



[VICTORINSURANCEUS.COM/VSQUARED](https://victorinsuranceus.com/vsquared)

# V<sup>2</sup> playbook

Simplify new business, amplify your returns





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# V<sup>2</sup> 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. V<sup>2</sup> lets you quote, bind and issue in minutes.

## Superior coverage

- Real estate E&O
- Individual appraisers E&O
- Cyber
- Builders Risk
- Architects, Engineers & Consultants
- Non-profit Management Liability (coming soon)

## Simple

Policy writing has never been so easy. V<sup>2</sup> 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 V<sup>2</sup>.

## 24 hour service

Large or complex new business accounts entered into V<sup>2</sup> are turned around to you within 24 hours.

## Let us help you grow your business

Register at [victorinsuranceus.com/vsquared](https://victorinsuranceus.com/vsquared) and start quoting and issuing today.

# Register via [victorinsuranceus.com](https://victorinsuranceus.com)

## New users

All users of V<sup>2</sup> must have their own username and password. Please follow the instructions below to create an account.

- Visit [victorinsuranceus.com/vsquared](https://victorinsuranceus.com/vsquared) and click “register”
- Select “insurance broker” when asked about your relationship with Victor
- 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 [victorinsuranceus.com/vsquared](https://victorinsuranceus.com/vsquared) to login.

## User types

### Standard

Quote and bind policies and manage your accounts with standard user access to V<sup>2</sup>.

### 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](mailto:vsquared.us@victorinsurance.com). A member of the Victor team will respond promptly.

### Registration or login questions?

Email [vsquared.us@victorinsurance.com](mailto:vsquared.us@victorinsurance.com)





# Navigate my work

The screenshot shows the VICTOR V2 dashboard interface. At the top left is the VICTOR V2 logo. Below it is a navigation bar with '7 Work Items (6)' and several dropdown menus: 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 is a table with columns: ID, Policy Type, Policy Number, Brokerage Name, Name, Location City, State, Effective Date, Underwriter, and Status. The table contains several rows of data. At the bottom of the dashboard are three sections: Customer Support, Additional Resources, and Build Details. The VICTOR V2 logo is also present in the bottom right corner.

**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	Mils & Mils 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

VICTOR V<sup>2</sup>

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

Home My Work Get Started Exit

History |

This screen is read-only and cannot be updated.

Generate Binder

Selected Quote Options

	Limit	Retention
<b>Breach Liability:</b>		
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
<b>Breach Rectification:</b>		
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
<b>Digital Crime:</b>		
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
<b>Aggregate Limit:</b>	<b>\$1,000,000</b>	
<b>Total Premium</b>	<b>\$354</b>	

View Documents

- Pre-filled Application
- Quote Letter

Submit Comments & Questions

Upload a Document

Users

Continue

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

# Access policy documents (cont.)

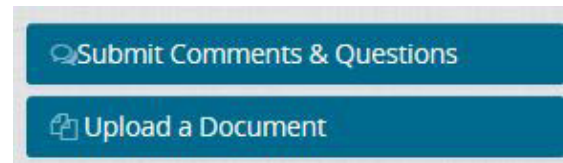
The screenshot displays the VICTOR V2 web application interface. At the top left is the VICTOR V2 logo. The user is logged in as '1005 Cyber Protection (ID: xxx - AA xxxxxxxx)'. A navigation menu on the left lists various sections: General Information, General Questions, Claims History, Applicant Information, Regulatory Compliance, Additional Controls, Prior Coverage, Quote Options, Generate Binder, Billing And Contact Information, Issue Binder, and Policy Summary. The main content area shows a 'Bound' status 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', 'Billing Notice', and 'Application' items, with a line 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' (Find My Underwriter, (303) 961-9800), 'Additional Resources' (Loss Rates, Terms & Conditions), and 'Build Details' (Build Number: 1.09.007.00247, SVN Version: 50998).

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



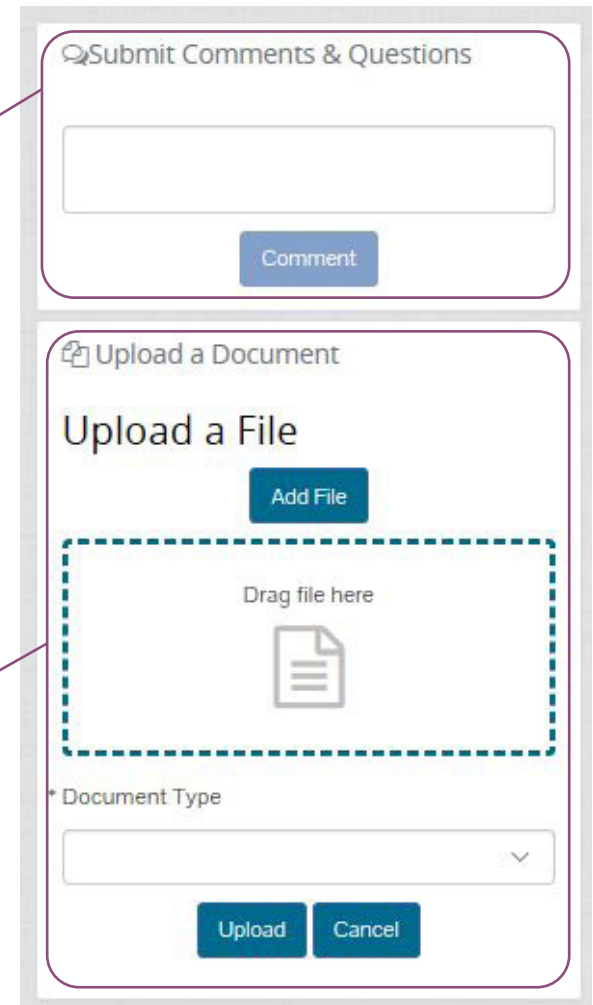
# Features and functionality

## 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', contains a text input field and a blue 'Comment' button. The bottom section, titled 'Upload a Document', contains a sub-section 'Upload a File' with a blue 'Add File' button, a dashed blue box with a document icon and the text 'Drag file here', 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 V<sup>2</sup>, Victor will mail an invoice to you following policy issuance. You can also download your billing notice in the Policy Summary section of V<sup>2</sup>. Commission payments are mailed to you when payment is received.

### Where should payment be mailed?

For regular U.S. Postal Service:

Victor Insurance Managers Inc.  
14288 Collections Center Drive  
Chicago, IL 60693

For overnight packages:

Bank of America  
Victor Insurance Managers Inc, 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 V<sup>2</sup>, 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?

Yes. A formal accounting invoice will be mailed immediately following policy issuance.

### 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 V<sup>2</sup>.

### Billing questions?

Email [accounting.us@victorinsurance.com](mailto:accounting.us@victorinsurance.com).

# FAQs

## **Does V<sup>2</sup> give me the same policy I've always received from Victor?**

Yes. You get the same A rated, admitted insurance policy when you use V<sup>2</sup>.

## **Can I do renewals in V<sup>2</sup>?**

No. At this time V<sup>2</sup> is a new business portal. However, we are working to include renewals in future enhancements of V<sup>2</sup>.

## **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 V<sup>2</sup>?**

V<sup>2</sup> 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 [victorinsuranceus.com/vsquared](https://victorinsuranceus.com/vsquared) and click "log in." Enter your username and password.

### **What do I do if I've forgotten my password or my account is locked?**

Please click the "reset password" link on the login page. If resetting your password does not resolve the issue, please email [vsquared.us@victorinsurance.com](mailto: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 V<sup>2</sup> account.

### **How do I amend contact information on V<sup>2</sup>?**

Please email [vsquared.us@victorinsurance.com](mailto: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 V<sup>2</sup>?**

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 V<sup>2</sup>.

## **Do I have to use the pre-populated application generated by V<sup>2</sup>?**

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 V<sup>2</sup>, you must upload the signed application or supplemental application to V<sup>2</sup>.

## **Are loss runs required to submit an application in V<sup>2</sup>?**

V<sup>2</sup> 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 V<sup>2</sup> display only submissions I have entered or will paper applications submitted directly to Victor be available in V<sup>2</sup> as well?**

V<sup>2</sup> will display submissions you enter into V<sup>2</sup> and all submissions within set underwriting parameters sent directly to Victor.

## **Should I still submit applications into V<sup>2</sup> if the billings are outside underwriting parameters?**

Sure! Having a submission entered through V<sup>2</sup> increases efficiency, even for submissions that require an underwriter review. V<sup>2</sup> 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 V<sup>2</sup>.

## **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 V<sup>2</sup>?**

Our expectation is to respond within 24 hours during regular working hours.

## **Can I get a V<sup>2</sup> demo for me and/or my team?**

Absolutely! Please reach out to your regional marketing contact.





# Customer support

## General and underwriting questions

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

Real Estate: [realestate.us@victorinsurance.com](mailto:realestate.us@victorinsurance.com)

Individual Appraisers: [realestate.us@victorinsurance.com](mailto:realestate.us@victorinsurance.com)

Cyber: [cyber.us@victorinsurance.com](mailto:cyber.us@victorinsurance.com)

Builders Risk: [buildersrisk.us@victorinsurance.com](mailto:buildersrisk.us@victorinsurance.com)

Architects, Engineers & Consultants:  
[design.us@victorinsurance.com](mailto:design.us@victorinsurance.com)

## Technical questions

If you experience issues logging in, email [vsquared.us@victorinsurance.com](mailto:vsquared.us@victorinsurance.com) for assistance.

If you are a first time user, visit [victorinsuranceus.com/register](https://victorinsuranceus.com/register) to create a Victor account.

### How do I report issues with V<sup>2</sup>?

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 V<sup>2</sup> support team. If you are able to access V<sup>2</sup> 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](mailto: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](https://victorinsurance.com).**



Visit us at [victorinsuranceus.com](https://victorinsuranceus.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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