



V² playbook

Simplify new business, amplify your returns



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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 your 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

VICTOR V²

QA Home **My Work** Get Started System User Account V2 Portal

Start a new quote Real Estate E&O

Start a new quote Individual Appraisers E&O

Click the black button to start a new application.

Start a new quote Builders R...

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

Start a new quote Architects, Engineers & Consultants

Start a new quote Contractors Equipment

NEW **Start a new quote** Non-profit Management Liability

NEW **Start a new quote** Private Company Management Liability

Queue

Most Recent

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

ID	Name	Effective	ID	Name	Status	Policy T...
135102	sruthi 1017 test	Liability 11-01-2023	135067	Ari XML11	Referred to Underwriter	Non-pro...
135095	Kings Daughters Medical Specialties Inc	In-Progress Non-profit Management Liability 11-01-2023	135066	Ari xml10	Referred to Underwriter	Non-pro...
135094	jhguiu	In-Progress Real Estate E&O 10-16-2023	135064	Ari 10062023	Referred to Underwriter	Non-profit Management Liability 11-01-2023
135091		In-Progress Non-profit Management Liability	135055	Ari 10052023 xml7	Referred to Underwriter	Contractors Equipment 10-05-2023
135050	sruthi 1005 test	Bound Non-profit Management Liability 10-12-2023	135054	Ari 10052023 xml6	Referred to Underwriter	Contractors Equipment 10-05-2023

Currently in Underwriting Review

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

41
In-Progress

9
Quoted

0
Issued Waiting for Signature

49
Referred to Underwriter

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

The screenshot shows the VICTOR V2 application interface. At the top left is the VICTOR V2 logo. Below it is a navigation bar with '7 Work Items', 'Policy Type', 'Status', 'Transaction', 'Sort By', 'Search Options', and 'My Filters'. A search bar is located below the navigation bar with the placeholder text 'Search for an firm by name (3 character minimum)'. The main content area displays a table of accounts. The table has columns for ID, Policy Type, Policy Number, Brokerage Name, Name, Location City, State, Effective Date, Underwriter, and Status. The first row is highlighted in blue. Below the table is a footer with 'Customer Support', 'Additional Resources', and 'Build Details'.

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.

ID	Policy Type	Policy Number	Brokerage Name	Name	Location City	State	Effective Date	Underwriter	Status
7975	Real Estate E&O		Portal-Chicago Test	ar / test For SC			08-26-2019	Sonya Mills	Quoted
7242	Real Estate E&O		Portal-Chicago Test	The Myers Agency			02-28-2019	Sonya Mills	Referred to Underwriter
7244	Real Estate E&O		Portal-Chicago Test	Mills & Mills Real Estate			03-01-2019	Linda Realo	Referred to Underwriter
7502	Real Estate E&O		Portal-Chicago Test	CBA Property Managers	Juneau	AK	04-25-2019	UMS Vosco	Referred to Underwriter
7499	Real Estate E&O		Portal-Chicago Test	Lee Homes	Des Moines	IA	04-25-2019		
7389	Real Estate E&O		Portal-Chicago Test	Blount Realtors & Property	Montgomery	AL	04-25-2019		
7504	Real Estate E&O		Portal-Chicago Test	Vollmer Real Estate Services	Montgomery	AL	04-25-2019		

Customer Support
Find My Underwriter
(300) 961-9800

Additional Resources
Loss Runs
Terms & Conditions

Build Details
Build Number:109.007.00247
SVN Version:15098

Access policy documents

100%
Cyber Protection (ID: xxx-AA xxxxxxxx)

Home My Work Get Started Exit

History |

Submit Comments & Questions
Upload a Document
Users

This screen is read-only and cannot be updated.

Generate Binder

Selected Quote Options

	Limit	Retention
Breach Liability:		
Network Security and Privacy Liability	\$1,000,000	\$2,500
Internet Media Liability	\$1,000,000	\$2,500
Regulatory Proceeding & Fines	\$1,000,000	\$2,500
Payment Card Industry/Loss (PCI)	\$1,000,000	\$2,500
Breach Rectification:		
Data Breach Team Expense	\$1,000,000	\$2,500
Business Interruption Coverage	\$1,000,000	\$2,500
Digital Property Replacement	\$1,000,000	\$2,500
Digital Crime:		
Cyber Extortion	\$1,000,000	\$2,500
Electronic Transfer Fraud	N/A	N/A
Deceptive Transfer	N/A	N/A
Telephone Toll Fraud	N/A	N/A
Aggregate Limit:	\$1,000,000	
Total Premium	\$354	

View Documents

- Pre-filled Application
- Quote Letter

Continue

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

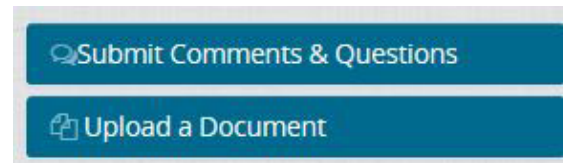
Access policy documents (cont.)

The screenshot displays the VICTOR V2 web application interface. At the top left is the VICTOR V2 logo. The user is logged in as '1005 Cyber Protection (ID: xxx - AA xxxxxxxx)'. A navigation menu on the left lists various sections, with 'Policy Summary' highlighted in blue. The main content area features a 'Bound' button and a message: 'To finalize this transaction, please upload a client-signed copy of the application summary using the "Upload a Document" feature. You may login anytime to obtain copies of policy documents. We appreciate your business and look forward to working on your next account.' Below this is a 'Documents' section with a list of items: 'Quote Letter', 'Binder Letter', 'Billing Notice', and 'Application'. A red circle highlights the 'Quote Letter', 'Binder Letter', and 'Billing Notice' items, with a red arrow pointing to a callout box. On the right side, there are buttons for 'Submit Comments & Questions', 'Upload a Document', and 'Users'. The footer contains 'Customer Support', 'Additional Resources', and 'Build Details' sections.

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

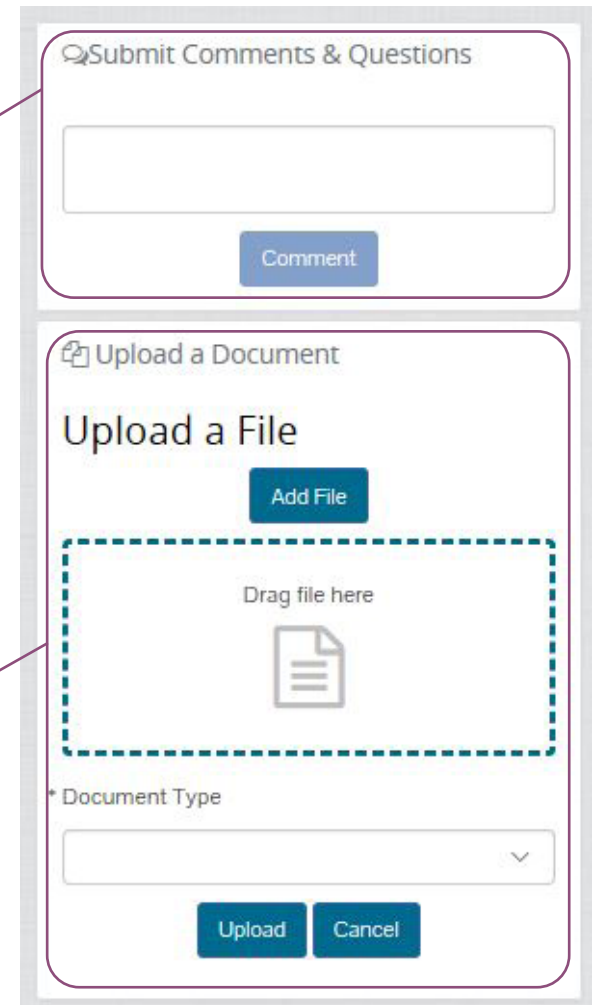
Features and functionality

Collapsed view



Expanded view

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



The expanded view shows two distinct sections. The top section, titled 'Submit Comments & Questions', features a text input field and a blue 'Comment' button. The bottom section, titled 'Upload a Document', includes an 'Add File' button, a dashed blue box with the text 'Drag file here' and a document icon, a 'Document Type' dropdown menu, and 'Upload' and 'Cancel' buttons.

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 efficiency 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
- Which browser you are using
- Login ID
- 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.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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