

**RT** RYAN<sup>®</sup>  
TURNER  
SPECIALTY

**CARL**

User Guide





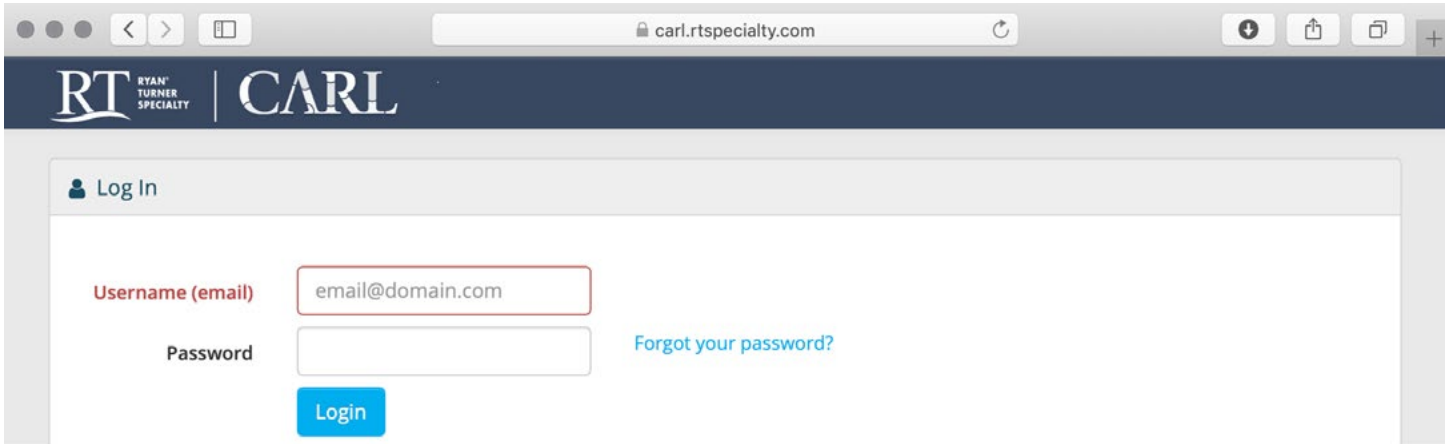
## User Guide

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

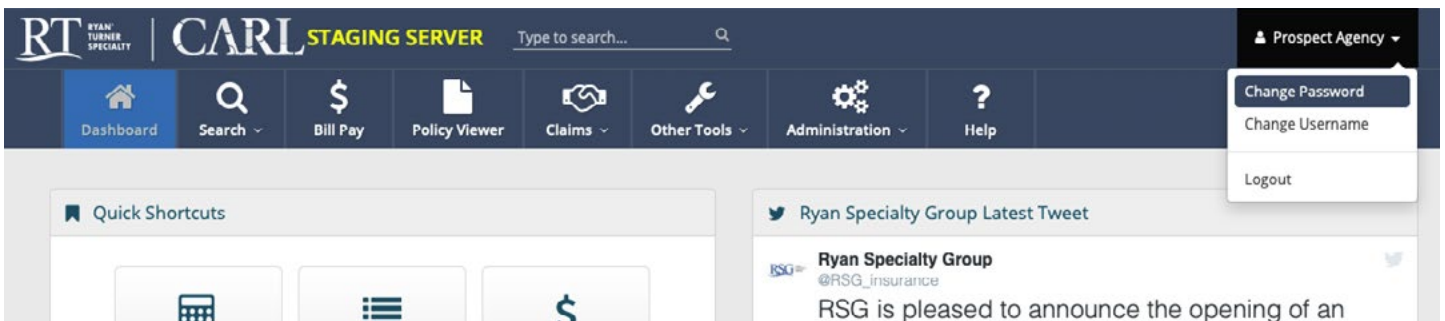
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To access Online Policy Viewing, Bill Pay, Claims, or Rating visit: [carl.rtspecialty.com](https://carl.rtspecialty.com) (<https://carl.rtspecialty.com/#/login>)  
 Enter your **Username** and **Password**, then select **Login**.

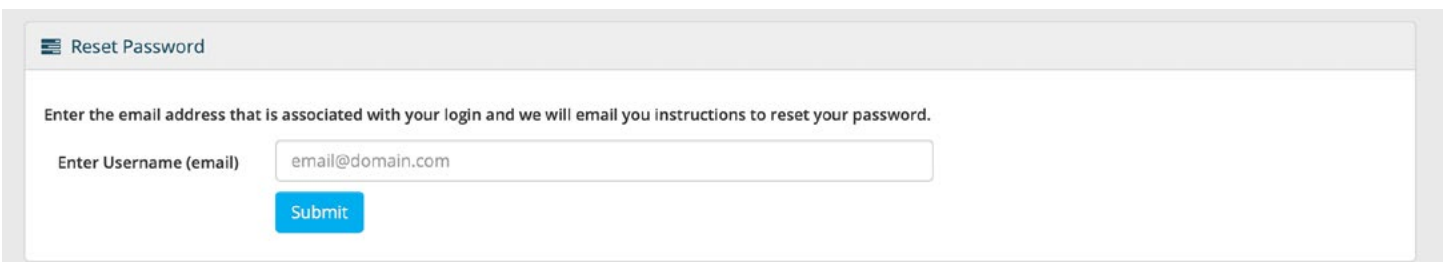
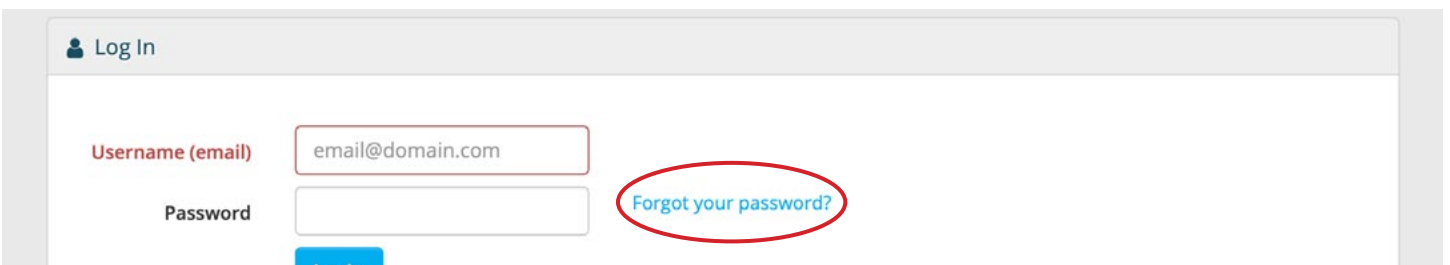


## Password and Username

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**.

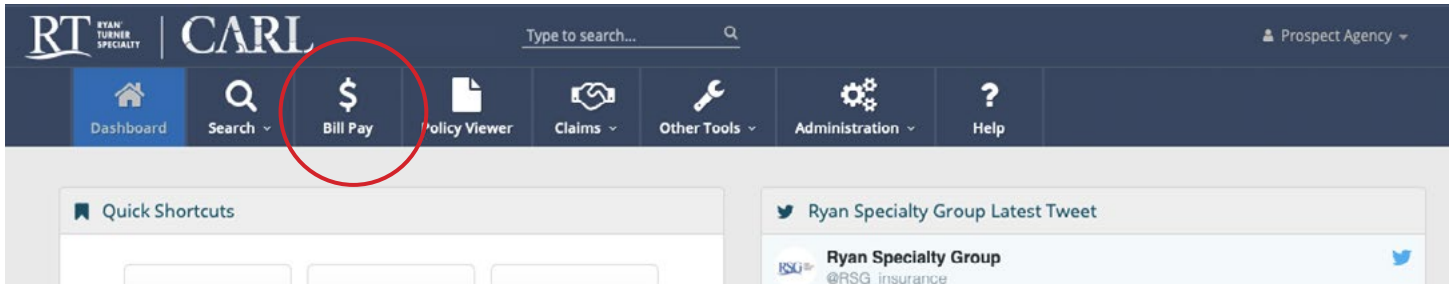


If a user has forgotten their password, select **Forgot your password?** on the Log in screen.

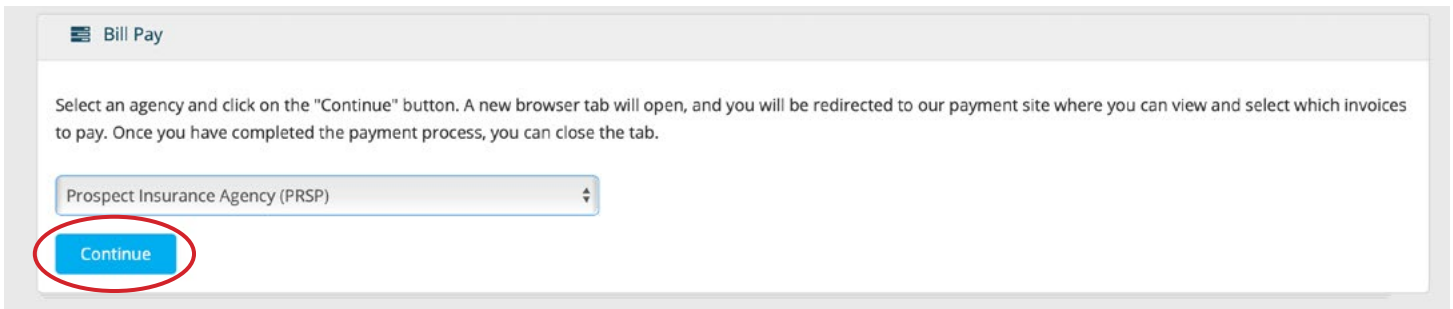


## Bill Pay

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.



## Make a Payment

Please enter your payment information below


PAYER	<input type="text"/>
EMAIL ADDRESS	<input type="text"/>
ACCOUNT ID	<input type="text"/>
PAYMENT KEY	<input type="text"/>

INVOICES

No invoices were found for Prospect Insurance Agency.

Select your payment type and fill out the required information.


PAYMENT  
TYPE



**Credit Card**

---

Amount	\$0.00
Fee (3.25%)	<b>\$0.00</b>
Total	\$0.00




**ACH**

---

Amount	\$0.00
Fee	<b>\$0.00</b>
Total	\$0.00

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.

By clicking "Send", I authorize RT-Specialty Demo to debit my account.

I'm not a robot   
reCAPTCHA  
Privacy - Terms

**SEND**

## 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.

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PI	Latest

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

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PL	Latest
DLS0000106	SAMPLE POLICY	01/06/2018	PL	Latest

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

The screenshot shows the 'Policy Viewer' interface. At the top, there is a search bar for 'Prospect Agency (PRSP)' and 'Policy Number or Insured Name'. Below these, there are filters for 'Processed in the last month' and '30 per page'. A dropdown menu is open, showing three options: 'Personal and Commercial Lines' (checked), 'Personal Lines Only', and 'Commercial Lines Only'. A 'Search' button is highlighted in red. Below the filters is a table with columns: Policy Number, Customer, Process Date, Type, and Documents.

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PL	Latest
DLS0000106	SAMPLE POLICY	01/06/2018	PL	Latest

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

The screenshot shows the 'Policy Viewer' interface. The 'Processed in the last month' filter is selected. A dropdown menu is open, showing five options: 'Processed in the last month' (checked), 'Processed in the last 3 months', 'Processed in the last 6 months', 'Processed in the last 12 months', and 'Processed in the last 18 months'. A 'Search' button is highlighted in red. Below the filters is a table with columns: Policy Number, Customer, Process Date, Type, and Documents.

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PL	Latest
DLS0000106	SAMPLE POLICY	01/06/2018	PL	Latest

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

The screenshot shows the 'Policy Viewer' interface. The 'Can't find your policy? Let us help!' link is highlighted in red. Below the search and filter fields is a table with columns: Policy Number, Customer, Process Date, Type, and Documents.

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PL	Latest
DLS0000106	SAMPLE POLICY	01/06/2018	PL	Latest

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 screenshot shows the 'Policy Viewer' interface. At the top, there are search filters: 'Prospect Agency (PRSP)' set to 'Personal and Commercial Lines', and 'Policy Number or Insured Name' is empty. Below these are 'Processed in the last month' and '30 per page' options, followed by a 'Search' button. A table lists three policies:

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PL	Latest
DLS0000106	SAMPLE POLICY	01/06/2018	PL	Latest

A red box highlights the dropdown menu for the 'Latest' button of the 'TEST POLICY' row, which contains two options: 'Endorsement #1 (latest)' and 'Initial Policy'.




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.

This screenshot shows the same 'Policy Viewer' interface as above. The 'Latest' button for the first policy (RF0000197) is circled in red. The table below is identical to the one in the previous screenshot:

Policy Number	Customer	Process Date	Type	Documents
RF0000197	JOHN DOE	01/06/2018	PL	Latest
IMS0000803	TEST POLICY	01/06/2018	PL	Latest
DLS0000106	SAMPLE POLICY	01/06/2018	PL	Latest




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

Bill To: Agent LONDON, ENGLAND, Cont#: B0621P33064316  
 Myron F. Steves & Company DECLARATIONS PAGE Policy Number  
 NEW POLICY TEXAS HOMEOWNERS POLICY - FORM B 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

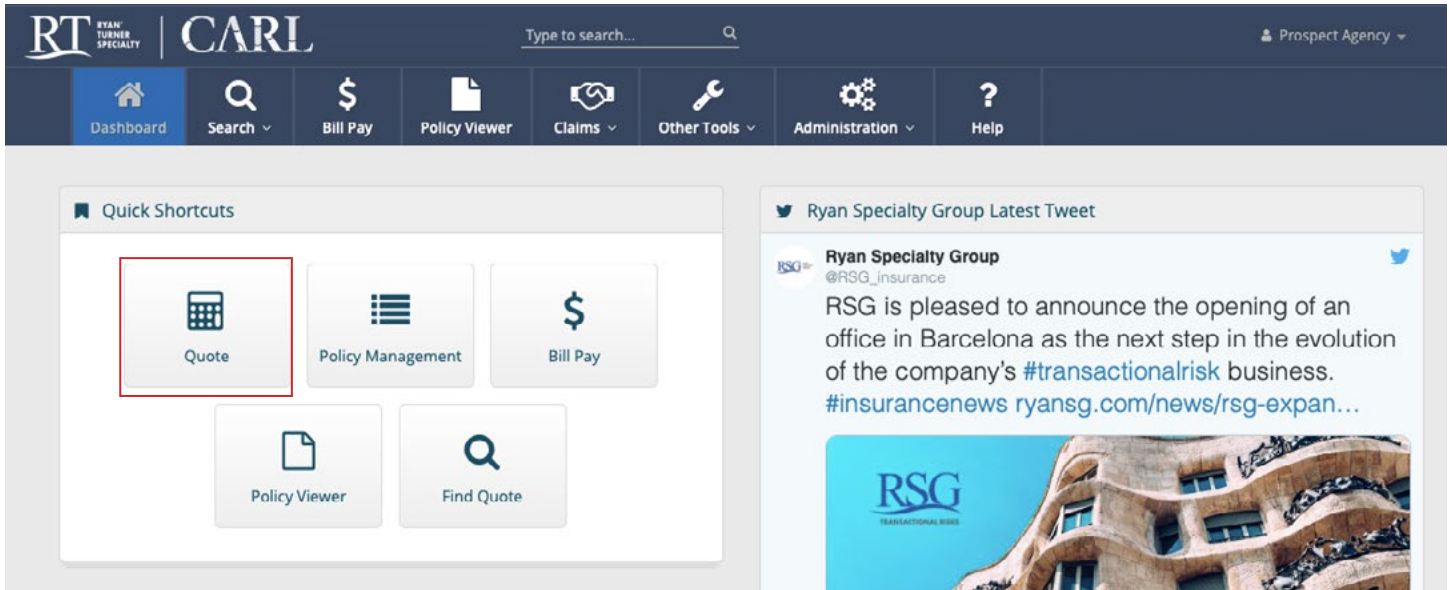
To print, hover your mouse over the policy and select the print icon  in the top right-hand corner. Or right click on the policy and select **Print**.

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

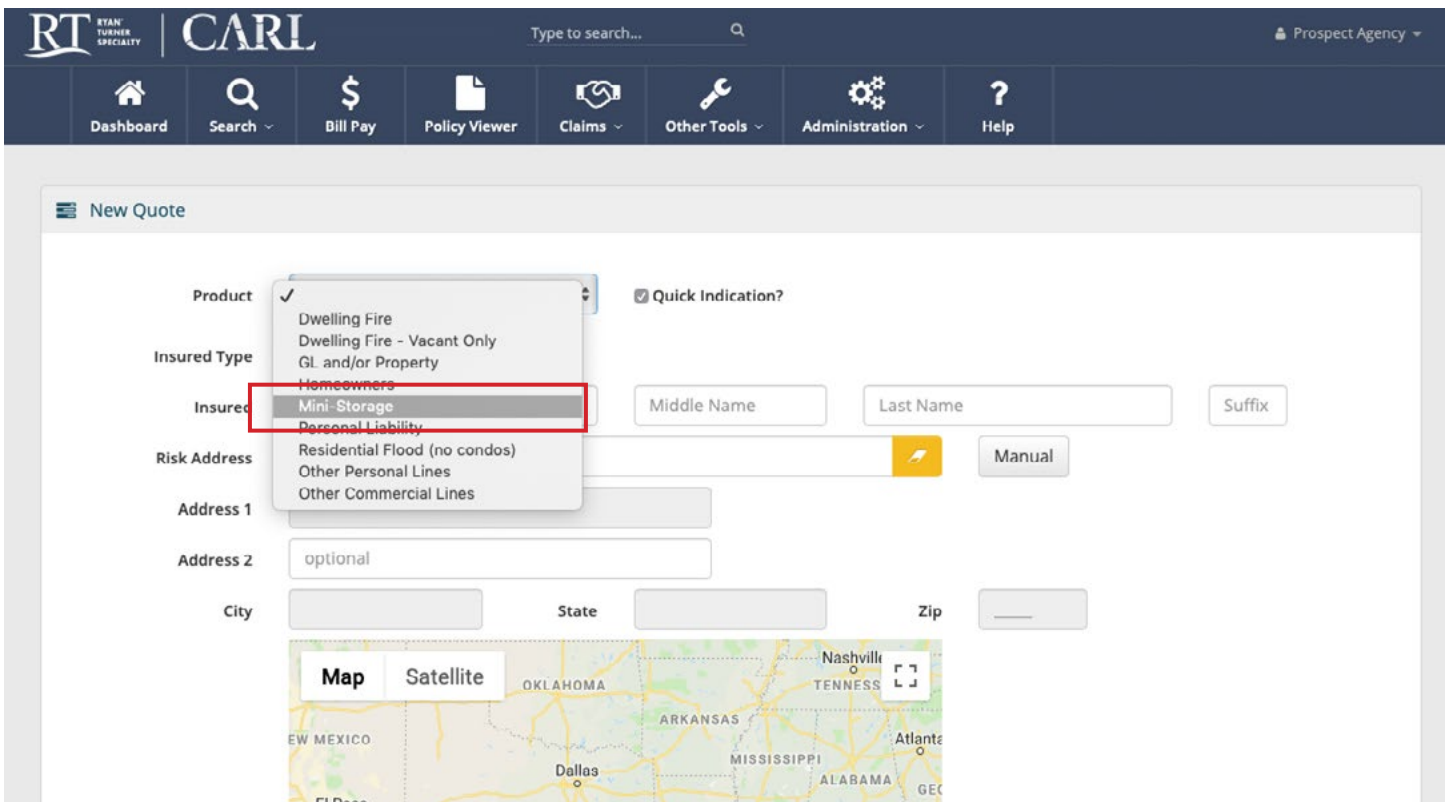
This section will discuss how to get a quick indication, how to get a quote and how to request to bind your policy.

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

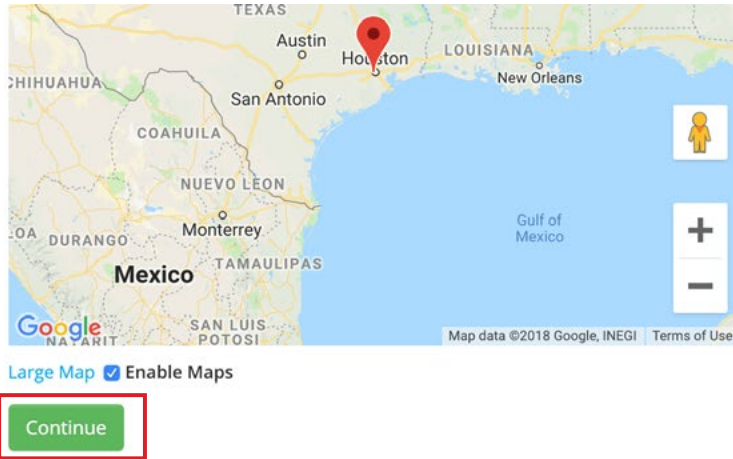


### Get a Quick Indication

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.

Application | Rate(s) | Documents | Messages MSI007936.0 status: Quick Indication

**Quote MSI007936.0 for John Doe**

Quick Indication?

Product: Mini-Storage

Effective: 12/28/2018  Term: 12 months Expiration: 12/28/2019

Reference: optional

# Losses (last 3 years): #

---

**Mini-Storage Info**

Facility Address: 3131 Eastside St, Houston, TX 77098, USA   
Harris County, 77098

Address 1: 3131 Eastside Street

Address 2: optional

City: Houston State: TX Zip: 77098

Then click Get Indication.

Is the property East of 59?  Yes  No

Units/Lockers	Unit/Locker Number	Contents Value	Type
	<input type="text" value="Unit or Locker Number"/>	<input type="text" value="\$ 0"/>	<input type="text"/>
<input type="button" value="Add Unit/Locker"/>			

Deductible  Contents Limit

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.

Application **Rate(s)** Documents Messages MSI007936.0 status: Quick Indication

Scottsdale Insurance Company

Premium Info	
Premium	\$250.00
Total Policy Fee	\$85.00
Stamping Fee	\$0.50
Surplus Lines Tax	\$16.25
<b>Total</b>	<b>\$351.75</b>
Min Earned Premium	\$100.00
Agent Commission %	10.00%
Agent Policy Fee	\$25.00

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

Monthly Payment	\$27.60
<b>Subject To</b>	
<b>Endorsements/Forms</b>	
Cover Page	<a href="#">UTS-COVPG (01-16)</a>
Personal Inland Marine Declarations	IMS-D-2 (11-06)
Forms & Endorsement Schedule	<a href="#">UTS-SP-2 (12-95)</a>
Important Notice - Texas	<a href="#">NOTS0065TX (6-15)</a>
Privacy Notice	<a href="#">NOTS0133CW (10-01)</a>
Claim Reporting Info	<a href="#">NOTX0178CW</a>

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.

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

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.

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.

## 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.

Has any company canceled or refused coverage to the applicant?  Yes  No

Units/Lockers	Unit/Locker Number	Contents Value	Type	
	4	\$ 10,000	Household	

[+ Add Unit/Locker](#)

Deductible: \$250      Contents Limit: \$ 10,000

---

**Losses**

[+ Add Loss](#)

[Save](#) [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.

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


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

Recent Quotes			
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 #	Date	Product
John Doe	<a href="#">MSQ007936.0</a>	12/28/2018	Mini-Storage
KT DF Water Damage Sublimit Msg	<a href="#">DFQ007927.0</a>	12/17/2018	Dwelling Fire
HO test	<a href="#">HOQ007903.0</a>	12/08/2018	Homeowners
KB 12 14 5 DP1VacantWaterBackupQuotedTest	<a href="#">DFQ007876.0</a>	12/14/2018	Dwelling Fire
Broadway Nat	<a href="#">DFQ007870.0</a>	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.

Application Rate(s) Documents Messages MSQ007936.0 status: Quoted

Documents for MSQ007936.0 for John Doe (Houston, TX)

Date	Type	Description	User	View	eSignature
12/28/2018 11:36 AM	quote	Scottsdale Insurance Company	esullivan@myronsteves.com		

[Upload File](#) You may also drag one file at a time from your file browser to this screen to upload it.

[Alternate Quote](#) [Review App](#)

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

094e7777-ea31-48fc-bc7b-7b45f811bccd 1 / 2

**CONTENTS IN MINI-STORAGE QUOTATION**

<p><b>Quote Prepared for</b> # PRSP P. (713) 522-1100 Prospect Agency 3131 Eastside Houston, TX 77098</p>	<p><b>Quote Prepared by</b> Eileen Sullivan P. E. esullivan@myronsteves.com</p>
---	---

<b>General Information</b>	
Quote Number: MSQ007936.0	Quote Expiration Date: 1/27/2019
Quote Date: 12/28/2018	Carrier: Scottsdale Insurance Company
Policy Term: 12 months	

<b>Insured Information</b>
Insured Name: John Doe
Mailing Address: 3131 Eastside Street, Houston, TX 77098
Facility Name: Storage
Risk Address: 3131 Eastside Street, Houston, TX 77098 US
Locker(s):

**MYRON STEVES**  
3131 Eastside, Suite 600  
Houston, Texas 77098  
P. 800.235.3817 :: F. 800.294.0851

ST ONLY

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

Application Rate(s) Documents Messages

Documents for MSQ007936.0 for John Doe (Houston, TX)

Date	Type	Description	User	V
12/28/2018 11:36 AM	quote	Scottsdale Insurance Company	esullivan@myronsteves.com	

[Upload File](#) You may also drag one file at a time from your file browser to this screen to upload it.

[Alternate Quote](#) [Review App](#)

Review the data one last time then click Create App.

Units/Lockers

Unit/Locker Number	Contents Value	Type
4	\$ 10,000	Household

Deductible \$250 Contents Limit \$ 10,000

Losses

[Alternate Quote](#) [Abort](#) [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.

Application Rate(s) Documents Messages MSQ007936.0 status: Quoted

Documents for MSQ007936.0 for John Doe (Houston, TX)

Date	Type	Description	User	View	eSignature
12/28/2018 11:53 AM	application	Mini-Storage Application	demoprsp@myronsteves.com		
12/28/2018 11:36 AM	quote	Scottsdale Insurance Company	esullivan@myronsteves.com		

[Upload File](#) You may also drag one file at a time from your file browser to this screen to upload it.

[Alternate Quote](#) [Request to Bind](#)



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

Done! Select Finish to send the completed document. **FINISH** OTHER ACTIONS ▾

🔍 🔍 ⬇️ 🗑️ ⓘ

**Explain all "Yes" responses in Remarks.**

Is property located within one mile of a coast? Yes  No

Will any property be exhibited? Yes  No

Is any property used professionally/commercially? Yes  No

Did any loss occur during the last three years? Yes  No


Has any company canceled or refused coverage to the applicant? Yes  No

Remarks \_\_\_\_\_

**FAIR CREDIT REPORTING ACT NOTICE:** This notice is given to comply with Federal Fair Credit Reporting Act (Public law 91-508) and any other state law which is applicable as part of our underwriting procedure. A routine inquiry may be made which will provide information concerning character, general reputation, personal characteristics and mode of living. Upon your request, additional in-formation as to nature and scope of the report will be provided.

**FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not applicable to Nebraska, Oregon or Vermont applicants)

APPLICANT'S SIGNATURE: Required - Signature Applied \_\_\_\_\_ DATE: \_\_\_\_\_

AGENT'S SIGNATURE: 
Designed by  
  
313526A37C376F2
 \_\_\_\_\_

MSQ007936.0

application\_5c2650eca9a7540fddc8a1ba\_52a964797cf8e100000000a\_0\_1.pdf 1 of 1

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

☰ Documents for MSQ007936.0 for John Doe (Houston, TX)

Date	Type	Description	User	View	eSignature
12/28/2018 11:53 AM	application	Mini-Storage Application	demoprsp@myronsteves.com		Sent
12/28/2018 11:36 AM	quote	Scottsdale Insurance Company	esullivan@myronsteves.com		

Upload File You may also drag one file at a time from your file browser to this screen to upload it.

Alternate Quote
Request to Bind

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

#### Recent Issued Policies

Policy	Customer	Process Date	Type
<a href="#">DLS0000165</a>	KT PLiab Cancel Mid-term	05/14/2019	PL
<a href="#">RF0001063</a>	KT Flood MEP test endt old pol	05/14/2019	PL
<a href="#">RF0001060</a>	KT Flood MEP test	05/14/2019	PL
<a href="#">IMS0000971</a>	KT MEP test	05/14/2019	PL
<a href="#">IMS0000847</a>	KT Copy After Issued	05/14/2019	PL

#### Binder Requests

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.

05/14/2019	KB 5 14 1 Test	<a href="#">DFQ001246.0</a>	Dwelling Fire	Prospect Insurance Agency
04/27/2018	KT Alt Quote Flood Test	<a href="#">RFQ000824.0</a>	Residential Flood	Prospect Agency
10/20/2017	KT Flood Release Test	<a href="#">RFQ000726.0</a>	Residential Flood	Prospect Agency
09/01/2017	KT MS Release Test 082517	<a href="#">MSQ000676.0</a>	Mini-Storage	Prospect Agency

#### Quote Requests

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.

Date	Customer	Quote #	Product	Underwriter
07/22/2019	KT MS Grid Test	<a href="#">MSA001353.0</a>	Mini-Storage	<a href="#">Keila Teague</a>

#### Completed Binders

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.

Date	Customer	Quote #	Product	Agent
07/01/2019	Tyler TEST	<a href="#">DFQ001335.1</a>	Dwelling	Prospect Insurance

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

<a href="#">RF0001060</a>	KT Flood MEP test	05/14/2019	PL
<a href="#">IMS0000971</a>	KT MEP test	05/14/2019	PL
<a href="#">IMS0000847</a>	KT Copy After Issued	05/14/2019	PL

10/20/2017	KT Flood Release Test	<a href="#">RFQ000726.0</a>	Residential Flood	Prospect Agency
09/01/2017	KT MS Release Test 082517	<a href="#">MSQ000676.0</a>	Mini-Storage	Prospect Agency

#### Quote Requests

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.

Date	Customer	Quote #	Product	Underwriter
07/22/2019	KT MS Grid Test	<a href="#">MSA001353.0</a>	Mini-Storage	<a href="#">Keila Teague</a>
04/24/2019	Jimenez Bakery & Restaurant	<a href="#">CLA000228.0</a>	GL and/or Property	<a href="#">Ron Young</a>
03/15/2019	agent start quote test zk	<a href="#">CLI000218.0</a>	GL and/or Property	<a href="#">Eric Odell</a>
03/15/2019	Harry's Dwelling Demo	<a href="#">CLI000217.0</a>	GL and/or Property	<a href="#">Zak Krauss</a>

#### Completed Binders

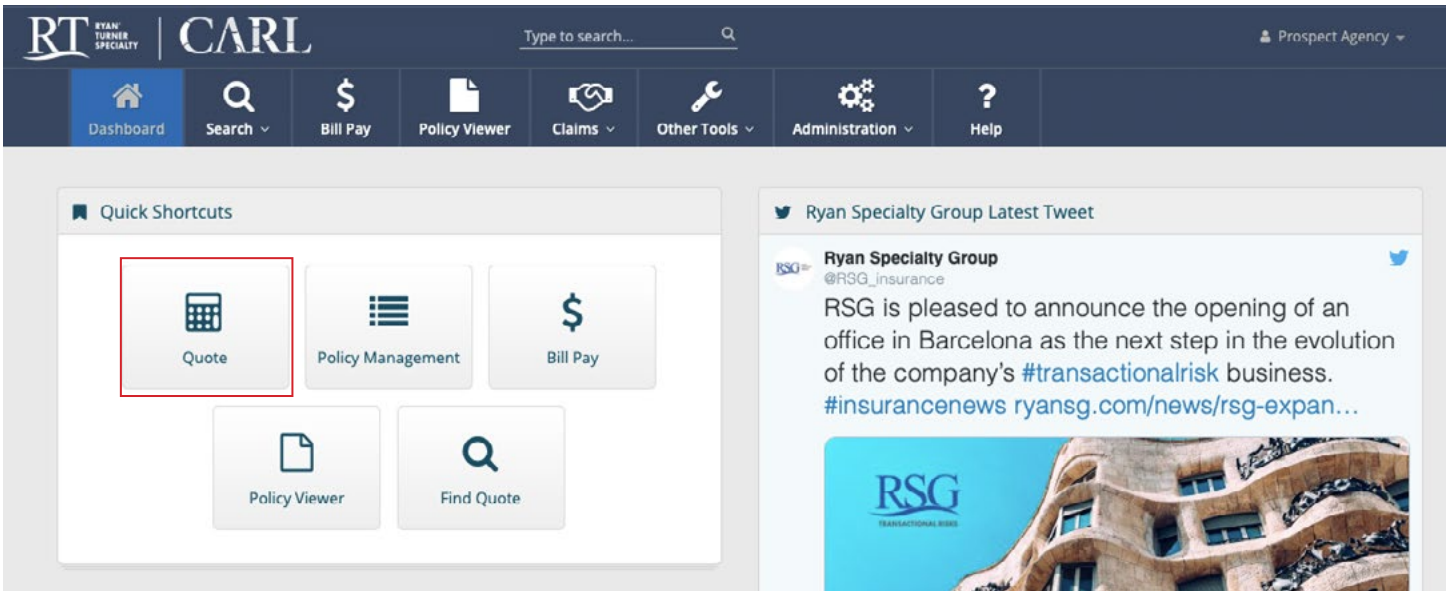
This is not a complete list as only risks in CARL will display. Currently only Contents in Ministorage, Personal Liability, Residential Flood and Vacant Dwelling.

Date	Customer	Quote #	Product	Agent
07/01/2019	Tyler TEST POLICY	<a href="#">DFQ001335.1</a>	Dwelling Fire	Prospect Insurance Agency
05/08/2019	Mike DF Test	<a href="#">DFQ001240.0</a>	Dwelling Fire	Prospect Insurance Agency
02/27/2019	Ting test binding	<a href="#">MSQ001169.0</a>	Mini-Storage	Prospect Insurance Agency
01/23/2019	Forms Test3	<a href="#">DFQ001015.28</a>	Dwelling	Prospect Agency

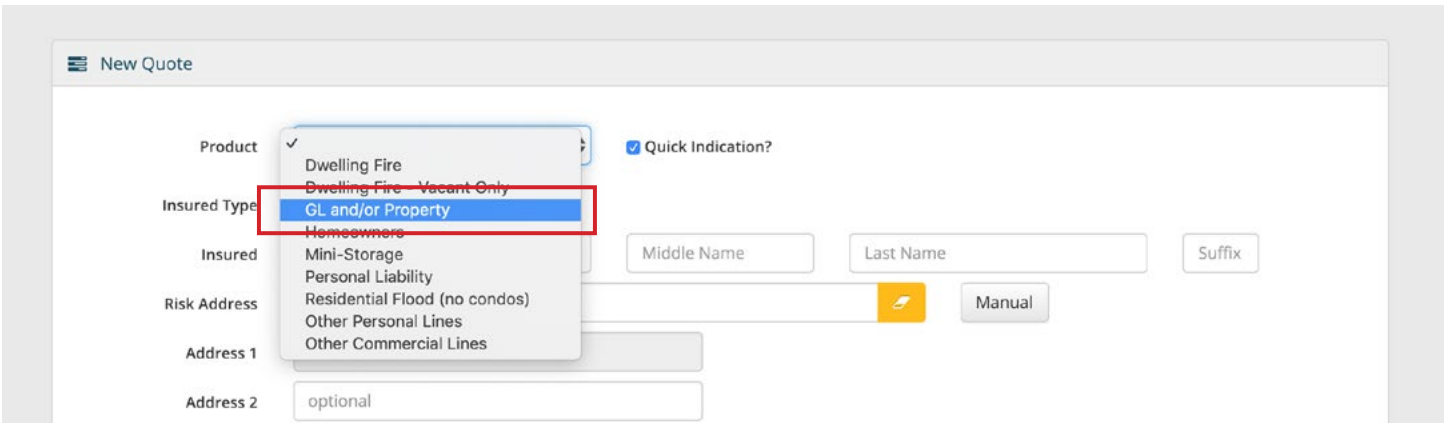
From here the underwriter will issue your policy. The policy then moves into the Recent Issued Policies box. It won't appear immediately but will appear by the next business day.

## Online Comparative Rating – Commercial Lines Quoting

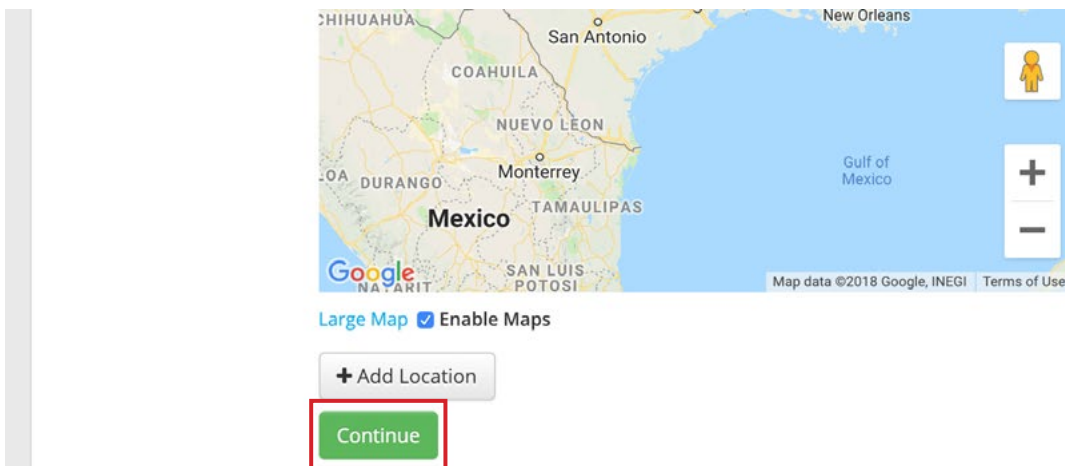
To access the CARL Comparative Rater, click on the Quote button from the Quick Shortcuts menu.



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.

Central Station Fire Alarm  No  Yes

Fully Sprinklered  No  Yes

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Please select all that apply:

Aluminum Wiring - Pigtailed

Save 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.

**LLOYDS**  Certain Underwriters At Lloyds - 11111 (A.M.Best: A)

<p><b>Total Premium</b> <b>\$709</b></p> <p><b>GL:</b> <span style="color: red;">N/A - Contact U/W</span></p> <p>Property: \$500.00 Policy Fee: \$175.00 Stamping Fee: \$1.01 Surplus Tax: \$32.74</p>	<p>Premium Info <small>See details</small></p> <p>Coverage Info <small>See details</small></p> <p>Endorsements <small>See details</small></p>	<p>Location 1 / 1 (0311) <small>See details</small> <b>0.732</b></p>
--	---	--

**Catlin** (A.M.Best: A)

<p><b>Total Premium</b> <b>\$2,637</b></p> <p>Limits: 1M / 2M GL Deductible: \$250.00</p> <p><b>GL:</b> \$1,511.00 <b>Property:</b> <span style="color: red;">\$750.00</span> Policy Fee: \$250.00 Stamping Fee: \$3.77 Surplus Tax: \$121.78</p>	<p>Premium Info <small>See details</small></p> <p>Coverage Info <small>See details</small></p> <p>Endorsements <small>See details</small></p>	<p>Classification (60010) <small>See details</small> <b>50.370</b></p> <p>Location 1 / 1 (0311) <small>See details</small> <b>1.000</b></p>
---	---	---

**Burlington** (A.M.Best: A)

**Burlington Error Message:**

*ErrorId:i2chofCQRY - There was a Server Error, your request could not be completed - Object reference not set to an instance of an object.*

*The carrier did not return any supported GL classifications*

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.

Markel (A.M.Best: A)

**Market Error Message:**  
*(500) Internal Server Error*

Scottsdale Insurance Company (A.M.Best: A+)

<b>Total Premium</b> <b>\$3,780</b>	Limits: 1M / 2M GL Deductible: \$250.00	Premium Info <small>See details</small>	Classification (60010) <small>See details</small> <b>95.000</b>
GL: \$2,850.00	Property: \$500.00	Coverage Info <small>See details</small>	Location 1 / 1 (0311) <small>See details</small> <b>1.400</b>
Policy Fee: \$250.00	Stamping Fee: \$5.40	Endorsements <small>See details</small>	
Surplus Tax: \$174.60			

Save   Get Indication   Alternate Indication   **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.

**Request Quote?**

Please submit any supporting applications, loss runs or other documents that will help us prepare your quote.

Message

File Name  **Browse**

File Description

Cancel   **Request Quote**

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

Application   Rate(s)   **Documents**   Messages 1   CLA000832.0 status: Quote Requested

Documents for CLA000832.0 for Myron Steves and Company

Date	Type	Description	User	View	eSignature
12/28/2018 2:03 PM	attachment	app	demoprsp@myronsteves.com		

[Upload File](#) You may also drag one file at a time from your file browser to this screen to upload it.

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

**COMMERCIAL INSURANCE APPLICATION**  
**APPLICANT INFORMATION SECTION**

DATE (MM/DD/YYYY): 10/03/2017

**AGENCY:** Prospect Agency, 3131 Eastside, Suite 600, Houston, TX 77098

**CONTACT:** Demo Prospect

**PHONE:** (713) 524-1100

**FAX:** (800) 294-0851

**E-MAIL:** kleague@myronsteves.com

**ADDRESS:** [Redacted]

**CODE:** PRSP    **SUBCODE:** [Redacted]

**AGENCY CUSTOMER ID:** [Redacted]

**CARRIER:** [Redacted]    **NAIC CODE:** [Redacted]

**COMPANY POLICY OR PROGRAM NAME:** [Redacted]    **PROGRAM CODE:** [Redacted]

**POLICY NUMBER:** [Redacted]

**UNDERWRITER:** [Redacted]    **UNDERWRITER OFFICE:** [Redacted]

**STATUS OF TRANSACTION:** [Redacted]

**QUOTE:**     **ISSUE POLICY:**     **RENEW:**

**BOUND (Give Date and/or Attach Copy):**     **CHANGE:**     **DATE:** [Redacted]    **TIME:** [Redacted]    **AM/PM:** [Redacted]

**CANCEL:**

**LINES OF BUSINESS:**

INDICATE LINES OF BUSINESS	PREMIUM	INDICATE LINES OF BUSINESS	PREMIUM	INDICATE LINES OF BUSINESS	PREMIUM
<input type="checkbox"/> BOILER & MACHINERY	\$	<input type="checkbox"/> CYBER AND PRIVACY	\$	<input type="checkbox"/> YACHT	\$
<input type="checkbox"/> BUSINESS AUTO	\$	<input type="checkbox"/> FIDUCIARY LIABILITY	\$		\$
<input type="checkbox"/> BUSINESS OWNERS	\$	<input type="checkbox"/> GARAGE AND DEALERS	\$		\$
<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	\$	<input type="checkbox"/> LIQUOR LIABILITY	\$		\$
<input type="checkbox"/> COMMERCIAL INLAND MARINE	\$	<input type="checkbox"/> MOTOR CARRIER	\$		\$
<input checked="" type="checkbox"/> COMMERCIAL PROPERTY	\$	<input type="checkbox"/> TRUCKERS	\$		\$

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.

Quote Requests					
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.					
Date	Customer	Quote #	Product	Underwriter	
12/28/2018	Myron Steves and Company	<a href="#">CLA000832.0</a>	GL and/or Property		10/30/2018   KB 10 30 4 Test <a href="#">DFQ007635.0</a> Dwelling Fire   Prospect Agency
12/26/2018	Myron Steves and Company	<a href="#">CLA000825.0</a>	GL and/or Property		10/30/2018   KB 10 30 2 Test DP1 UNIC <a href="#">DFQ007633.0</a> Dwelling Fire   Prospect Agency
12/20/2018	zk test 7	<a href="#">CLA000817.0</a>	GL and/or Property	<a href="#">Zak Krauss</a>	10/09/2018   KB 10 9 2 Test <a href="#">DFQ007528.1</a> Dwelling Fire   Prospect Agency
					10/05/2018   KB 10 5 2 Test <a href="#">PLQ007515.0</a> Personal Liability   Prospect Agency
					10/04/2018   KB 10 4 7 Test <a href="#">MSQ007512.0</a> Mini-Storage   Prospect Agency
					10/04/2018   KB 10 4 6 Test <a href="#">DFQ007511.0</a> Dwelling Fire   Prospect Agency

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	<a href="#">CLQ000804.0</a>	12/17/2018	GL and/or Property
Myron Steves Commercial	<a href="#">CLQ000787.0</a>	12/05/2018	GL and/or Property
Myron Steves Commercial	<a href="#">CLQ000780.0</a>	11/29/2018	GL and/or Property
KT DF Water Damage Sublimit Msg	<a href="#">DFQ007927.0</a>	12/17/2018	Dwelling Fire
HO test	<a href="#">HOQ007903.0</a>	12/08/2018	Homeowners

### Request a Binder

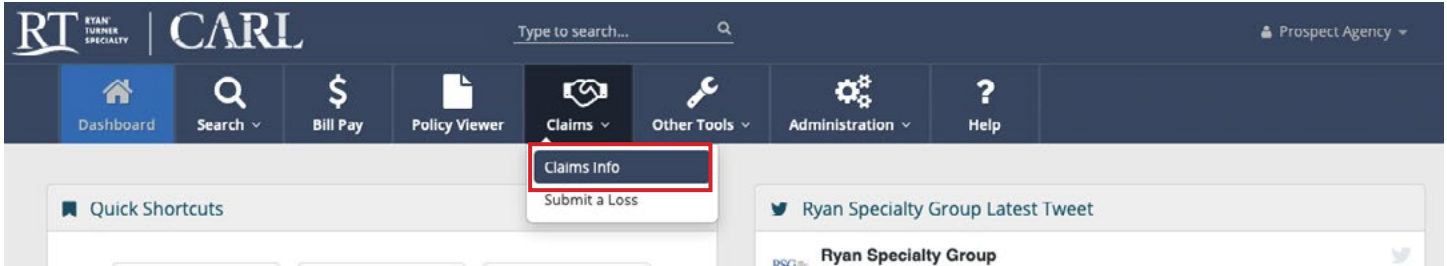
Once your application is in the quoted stage, you can request to bind. Send your signed application and any required forms to your underwriter and request to bind. Eventually agents will have the ability to request to bind from inside CARL (this is already available for Personal Lines). We will notify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

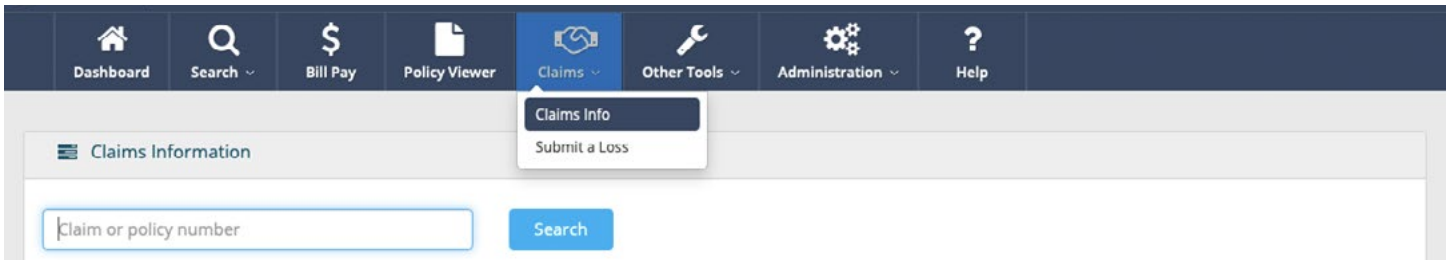


# Claims Status

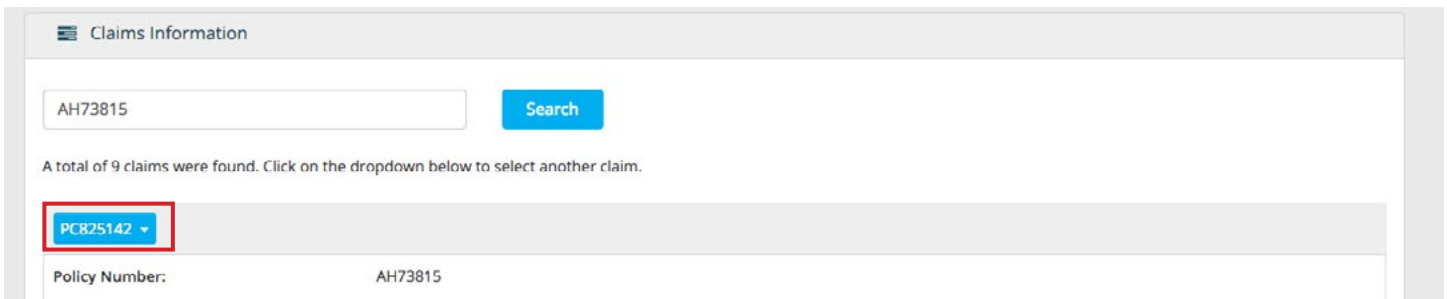
To view a summary of claim information, select the Claims tab, then Claims Info in the drop-down.



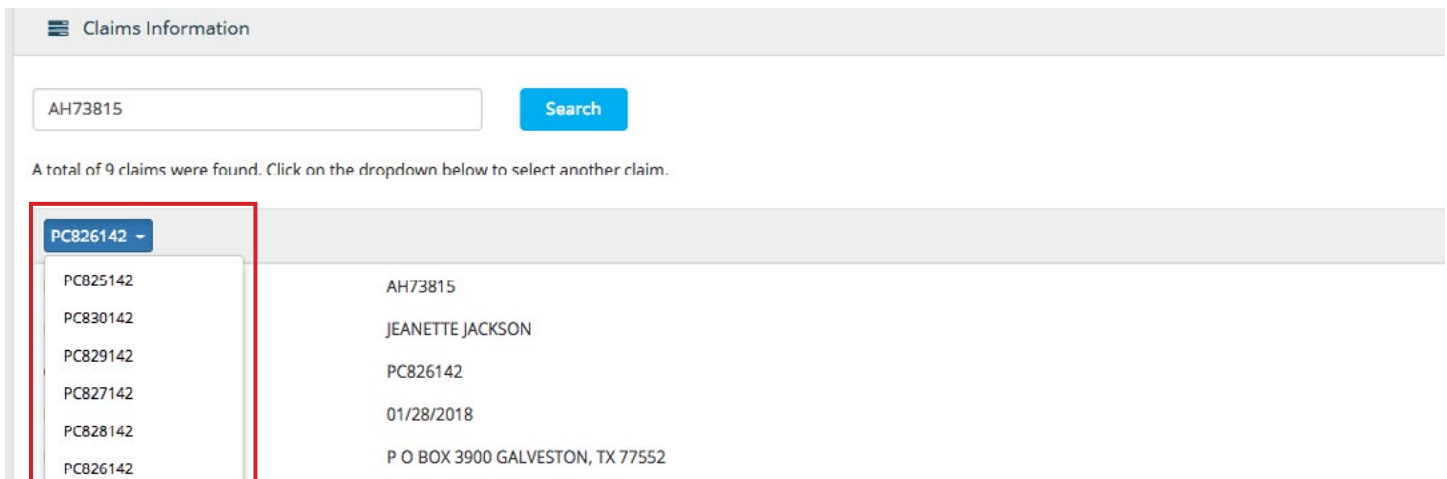
You can search for a claim by either the policy number or the claim number.



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

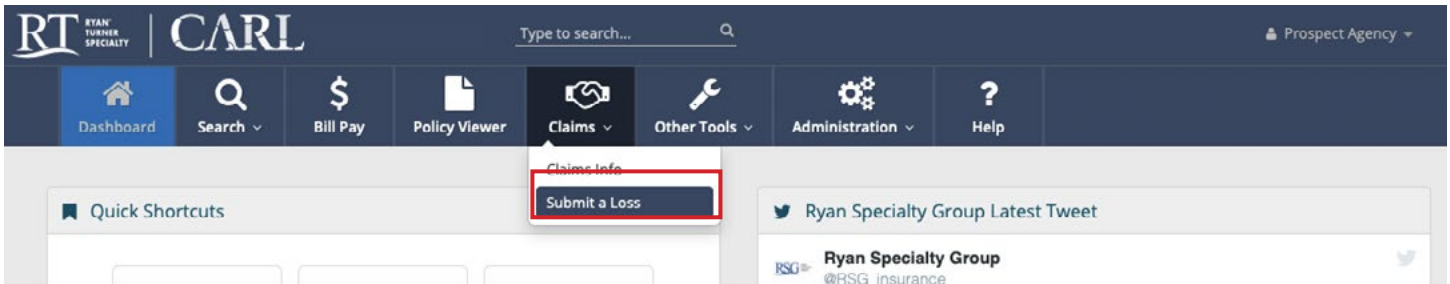


Select the claim number button to view all claims available.



## 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**.

The 'Submit a Loss' form is displayed. It has two input fields: 'Policy Number' with the value 'VA0000097' and 'Date of Loss' with the value '07/20/2018'. A blue 'Continue' button is located below the fields and is highlighted with a red box.

An online form will appear with some data already populated.

The online form is divided into two main sections: 'Policy' and 'Agency'.  
**Policy Section:**  
 - Policy Number: VA0000097  
 - Date of Loss: 7/20/2018  
 - Company: Miller Insurance Services LLP  
 - Time of Loss: 12 : 00 PM  
**Agency Section:**  
 - Agency: Prospect Insurance Agency  
 - Code: PRSP  
 - Address 1: 3131 eastside.st.adsfadsfsad  
 - Address 2: (empty)  
 - City: Manvel  
 - State: TX  
 - Zip: 77578  
 - Contact: Prospect Agency  
 - Phone: (713) 522-1100  
 - Email: demoprsp@myronsteves.com

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

**Location of Loss**

Location Address 1

Location Address 2

City  State  Zip

County  Country

**Loss**

Kind of Loss  Fire  Lightning  Flood  
 Theft  Hail  Wind  
 Other (Specify)

Loss Description

Loss Reported By  Loss Reported To

Loss reported by = Name of insured filing claim

Loss Reported To = Agent name (your name)

Loss Reported By  Loss Reported To

[Submit](#)

Click Submit.

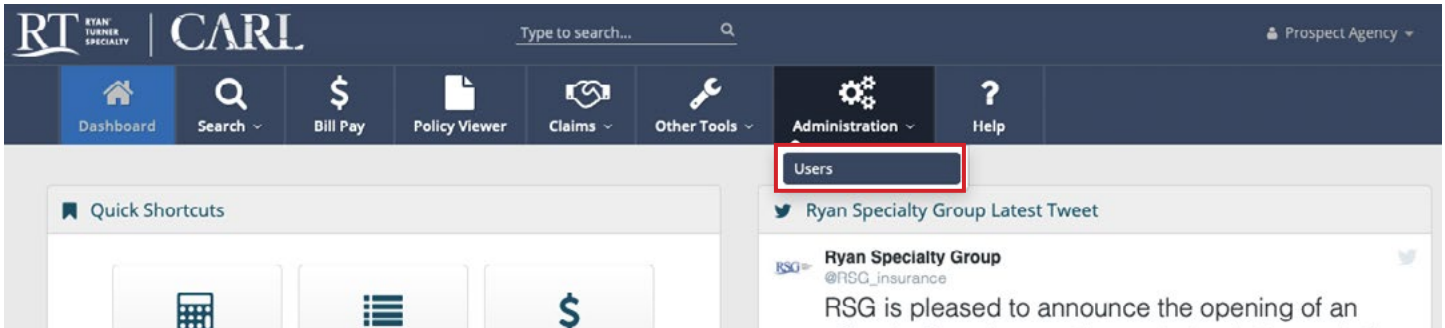
A message will pop up that provides your claim number and acknowledges that the claim has been submitted. Make note of the claim number to use as reference. You will also receive an email with a copy of the completed loss notice.



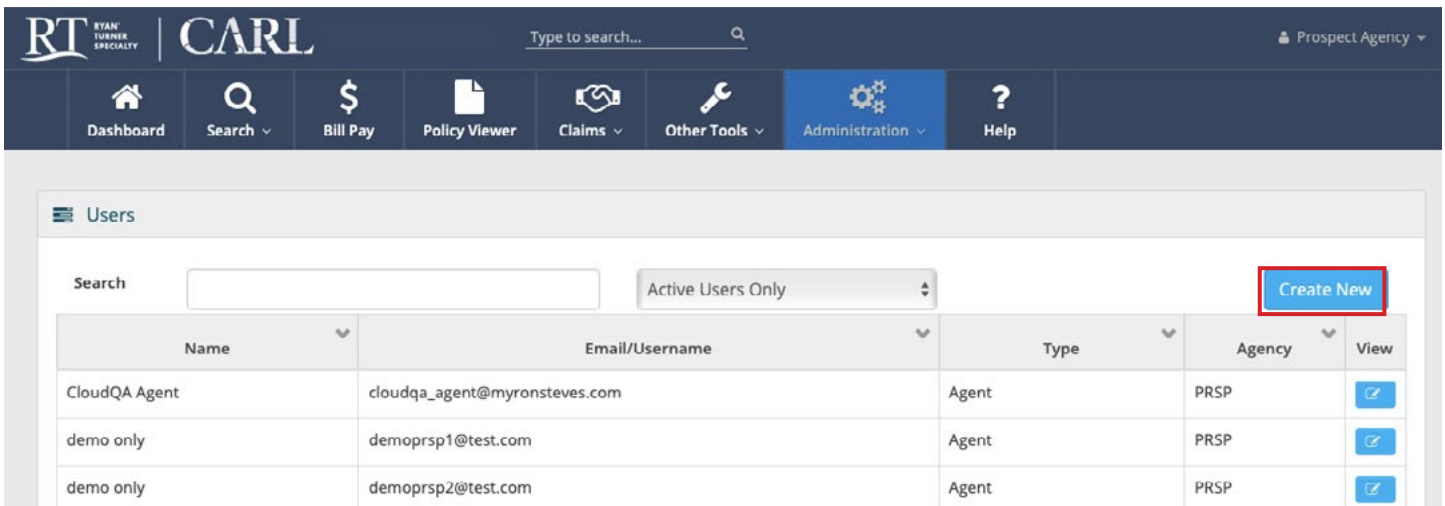
If your policy is with a carrier that takes claims direct, a pop-up window with the claims contact information will appear. You will need to contact the carrier to submit your claim.

## To Add/Remove Users

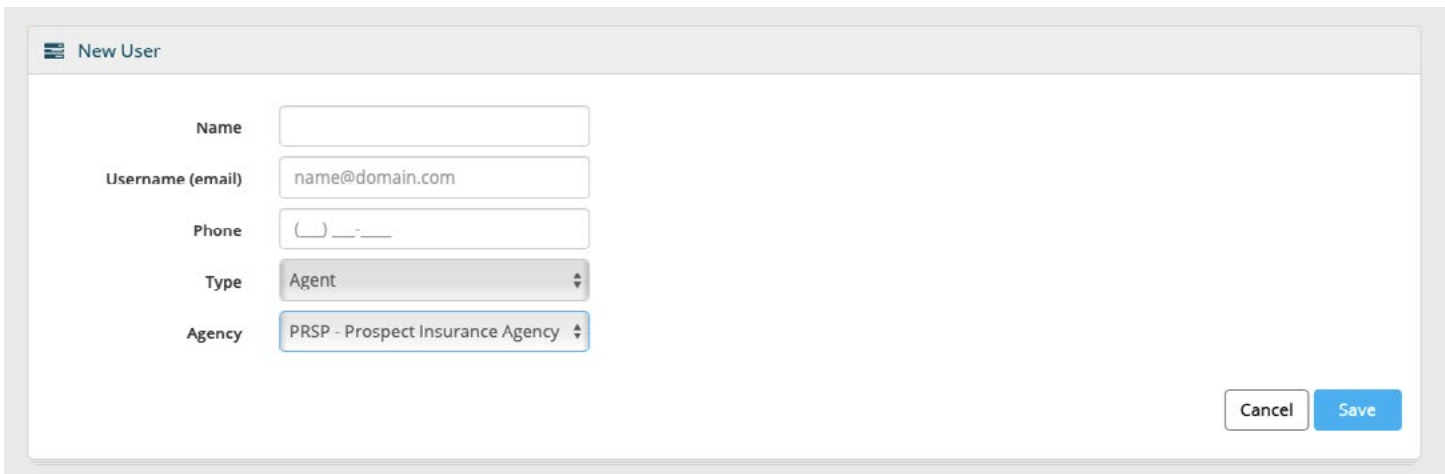
To Add/Remove Users, select the **Administration** tab, then **Users**.



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**.

**Edit User** Reset Password

Name: demo only

Username (email): demoprsp1@test.com

Status:  Active  Disabled

Phone: ( ) - -

Type: Agent

Agency: PRSP - Prospect Insurance Agency

Permissions:  Agent Admin  Bill Pay

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

Search:  Active Users Only Create New

Name	Email/Username	Type	Agency	View
CloudQA Agent	cloudqa_agent@myronsteves.com	Agent	PRSP	<input type="button" value="View"/>
demo only	demoprsp1@test.com	Agent	PRSP	<input type="button" value="View"/>
demo only	demoprsp2@test.com	Agent	PRSP	<input type="button" value="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.

**Edit User** Reset Password

Name: demo only

Username (email): demoprsp1@test.com

Status:  Active  Disabled

Phone: ( ) - -

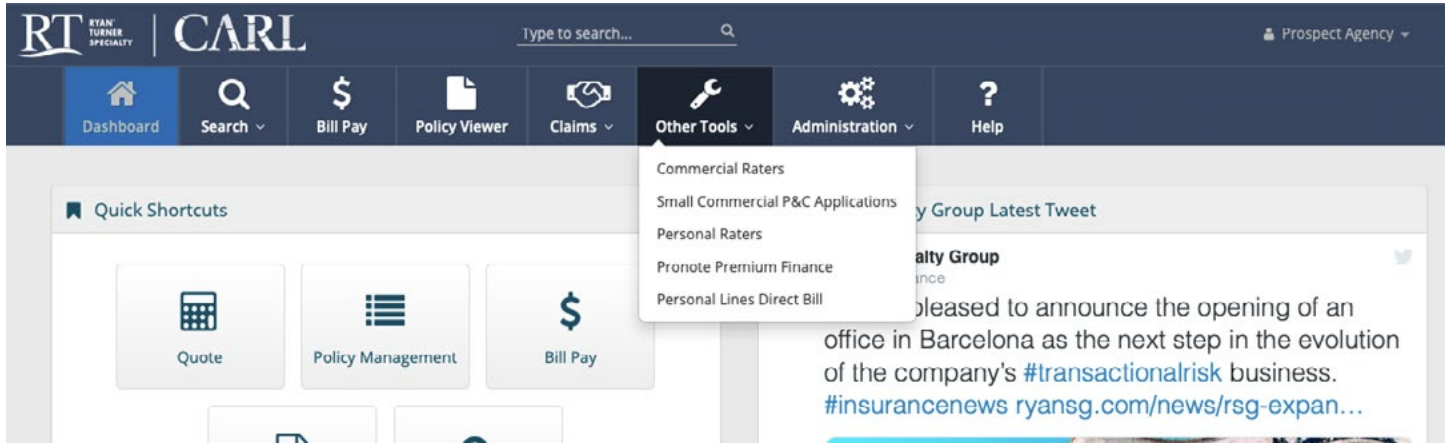
Type: Agent

Agency: PRSP - Prospect Insurance Agency

Permissions:  Agent Admin  Bill Pay

## 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.

**Other Commercial Lines Raters**

**Underwriter Contacts**

Main Phone: [\(800\) 392-1604](tel:(800)392-1604)

Main Fax: [\(800\) 294-0851](tel:(800)294-0851)

Main Email: [submissions@myronstev.es.com](mailto:submissions@myronstev.es.com)

**Multi-Lines Underwriters**

Barbara Murray	<a href="tel:(214)545-6717">(214) 545-6717</a>
Delores Moreno	<a href="tel:(512)532-5502">(512) 532-5502</a>
Melinda Rodriguez	<a href="tel:(210)678-3188">(210) 678-3188</a>
Myra Parker	<a href="tel:(713)351-8397">(713) 351-8397</a>
Regina Cuellar	<a href="tel:(512)532-5507">(512) 532-5507</a>
Thelma Vincent	<a href="tel:(713)351-8415">(713) 351-8415</a>

**Healthcare**

Heidi Echelberger, Broker	<a href="tel:(713)351-8262">(713) 351-8262</a>
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**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.*

- [1-4 Family Dwellings \(Commercial Lines\)](#)
- [Allied Health](#)
- [Apartments](#)
- [Artisan/Trade Contractors](#)
- [Beauty/Nail Salon/Barber Shop](#)
- [Child Care - Commercial](#)
- [Clothing Store](#)
- [Commercial Umbrella/Excess Liability](#)
- [Community Association Professional Liability](#)
- [Concessionaire and Vendor](#)
- [Condo Mini](#)
- [Contractor's Equipment](#)
- [Convenience Stores/Delicatessens/Grocery](#)
- [Cyber Liability and Data Security Plus](#)
- [Electronic Store](#)
- [Employment Practices Liability](#)
- [Fitness Centers](#)

**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](#)

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**Virtual MGA**  
Obtain instant indications for Homeowners, Dwelling Fire, Condos and Tenant Homeowners  
[Rating Login](#)

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**USLI**

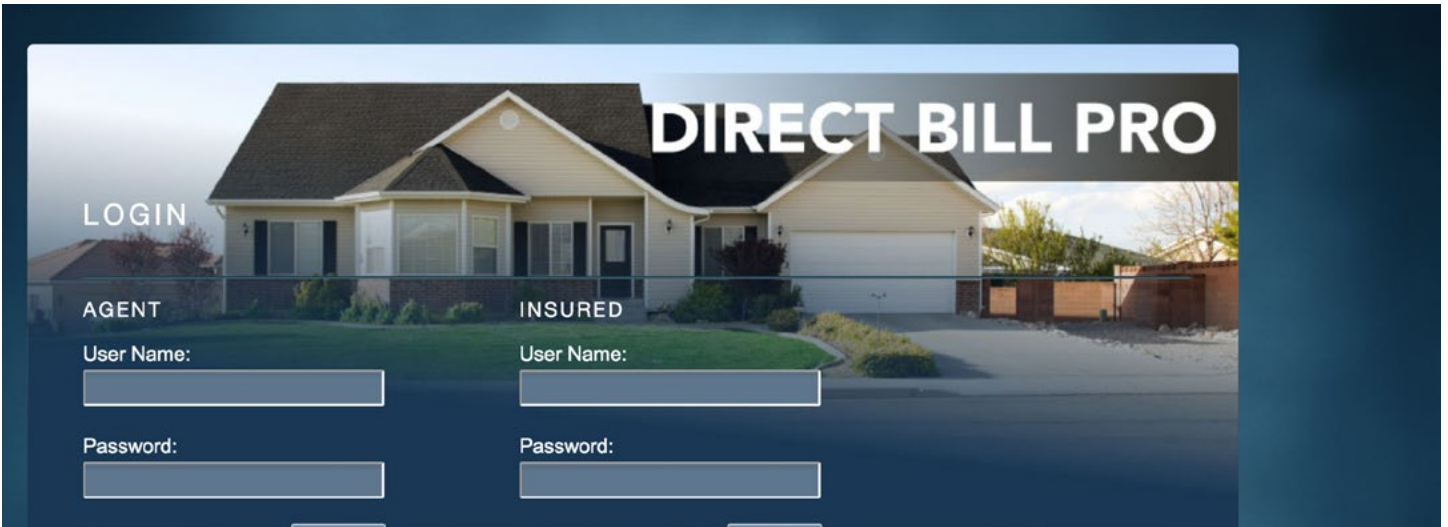
- [1-4 Family Dwellings \(Personal\)](#)
- [1-4 Family Dwellings \(Personal New – GA, IL, IN, OH, PA, VA\)](#)
- [Comprehensive Personal Liability\(CPL\)](#)
- [Condo/Renters](#)
- [Personal Umbrella](#)
- [Excess Comprehensive Personal Liability](#)
- [Excess Personal Umbrella](#)
- [Home Based Business](#)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

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**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).

The screenshot shows a PDF viewer interface with a menu bar (File, Home, Edit, View, Comment, Advanced Processing, Security, Forms, Help) and a toolbar with various tools like Extract, Insert, Rotate, Headers and Footers, Watermarks, Destinations, Bookmarks, Document Assembly, Favorites, Scan, Redact, Make PDF Searchable, Compare, Optimize, Split, and Search.

The main content is an ACORD Commercial Insurance Application form, specifically the Applicant Information Section. The form includes the following fields:

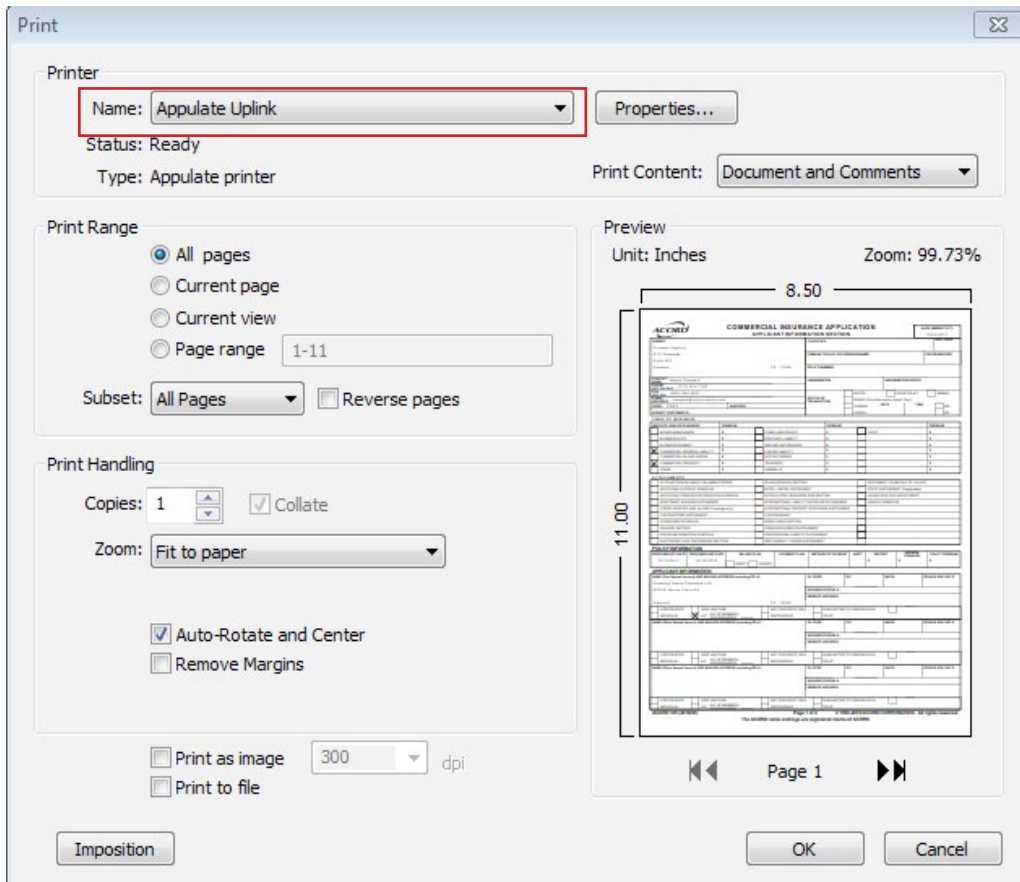
- AGENCY:** Prospect Agency, 3131 Eastside, Suite 600, Houston, TX 77098
- CARRIER:** (Empty)
- NAIC CODE:** (Empty)
- COMPANY POLICY OR PROGRAM NAME:** (Empty)
- PROGRAM CODE:** (Empty)
- POLICY NUMBER:** (Empty)
- CONTACT NAME:** Demo Prospect
- PHONE (A/C No. Ext.):** (713) 524-1100
- FAX (A/C No.):** (800) 294-0851
- E-MAIL ADDRESS:** kteague@myronstevens.com
- CODE:** PRSP
- SUBCODE:** (Empty)
- AGENCY CUSTOMER ID:** (Empty)
- UNDERWRITER:** (Empty)
- UNDERWRITER OFFICE:** (Empty)
- STATUS OF TRANSACTION:**
  - QUOTE
  - BOUND (Give Date and/or Attach Copy):
  - CHANGE
  - CANCEL
  - ISSUE POLICY
  - RENEW
  - DATE
  - TIME
  - AM
  - PM

**DATE (MM/DD/YYYY):** 10/03/2017

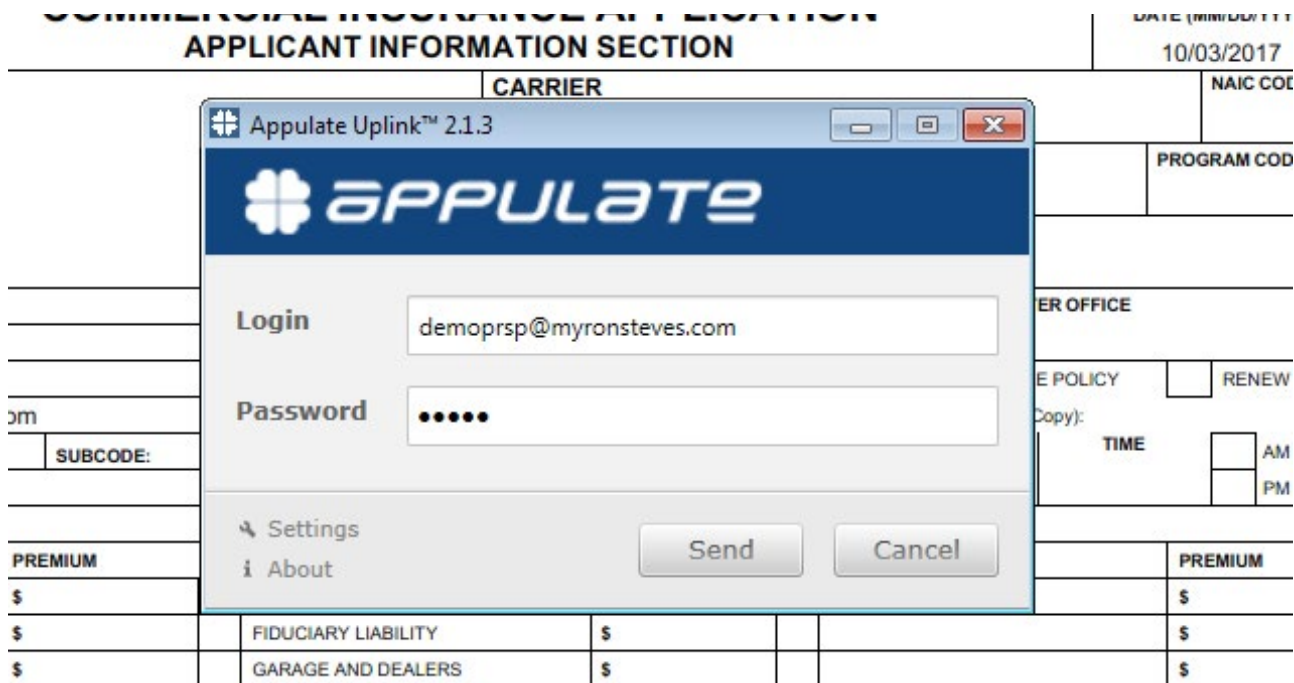
**LINES OF BUSINESS:**

INDICATE LINES OF BUSINESS	PREMIUM	INDICATE LINES OF BUSINESS	PREMIUM	INDICATE LINES OF BUSINESS	PREMIUM
<input type="checkbox"/> BOILER & MACHINERY	\$	<input type="checkbox"/> CYBER AND PRIVACY	\$	<input type="checkbox"/> YACHT	\$
<input type="checkbox"/> BUSINESS AUTO	\$	<input type="checkbox"/> FIDUCIARY LIABILITY	\$		\$
<input type="checkbox"/> BUSINESS OWNERS	\$	<input type="checkbox"/> GARAGE AND DEALERS	\$		\$
<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	\$	<input type="checkbox"/> LIQUOR LIABILITY	\$		\$
<input type="checkbox"/> COMMERCIAL INLAND MARINE	\$	<input type="checkbox"/> MOTOR CARRIER	\$		\$

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.

**APPULATE**

### Submission - Amazing Grace Childcare, LLC

Please select and click "Send" to forward your submission to the desired destination.

Appulate  
 Directly to Your Market(s)

Check All

Myron Steves [View XML](#) [Options](#)

Myron Steves Testing [View XML](#) [Options](#)

[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.

Application Documents Messages CLI000422.0 status: Quick Indication

#### Quote CLI000422.0 for Amazing Grace Childcare, LLC (Edcouch, TX)

Quick Indication?

Product:

Effective:  Term:  Expiration:

Reference:

---

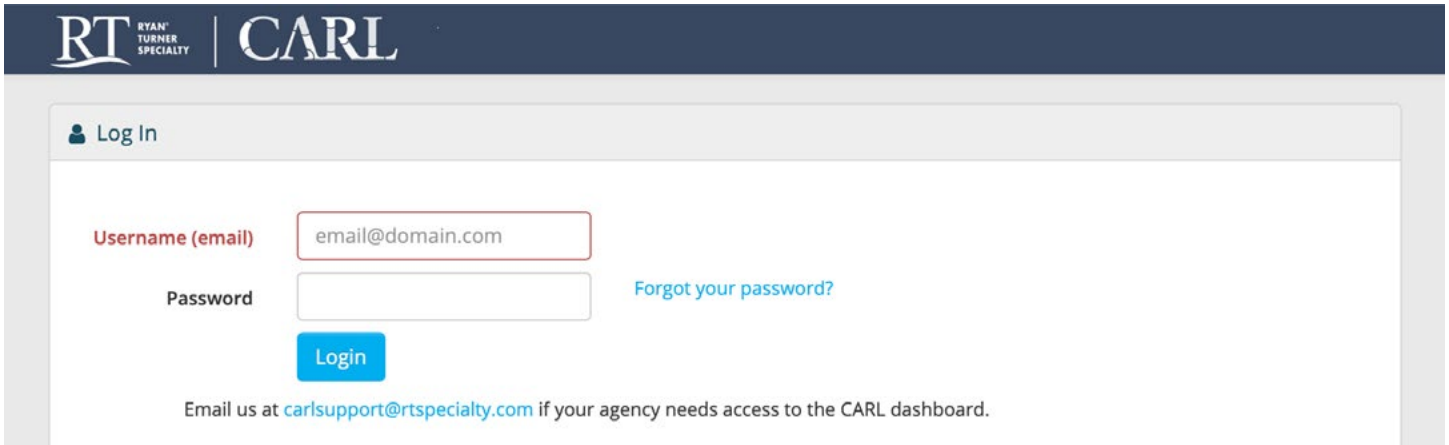
#### Insured Info

Insured Type:

Company/Org. Name:

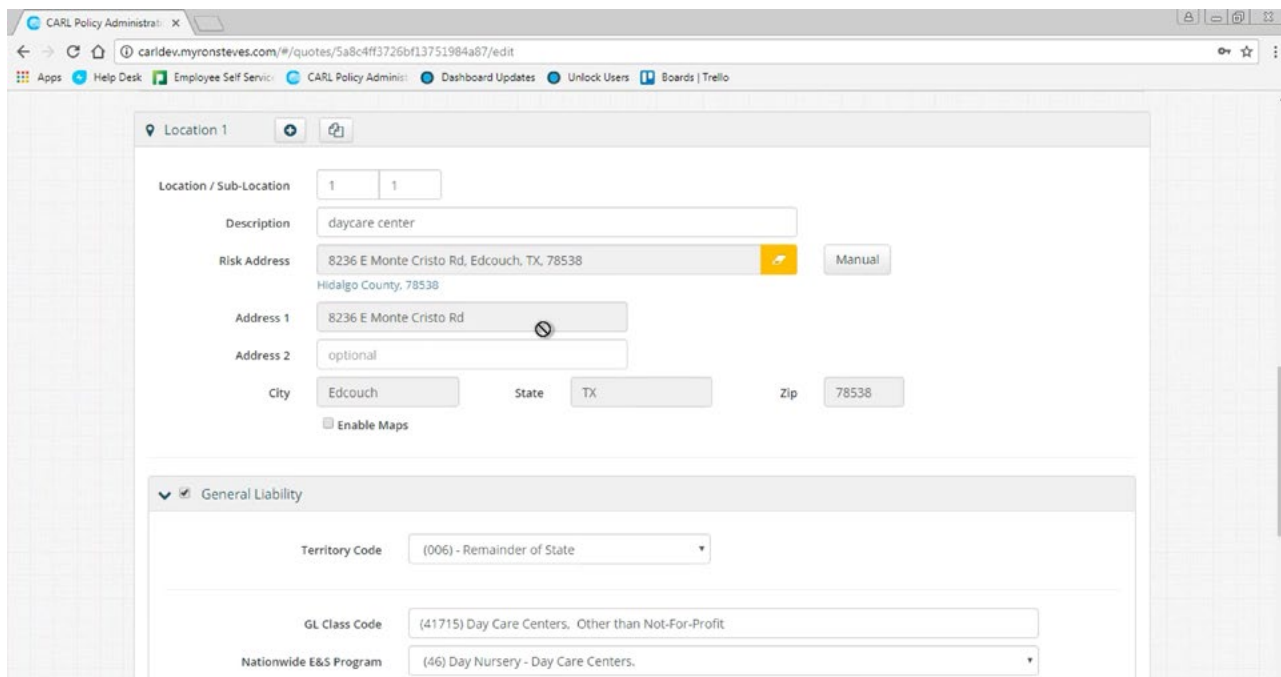
Business Start Year:

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

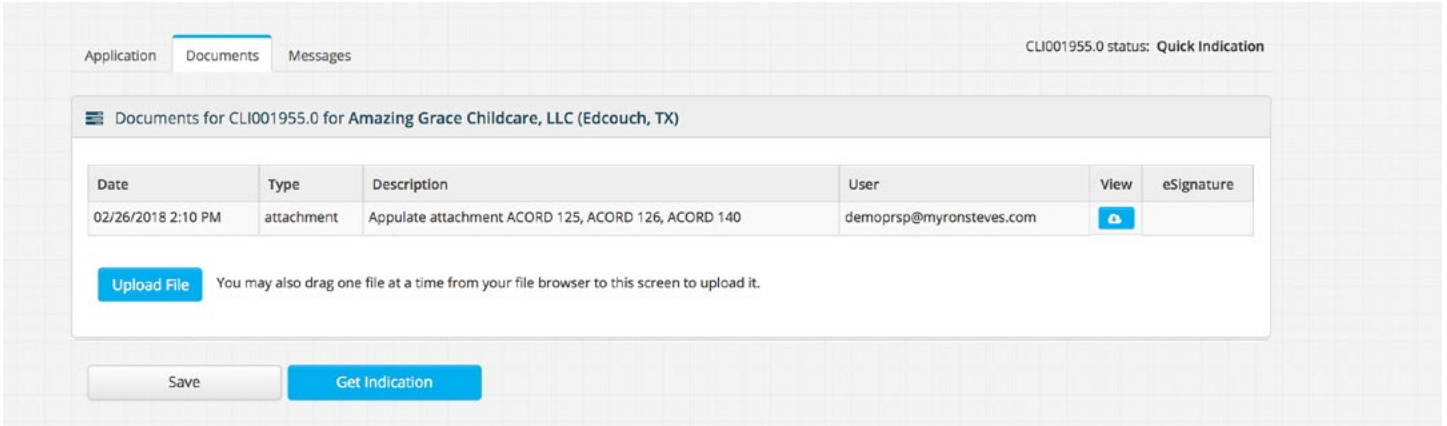


7. Once you are logged in and viewing your application, review all information to ensure it pulled in correctly. The information must be reviewed for accuracy. Occasionally, Appulate cannot recognize certain data, so it will not be able bring it over or can bring it over incorrectly.

8. Fill in any missing data.



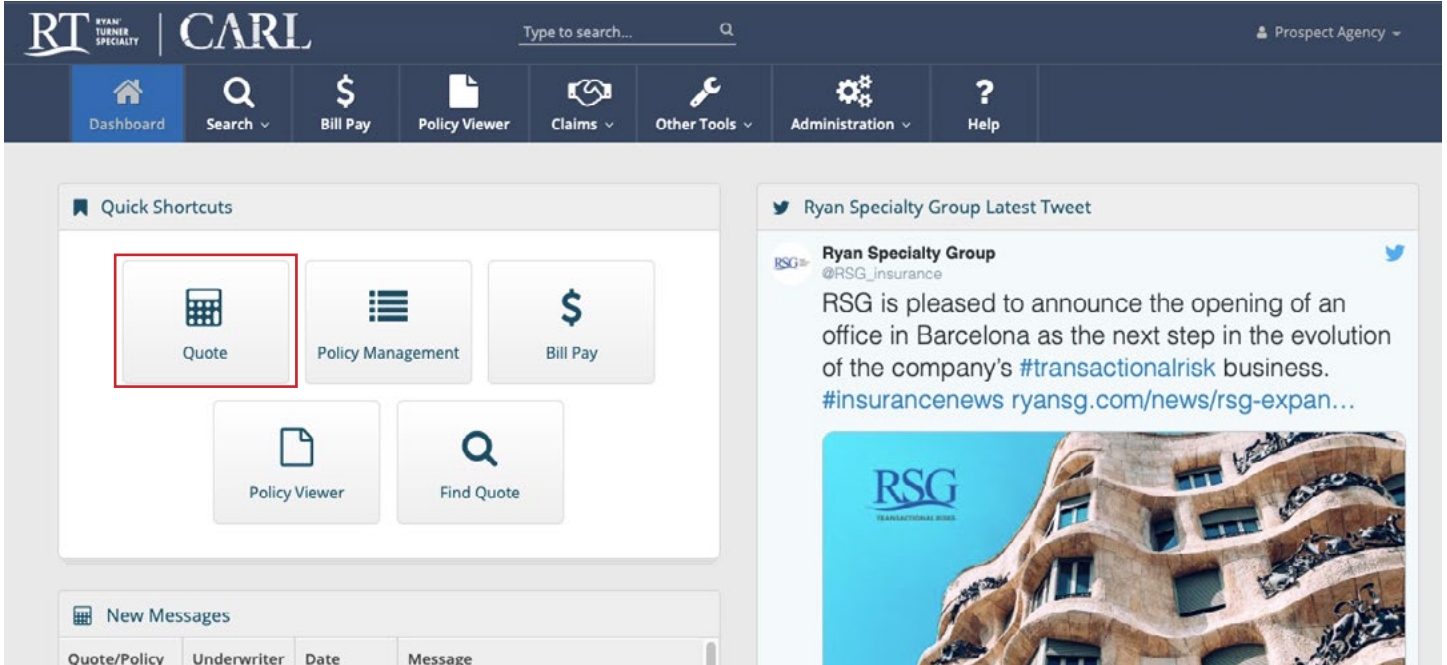
9. If there are additional related documents, you can upload them from the Documents tab.



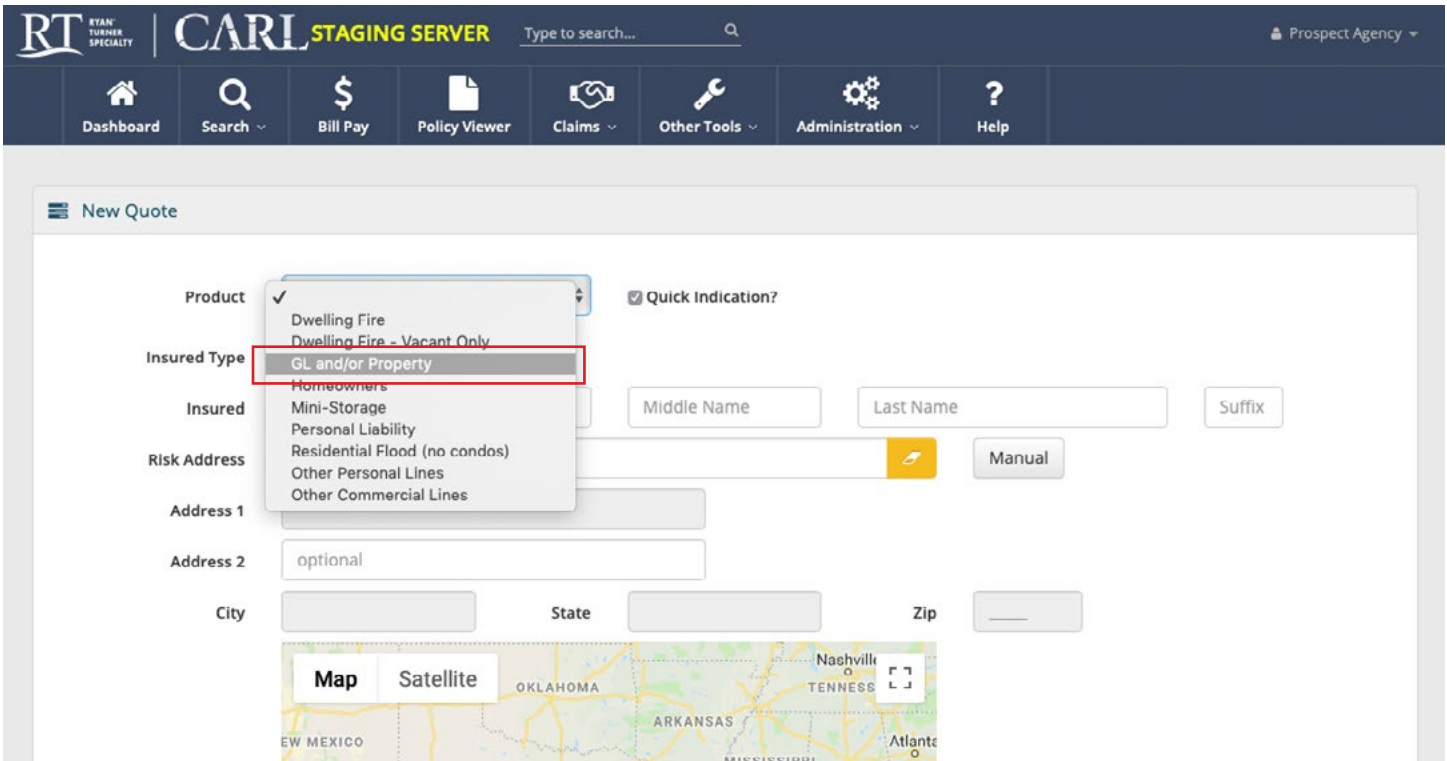
10. Once data is reviewed, you will resume the regular CARL quoting process.

# Starting from inside CARL

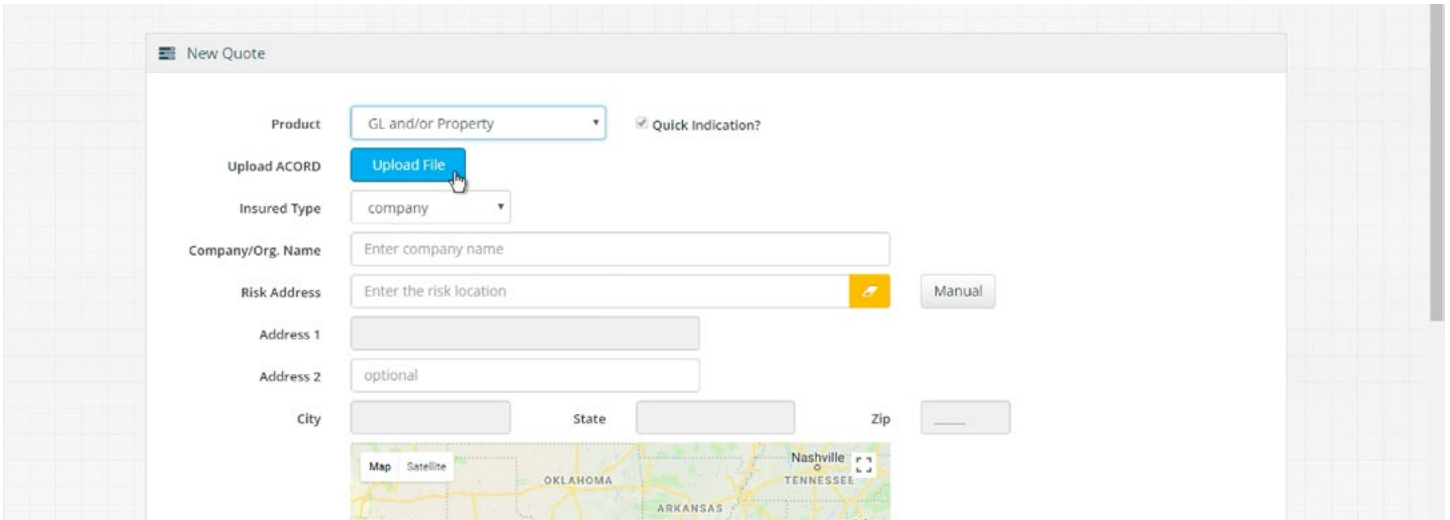
1. From the Quick Shortcuts menu, click on the Quote button.



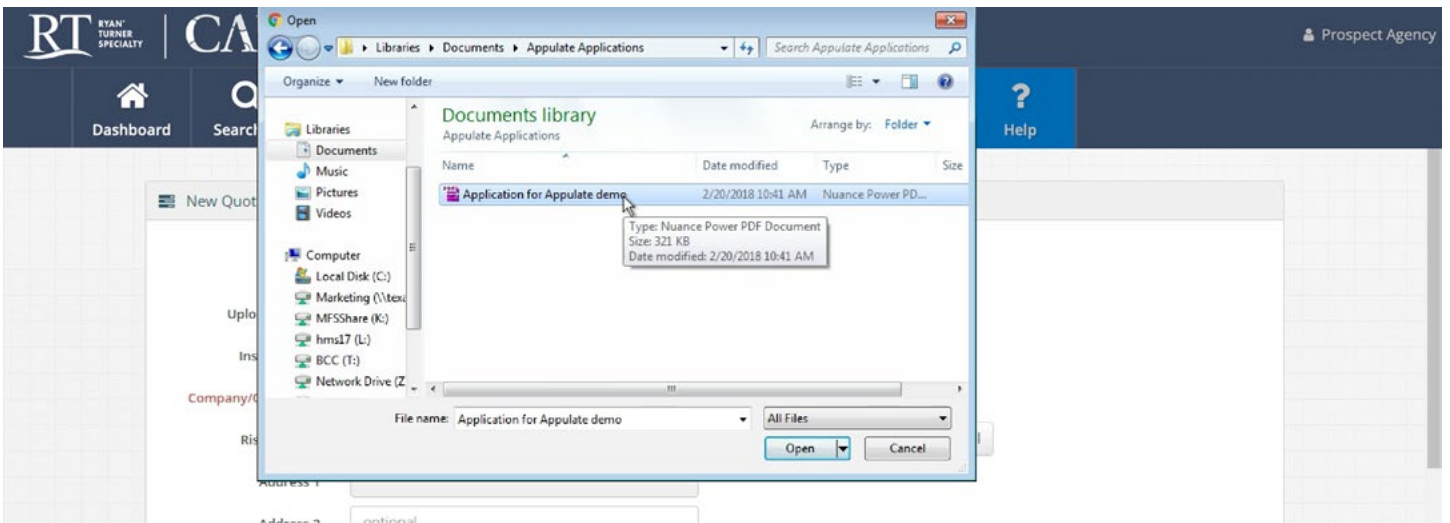
2. In the Product drop-down, select GL and/or Property.



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.

Application Documents Messages CLI000427.0 status: Quick Indication

Quote CLI000427.0 for Amazing Grace Childcare, LLC (Edcouch, TX)

Quick Indication?

Product: GL and/or Property

Effective: 02/20/2018 Term: 12 months Expiration: 02/20/2019

Reference: optional

Insured Info

Insured Type: company

Company/Org. Name: Amazing Grace Childcare, LLC

Business Start Year: 2018

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

Location 1

Location / Sub-Location: 1 1

Description: daycare center

Risk Address: 8236 E Monte Cristo Rd, Edcouch, TX, 78538

Address 1: 8236 E Monte Cristo Rd

Address 2: optional

City: Edcouch State: TX Zip: 78538

Enable Maps

General Liability

Territory Code: (006) - Remainder of State

GL Class Code: (41715) Day Care Centers, Other than Not-For-Profit

Nationwide E&S Program: (46) Day Nursery - Day Care Centers.

Exposure: # 150 Per Person

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](mailto:carlsupport@rtspecialty.com)

or

**713.351.8497**

[CARL.RTSPECIALTY.COM](http://CARL.RTSPECIALTY.COM)