



Victor for Agents solutions guide

Victor for Agents reaffirms our commitment to agents with an intuitive user interface, fast return on quotes, end-to-end quote, bind and policy issuance, and access to multiple top insurance providers and competitive products.

Lucrative

Increase profitability through operational efficiency. Victor for Agents lets you quote, bind and issue in minutes.

Simple

Policy issuance has never been so easy. Enter your client's information into Victor for Agents once and get quote options for Business Owners Policies, Cyber, Flood, General Liability, Professional Liability, and Workers Comp.

Fast and flexible

Victor for Agents lets you work remotely and manage your new business anywhere, anytime. Most small new business accounts require a few questions to obtain a quote. Quotes can then be bound instantly in Victor for Agents.

Superior coverage

- Business Owners Policies
- Cyber
- E&S General Liability and Property
- Flood
- General Liability
- Professional Liability
- Workers Comp

Top rated providers



Enter your small commercial client's information into Victor for Agents and compare quotes for multiple coverage lines from multiple A-rated carriers. Then choose the policies you want and bind and issue on the spot.

Business owners policies

Artisan contractors, barber shops/salons, offices, printing, professional services, restaurants, retail, etc.

PROGRAM SPECS

- Available providers: AmTrust, CNA, Coterie, Hiscox, Homesite
- Minimum premium \$500
- Up to 50 employees
- Up to \$10 million in sales (\$30M for some classes)
- Up to \$1 million in payroll
- Limits up to \$10 million in total insured property (depending on class)
- Multi-location available
- New ventures welcome
- Umbrella indication available with CNA BOP quote

STATE AVAILABILITY

Nationwide

Cyber

Cryptocurrency, energy, healthcare, manufacturing, real estate, technology, etc.

PROGRAM SPECS

- Available providers: AmTrust, Coalition and Victor
- Revenues up to \$250M
- Limits up to \$2 million bind-able online
- Limits up to \$5 million via referral
- Cyber liability and Tech E&O coverage available

STATE AVAILABILITY

Nationwide

E&S property and general liability

Artisan contractors, manufacturing, real estate, retail, restaurants and accommodations, services, wholesale

E&S PROPERTY SPECS*

- Available providers: Joyn and Pathpoint
- Location TIV: \$10M
- Schedule TIV: \$25M
- Coastal location eligible (wind deductible 2-5% min)

E&S GENERAL LIABILITY SPECS*

- Available providers: Joyn and Pathpoint
- Limit: \$1M
- Revenue: \$50M
- Payroll up to \$500K for contractors
- New ventures welcome

STATE AVAILABILITY

Available in 37 states and D.C.

*Nationwide except AK & HI (vacants/restaurants not available in D.C.)

Nationwide except AK, CO & HI

Flood

Non-residential risks

PROGRAM SPECS

- Available providers: Neptune
- Building limits up to \$4M
- Contents coverage up to \$500k
- Business interruption up to \$25k available as an optional coverage
- Deductibles between \$1,250 - \$50,000
- No elevation certificates needed

- Waiting period is 10 days (waived if binding for a real estate closing)
- Building square footage: no minimum or maximum in zones X and A, 25,000 square feet maximum for zone V.

STATE AVAILABILITY

Most states (not available AK and KY, coming soon in NY)

General liability

Artisan contractors, fitness and beauty, janitorial, professional services, real estate, retail, technology, etc.

PROGRAM SPECS

- Available providers: Homesite, Hiscox, BTIS, Coterie
- Minimum premium \$350
- Up to 50 employees (up to 15 for most contracting classes)
- Up to \$10 million in revenue for most classes (\$1.5 - \$10 million for some contractors)
- Limits up to \$5 million (up to \$2 million aggregate)
- Up to \$500,000 in annual payroll

STATE AVAILABILITY

Nationwide

Professional liability

Design professionals, health and fitness, financial services, professional services, real estate, retail, technology, etc.

PROGRAM SPECS

- Available providers: Hiscox, Coterie
- Minimum premium \$350
- Up to 50 employees (up to 15 for most contracting classes)
- Up to \$10 million in revenue for most classes (\$1.5 - \$10 million for some contractors)
- Limits up to \$5 million (up to \$2 million aggregate)
- Up to \$500,000 in annual payroll

STATE AVAILABILITY

Nationwide

Workers' compensation

Auto industry, clubs, contractors, leisure & hospitality services, manufacturing, professional services, retail & wholesale, schools, social services, warehouse, etc.

PROGRAM SPECS

- Available providers: AmTrust, CNA, Employers, Markel
- Minimum premium \$500
- Limits up to \$1 million
- Over 350 eligible class codes
- Multi-state capabilities
- New ventures eligible in most classes

STATE AVAILABILITY

Nationwide

Register at victorinsurance.com

New users

All Victor for Agents users 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."
- Select "I am an insurance agent/broker."
- Then select the second option "BOP, Cyber, E&S General Liability and Property, General Liability, Professional Liability, and/or Workers Comp for small businesses (available on Victor for Agents)."
- Answer the final question "Does anyone in your office have access to Victor for Agents" and complete the registration form.
- You will receive an email from the Victor Team if any additional information is needed.
- Once your agency license and E&O are validated, you will receive a Welcome email including your personal login details.

Returning users

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

If you think you may already have a Victor account, but are having trouble logging in, email victorforagents@victorinsurance.com for assistance.

Victor for Agents business development contacts

Connect with the business development specialist in your state for assistance with small business solutions available on Victor for Agents including Business Owners Policy, Cyber, E&S Property and General Liability, Flood, General Liability, Professional Liability and Workers Compensation.



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Registration or login questions?

Email victorforagents@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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