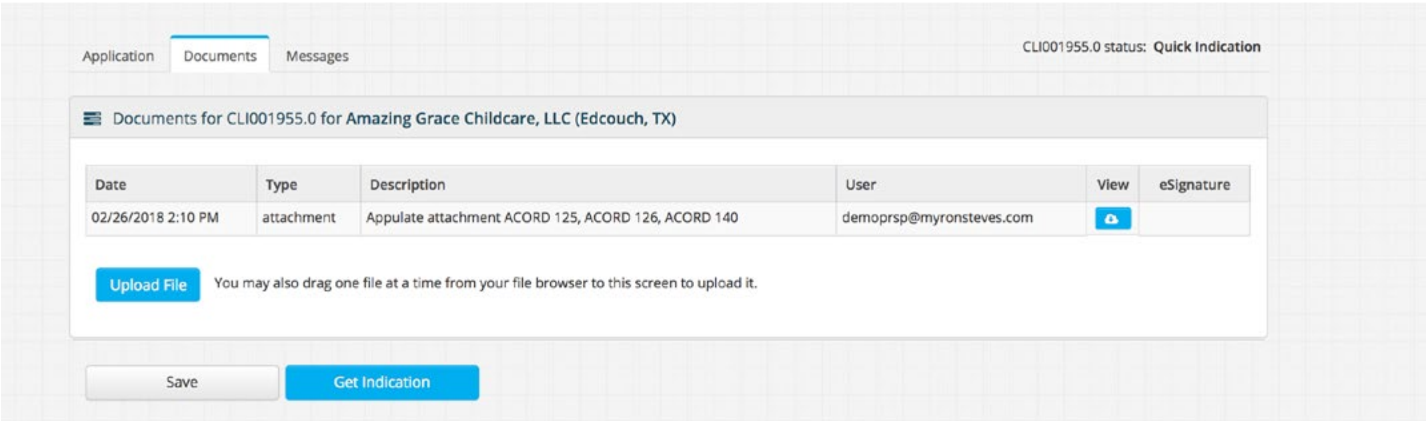


7. Once you are logged in and viewing your application, review all information to ensure it pulled in correctly. The information must be reviewed for accuracy. Occasionally, Appulate cannot recognize certain data, so it will not be able bring it over or can bring it over incorrectly.

8. Fill in any missing data.



9. If there are additional related documents, you can upload them from the Documents tab.

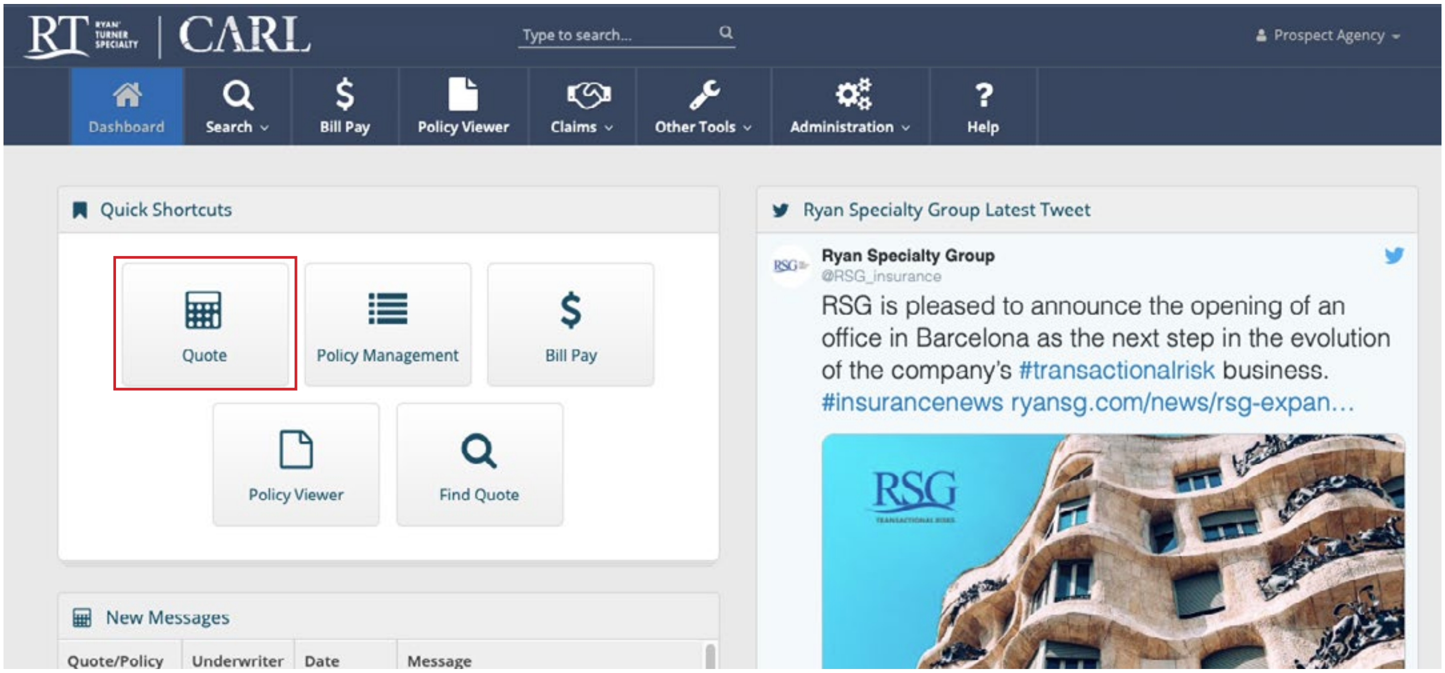


10. Once data is reviewed, you will resume the regular CARL quoting process.

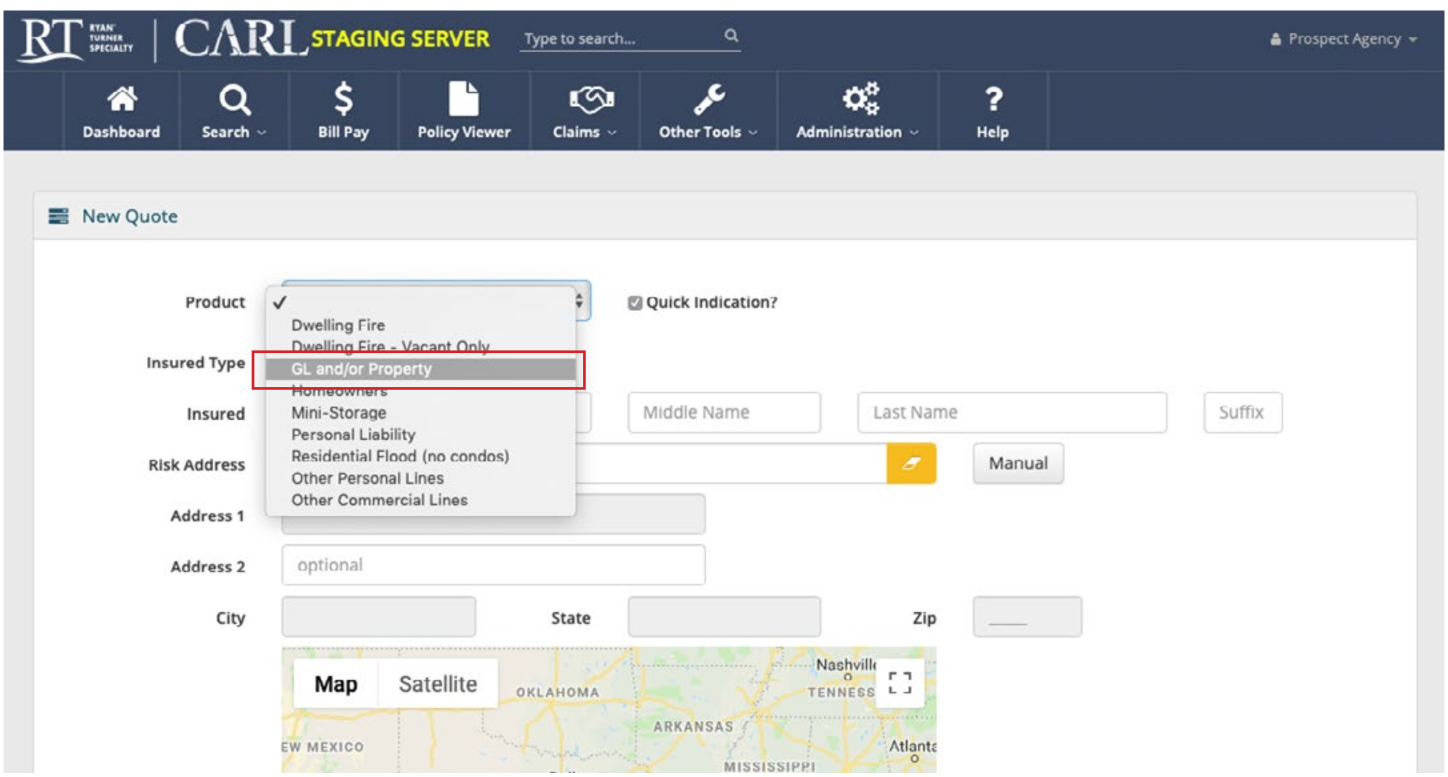
RYAN® TURNER SPECIALTY CARL

Starting from inside CARL

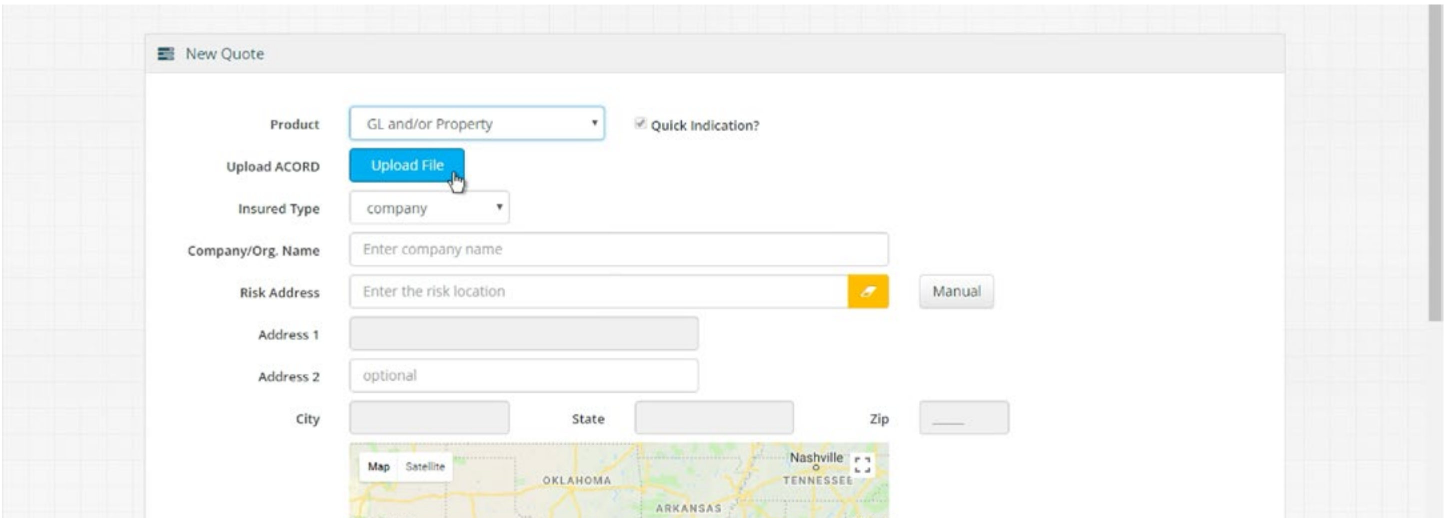
1. From the Quick Shortcuts menu, click on the Quote button.



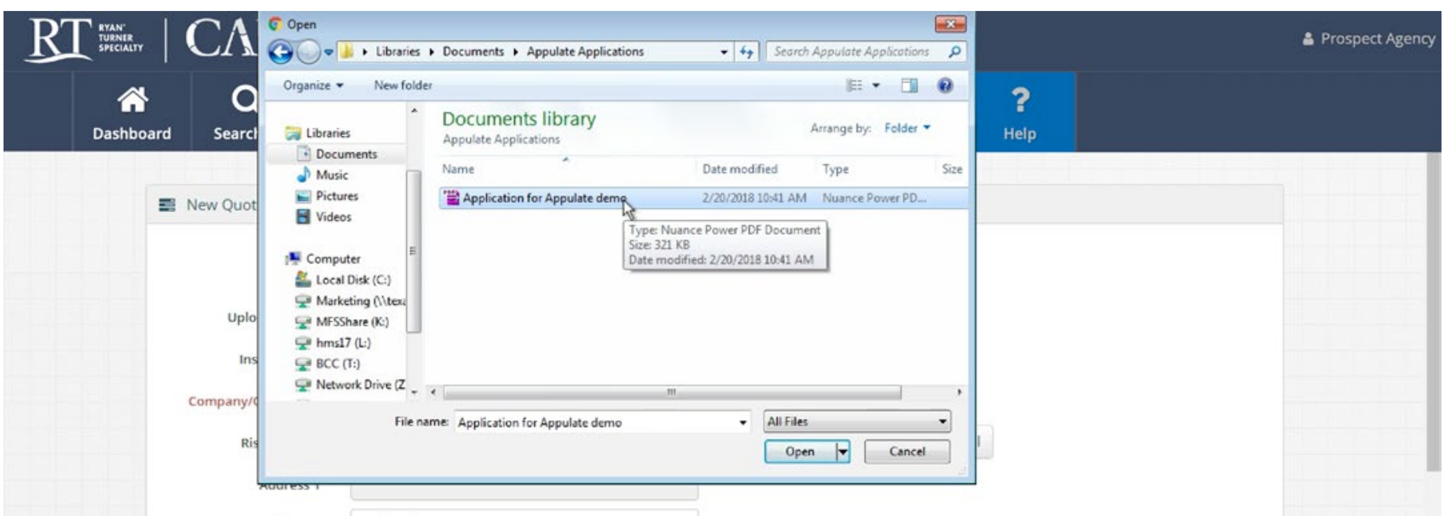
2. In the Product drop-down, select GL and/or Property.



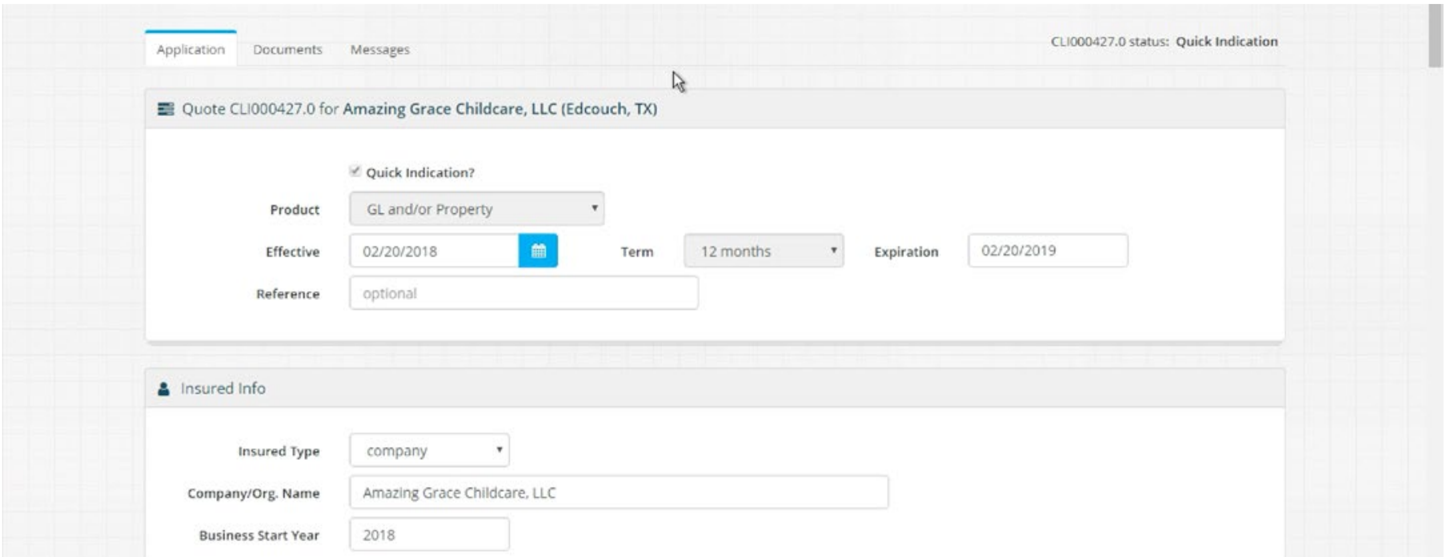
3. A new field will appear just below the Product field called Upload File. Click on Upload File.



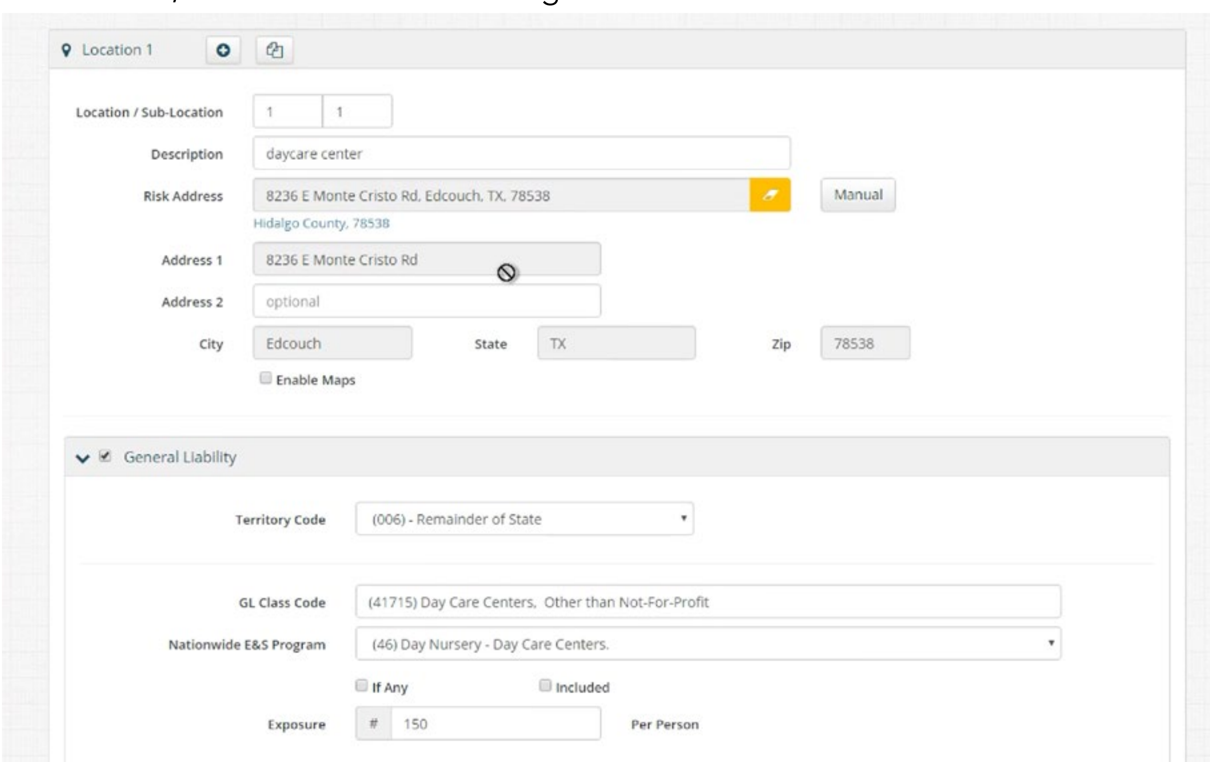
4. Find the ACORD application from your files.



5. You will be transferred to a pre-filled quote page.



6. The information must be reviewed for accuracy. Occasionally, Appulate cannot recognize certain data, so it will not be able bring it over.



7. Once data is reviewed, you will resume the regular CARL quoting process.

Customer Support

If you have any other questions or wish to speak to a customer service representative please contact us at:

carlsupport@rtspecialty.com
or
713.351.8497

CARL.RTSPECIALTY.COM