RT Connector FAQs

RT Connector, what is it?

RT Connector is our retail agent facing portal, where retail agents login to quote, bind, and issue digital products.

What products are offered in RT Connector?

We currently have Commercial Package, General Liability, Excess Liability, Property, Workers Compensation, Cyber and Trucking.

What states are you in?

RT Connector is live in all 50 states and the District of Columbia.

How quickly can I get a quote with RT Connector?

Quotes can take as little as 3 minutes, depending on line of business.

Is there a live chat feature that I can use when quoting?

Yes! At the bottom right of the screen you will see a green icon which will connect you to our live support team for quoting questions and are available Mon through Fri 8am to 6pm CST.

Are the quotes fully bindable?

All available lines have fully bindable quotes except trucking which is an indication routed to RT for binding by geographic territory.

What if my submission does not return a bindable quote?

No problem! The underwriter or broker you select on the first page will be notified on your submission and will work with you to finalize a quote.

Will my client and / or myself be required to sign any application forms?

Upon requesting bind, DocuSign packets are emailed to you and your insured for electronic signature of applicable applications or ACORDs before any policy is issued.

Can I compare coverages if I get two or more quotes?

Yes! By selecting the "Compare All" button on the quote page you will be able to compare all returned quotes for the insured.

Can I quote the same insured for other lines of business in RT Connector?

Yes! We have built this platform to cross-sell insureds. Once the cyber quote is complete, go back to your Policy Dashboard and create a second submission to quote GL, XS, Property or WC.

Can I view any of the coverages or forms before binding the policy?

Yes! All of our coverages and forms are PDF Integrated into the quote. Simply click on the PDF icon to the far right of the coverage form to review.

How are the due diligence forms handled?

After selecting a fully bind-able quote, you are prompted for any data points needed to satisfy surplus lines requirements possibly including license and declination information. These vary by state and are handled by RT Connector.

Can I e-mail the quote from the RT Connector to the insured?

You cannot email a quote directly from the Connector system, but you can download the quote sheet and send through your own email address.

How do I process an endorsement?

Simply search for the insured on the Policy Dashboard, click into the policy and select Policy Options, request an Endorsement or email processing@rsgconnector.com.

How do I request a cancelation?

Simply search for the insured on the Policy Dashboard, click into the policy and select Policy Options, request an Cancelation or email processing@rsgconnector.com.

Does the RT Connector save my work if I get interrupted halfway through?

RT Connector auto-saves every few seconds as you enter the risks information. You can return at any time and seamlessly pick-up where you left off. Plus, if you completed the entry and receive a quote, it is valid for 30 days. Simply login and click proceed to bind whenever you're ready.

RT Connector - FAQs

How can I get additional colleagues at my firm trained and credentialed to use the platform?

Contact digitalretail@rtspecialty.com

How do I pay for a policy on RT Connector?

RT Connector offers payment flexibility. Through our online payment portal, we accept credit card or ACH. You're always welcome to pay via traditional 'mail' too, just as you do with RT Specialty business. Whatever works for you works for us!

Where are taxes/fees displayed?

Taxes and fees are located on the first page of the quote. Click "View Quote" at the quote comparison page in order to view. You can also view them via the carrier flyout menu.

Quote Details:	Aggregate Limit	$1,000,000
	Aggregate Retention	$5,000
Premium Details:	Total Policy Premium	$5,308
	State Tax	$234
	Broker Fee	$350
	Carrier Fee	$195
	Total	$6,088

What is the fee for credit card payment?

Same as RT Specialty offers, 3.25% for credit cards.

What is insured pay?

Insured Pay allows agents to produce the invoice displaying the gross amount to forward on to the insured for payment. The insured has 3 payment options to choose from – ACH, credit card or traditional check – and when paying via ACH or credit card they simply click their unique ePay link shown on the invoice & follow the on-screen prompts. This option makes it easier for you to collect from the insured, although you're still responsible for payment.

Are these quotes agency bill or direct bill?

All quotes in RT Connector are agency bill except for WC which is direct bill. Insured Pay is a streamlined version of agency bill, you still have responsibility for the payment but the invoice is gross of your commission.

My insured needs premium financing, is that an option?

A Stetson Insurance Funding premium finance offer is included with all eligible policies with the exception of Workers' Comp and Cyber. If your insured elects to bind with financing, they simply sign electronically right along with the policy documents via our quick and easy DocuSign process. If you have a premium finance company you prefer to work with, you're welcome to use them for policies bound with RT Connector. Whatever works for you works for us!

Workers' Comp

Is WC quoted on the Connector platform?

WC quotes are initiated on the Connector and quoted on an external platform called iBynd with access to markets AmTrust, biBerk and Employers. All are direct bill only and offer various payment options.

Truckers

What are the most common errors seen while quoting Trucking that result in an unbindable quote?

Not having the correct driver information, unverified VIN numbers for all units, inaccurate commodity list if pursuing a MTC quote.

Do I need to add non-owned trailer to my Trucking quote?

If there is a tractor and you select no trailer exposure then you will need to add a non-owned trailer.

What LOB's are offered in our small fleet product?

We currently offer Auto Liability, Motor Truck Cargo, Physical Damage, Non-Trucking Liability, and General Liability in our small fleet product.

RT Connector - FAQs (Cyber Specific)

Cyber Basics

What is the appetite for Cyber in RT Connector?

Up to $100M in Revenue, 3M Capacity, 1st & 3rd party coverages, Ransomware, Breach Response, Cyber Crime, Business Income.

I do not have an existing ProExec broker that I can assign my submission to. Who do I choose?

No problem! We encourage you to pick a ProExec broker based on your closest geographical location.

What carriers offer Cyber coverage through RT Connector?

At-Bay, CFC, Coalition, Corvus, Tokio Marine and Converge.

What classes of business are excluded from Cyber through RT Connector?

Crypto, Cannabis, Casino / Gaming, Foreign Companies, Payment Processors, Public Entities / Schools, Data Storage / Server Providers and Adult Content.

How do we know if the quotes offered are admitted or non-admitted?

All quotes in RT Connector for Cyber are non-admitted.

Are there any limitations regarding total revenue or number of employees?

Total revenue is currently maxed at $100million. There is no limitation currently on number of employees.

Can you amend the expiration date?

No, current policy offerings are 12 months only.

Cyber Workflow

What if you do not have answers to these questions?

Pricing indications are available with answers to the most basic questions. In order to get a fully bindable quote all questions must be answered. Rest assured, the quote is saved automatically throughout the process so you can always exit and reenter the quote to finish the application by entering the insured name in the search bar at the top of the dashboard.

Is there a printable version of the application so that we can obtain the answers from the insured?

Yes, Cyber Digital Application can be used.

Is there a place where we can view or download the disclosures for the insured?

Once the quote is selected to bind, the email sent to insured and retail agent for review and signature includes all disclosures for the insureds as the packet is 100% inclusive of what is required to bind. If the retail agent wants to share state specific disclosures ahead of bind, the forms are readily available on the state insurance sites.

Does the quoting platform show any specialized RT Specialty amendatory endorsements that can be added, and will those only be available on the surplus lines?

Yes, all specialized RT Specialty amendatory endorsements are built in and included in the quotes and the specimen forms can be viewed from the quotes.

How can we get sample policy forms - full sample copy of policy?

On the Quote Select screen for each carrier offering a quote, open the flyout (v) and chose View Specimen.