V² playbook

Simplify new business, amplify your returns

VICTOR

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V² for new business

Quote, bind and issue in minutes. We've combined decades of underwriting expertise with cutting edge technology to save you time and money.

Lucrative

Increase profitability through operational efficiency. V² lets you quote, bind and issue in minutes.

Superior coverage

- Real Estate E&O
- Individual Appraisers E&O
- Cyber
- Builders Risk
- Architects, Engineers & Consultants
- Contractors Equipment
- Non-profit Management Liability
- Private Company Management Liability

Simple

Policy writing has never been so easy. V² lets you work remotely and manage your new business anywhere, anytime.

Flexible

You can pick and choose from a range of coverage options to tailor a policy that's made to measure.

Start with Victor

Make Victor your first stop. Get a quote in minutes and a pre-filled application you can download.

Fast

Most small new business accounts require only 10 questions to obtain a quote. Quotes can then be bound instantly in V².

24 hour service

Large or complex new business accounts entered into V² are turned around to you within 24 hours.

Let us help you grow your business

Register at victorinsurance.com and start quoting and issuing today.

Register via victorinsurance.com

New users

All users of V² must have their own username and password. Please follow the instructions below to create an account.

- Visit victorinsurance.com and select "log in/register." Then select "Register."
- If you're agency is new to Victor, select "Onboard my agency with Victor for the first time."
- If you are adding a new user to an existing agency, select "Add a new user to my agency's existing access."
- If you have access to Victor for Agents and want to add access to V², select "Access V² to quote online."
- Enter information in the required fields and submit the form.
- After you submit the form, you will receive an email confirming that your account is being set up.
- Once your request has been approved, you will receive an email to complete your account and set up your password.

Returning users

If you already have a Victor account, visit victorinsurance.com and select "log in/register" to start quoting!

User types

Standard

Quote and bind policies and manage your accounts with standard user access to V².

Administrator

Administrator users can quote and bind policies and see all activity conducted by others in your office.

Request administrator access

If you would like to obtain administrator access for your agency, email vsquared.us@victorinsurance.com. A member of the Victor team will respond promptly.
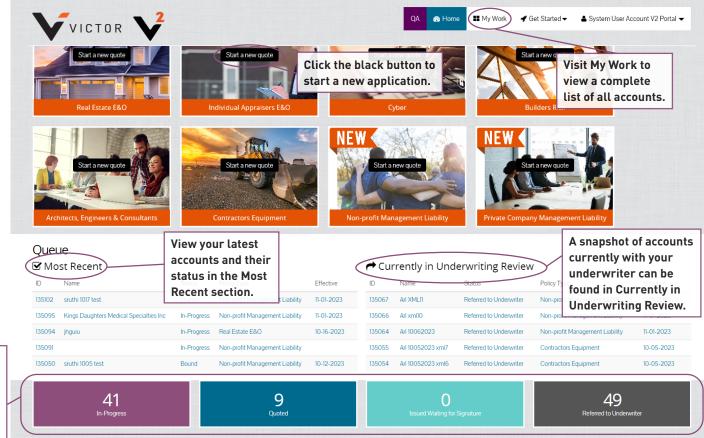
Registration or login questions?

Email vsquared.us@victorinsurance.com

Navigate the dashboard

Click the black button to start a new application.

Visit My Work to view a complete list of all accounts.

View your latest accounts and their status in the Most Recent section.

A snapshot of accounts currently with your underwriter can be found in Currently in Underwriting Review.

Click on any of the tiles to view a list of your In Progress, Quoted, Issued Waiting for Signature and Referred to Underwriter accounts.

Navigate my work

Filter your list of accounts.

Return to your dashboard.

View accounts in list or tile format.

Search for accounts by company name.

Open accounts individually to view details and make changes.

Access policy documents

Download copies of your pre-filled application and quote letter.

Access policy documents (cont.)

Download copies of your quote letter, policy, billing notice and application summary.

Features and functionality

Expanded view

Collapsed view

Use the Submit Comments & Questions feature to provide additional information about an applicant. Once submitted, your comment or question is emailed to underwriting.

Use the Upload a Document feature to upload client-signed applications, provide loss documentation, and more.

Account status types

In progress

The application is not complete.

Quote pending

The account has been reviewed by an underwriter, but additional information is required before we can provide a quote. Your underwriter will let you know what else is needed.

Referred to underwriter

The application requires underwriter review.

Quoted

A quote has been provided.

Bound

The policy is bound. Your underwriter will issue the policy shortly.

Issued / waiting for signature

To finalize policy issuance, use the Upload a Document feature to submit a copy of the client-signed application.

If the signed application is not received within the required timeframe, the policy will become null and void as of the inception date.

(Applies to A&E and Real Estate policies)

Policy issued

The policy has been issued.

Cancelled

Work item cancelled.

Declined

The account has been declined.

Expired

Work item expired. A new quote is required.

Billing options

Agency bill

When you choose agency bill in V², Victor will mail an invoice to you following policy issuance. You can also download your billing notice in the Policy Summary section of V². Commission payments are mailed to you when payment is received.

Where should payment be mailed?

For regular U.S. Postal Service:

Victor Insurance Managers LLC
14288 Collections Center Drive
Chicago, IL 60693

For overnight packages:

Bank of America
Victor Insurance Managers LLC, Lbx 14288
540 W. Madison Street - 4th Floor
Chicago, IL 60661

How long do I have to pay for a policy?
You have 30 days from the policy effective date.

What happens if I fail to pay for a policy?
Coverage is contingent upon payment of premium and policies will be cancelled flat if payment is not received within 30 days of the policy effective date.

Direct bill

When you choose direct bill in V², Victor will mail an invoice to the insured following policy issuance. Commission payments are mailed to you when payment is received.

*Please note that Direct Bill is not currently available for A&E policies.

Will you notify me before a policy is canceled for nonpayment of premium?
Yes. You will receive correspondence from us if payment is not received within 25 days of the policy effective date.

Will I continue to receive a paper invoice?
Initial invoices will be sent to the insured immediately following policy issuance. Invoices can be sent to an agency upon request. Copies may also be sent to an agency for notification of past due balances.

Can I pay with a credit card?
At this time we do not accept credit card payments. We are working to accept credit cards in a future release of V².

Billing questions?
Email accounting.us@victorinsurance.com.

FAQs

Does V² give me the same policy I've always received from Victor?
Yes. You get the same A rated, admitted insurance policy when you use V².

Can I do renewals in V²?
No. At this time V² is a new business portal. However, we are working to include renewals in future enhancements of V².

How do I upload a document?
To upload documents, go to specific account and use the Upload a Document feature located on the right side of the page.

I have to update some information I entered for a client. How do I do that?
You can make edits in the General Information section, or use the Submit Comments & Questions feature to provide the new information.

How do I save and exit when I'm working with V²?
V² automatically saves your work as you go. You can also use the Save and Exit function at the bottom of each page under the More Options drop down.

The filter function in My Work is not returning the desired results. How do I fix this?
When using filters, make sure you delete previous filters before moving on to another filter type.

How do I login for the first time?
Visit victorinsurance.com and click "log in/ register." Enter your username and password.

What do I do if I've forgotten my password or my account is locked?
Please click the "reset your password" link on the login page. If resetting your password does not resolve the issue, please email vsquared.us@victorinsurance.com.

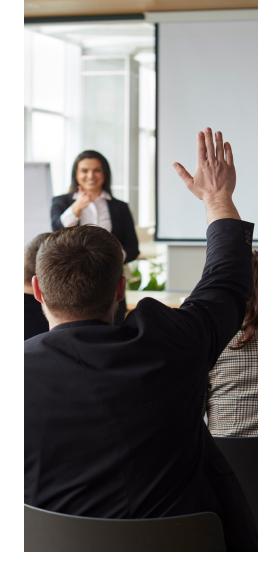**What do I do if I've forgotten my user ID?**
Your user ID is the email address you used to set up your V² account.

How do I amend contact information on V²?
Please email vsquared.us@victorinsurance.com.

Why can't I share my username and password?
Each individual user must have their own account, as quotes/policies are emailed to the user that is logged in.

FAQs (cont.)

Will I be required to use V²?
No. However, once you see how easy it is to use and experience the benefits of instant quotes and application management, we think you will want to use V².

Do I have to use the pre-populated application generated by V²?
This is a feature that many brokers are most excited about, however you will not be required to use the pre-populated application. Keep in mind that in order to finalize policy issuance in V², you must upload the signed application or supplemental application to V².

Are loss runs required to submit an application in V²?
V² includes a question for prior claims experience, so loss runs will only be required in certain situations, i.e. insureds that exceed a certain number of claims or firms with billings above set parameters.

Will V² display only submissions I have entered or will paper applications submitted directly to Victor be available in V² as well?
V² will display submissions you enter into V² and all submissions within set underwriting parameters sent directly to Victor.

Should I still submit applications into V² if the billings are outside underwriting parameters?
Sure! Having a submission entered through V² increases efficiency, even for submissions that require an underwriter review. V² will identify the reason for the review and notify our underwriters, allowing our team to focus on the issue and respond faster. Additionally, having your complete book of business in one place will improve efficieny and policy management, especially when we are able to offer automatic renewals in V².

When will I receive a response on a submission that requires underwriter review?
Our expectation is to respond within 24 hours during regular working hours.

When will I receive a response if I submit a comment or question in V²?
Our expectation is to respond within 24 hours during regular working hours.

Can I get a V² demo for me and/or my team?
Absolutely! Please reach out to your business development contact.

Customer support

General and underwriting questions

Call (301) 961-9800 or email the following program:

Real Estate: realestate.us@victorinsurance.com

Individual Appraisers: realestate.us@victorinsurance.com

Cyber: cyber.us@victorinsurance.com

Builders Risk: buildersrisk.us@victorinsurance.com

Architects, Engineers & Consultants:
design.us@victorinsurance.com

Contractors Equipment:
contractorsequipment.us@victorinsurance.com

Non-Profit Management Liability:
managementliability.us@victorinsurance.com

Private Company Management Liability:
private.us@victorinsurance.com

Technical questions

If you experience issues logging in, email
vsquared.us@victorinsurance.com for assistance.

If you are a first time user, visit victorinsurance.com and select "Log in/register" to create a Victor account.

How do I report issues with V²?

Please send us as much information as possible, including:

- Date/time of error
- Login ID
- Which browser you are using
- Exact error message

If possible, please attempt to access the site from another PC before contacting the V² support team. If you are able to access V² from another PC with no issues, this indicates there may be an issue with your PC and connection.

Billing questions

Email accounting.us@victorinsurance.com.

Victor Insurance Managers is the world's largest managing general underwriter with locations in the US, Canada, UK, Netherlands, Italy, and Australia. It handles more than $2.5 billion in premium on behalf of numerous insurance carriers, through a large network of more than 25,000 active insurance agents and brokers. With deep, specialized underwriting expertise, the company provides a wide range of insurance coverage — from specialty property and casualty and professional liability insurance to group and retiree benefits.

Victor Insurance is committed to building on 60-plus years of experience to develop products that address risk in new and evolving areas. For more information, visit victorinsurance.com.

Visit us at victorinsurance.com to learn more.