



Victor for Agents playbook

Simplify your business, amplify your returns

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 carriers 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
- Flood
- General Liability
- Professional Liability
- Workers Comp

Top rated carriers



Customer support

Numerous opportunities to reach out!

Email our support team at info.smallbusiness@victorinsurance.com

Contact our [sales team](#) via email/phone

Use our Online Chat on victorsmallbusiness.com and victorforagents.com Monday - Friday, 8:00 AM ET - 9:00 PM ET.

Let us help you grow your business

Register at victorsmallbusiness.com and start quoting!

Register at victorsmallbusiness.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 victorsmallbusiness.com and click “register”
- Enter information in the required fields and submit the 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 for Agents account, visit victorforagents.com and start quoting!

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

Registration or login questions?

Email victorforagents@victorinsurance.com



Navigate the Victor for Agents dashboard

The dashboard is titled "VICTOR // FOR AGENTS" and includes contact information: "(855) 423 0744" and "Monday - Friday 9 AM - 5 PM ET". The top navigation bar contains "Notifications", "Portfolio", "Resources", "Contact us", a search bar, and a "Get new quotes" button.

Start a new quote. - Callout points to the "Get new quotes" button in the top left.

Summary of all quotes, policies and written premium. - Callout points to the "Quick summary" widget, which displays:

- Recent 90 day activity
- 942 accepted quotes
- 339 policies sold
- \$1,792,191.12 of total written premium

 A "START A NEW QUOTE" button is located at the bottom of this widget.

Your to-do list. - Callout points to the "Latest notifications" widget, which shows:

- 8 renewals offered
- 26 policies pending cancellation

 A "VIEW ALL" link is at the bottom.

Snapshot of recent activity including details on saved Quotes and Policies written. Click "See All Pending Quotes" for the full list. - Callout points to the "Recent Activity" table. The table has columns: CLIENT NAME, PROPOCAL #, LAST EDITED, LINE OF BUSINESS, and STATUS. It lists three items: "Test QA pod reset", "test HI BOP", and "Test QA pods", all with a status of "In Progress". A "SEE ALL PENDING QUOTES" button is located below the table.

Learn what products are available for your clients by state. - Callout points to the "Product availability" section, which includes a dropdown menu labeled "I'D LIKE TO FIND AVAILABLE PRODUCTS IN:" and a search input field "Enter a state to search".

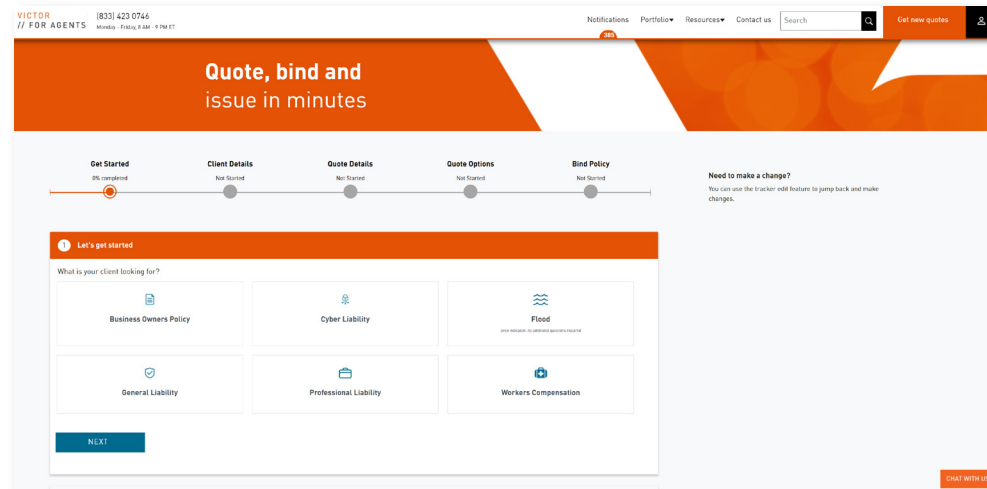
Use the online Chat Feature for immediate assistance. - Callout points to the "CHAT WITH US" button in the bottom right corner of the "Find More" section.

The "Find More" section at the bottom contains three cards:

- READ NOTIFICATIONS**: Review renewals and take action on open quotes. Includes a "DISCOVER MORE" link.
- CHECK RISK APPETITES**: Check out our appetite guide to find out what industries and class codes are eligible. Includes a "LEARN MORE" link.
- FIND SAMPLE POLICIES**: Locate a specimen policy form to read through coverage details you can use to inform your client. Includes a "FIND A SAMPLE" link.

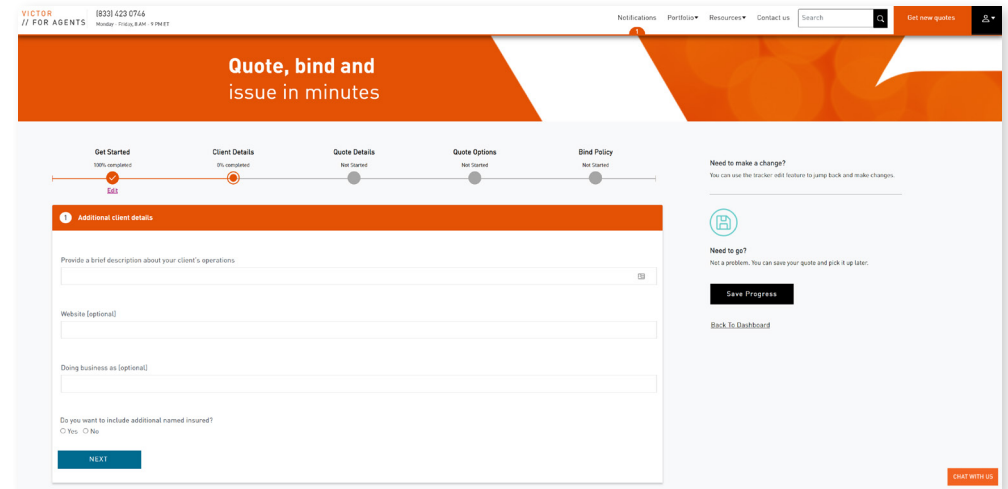
Start quoting

The online process is organized in five different sections.
To get started, enter basic information and choose the coverages you want to quote.



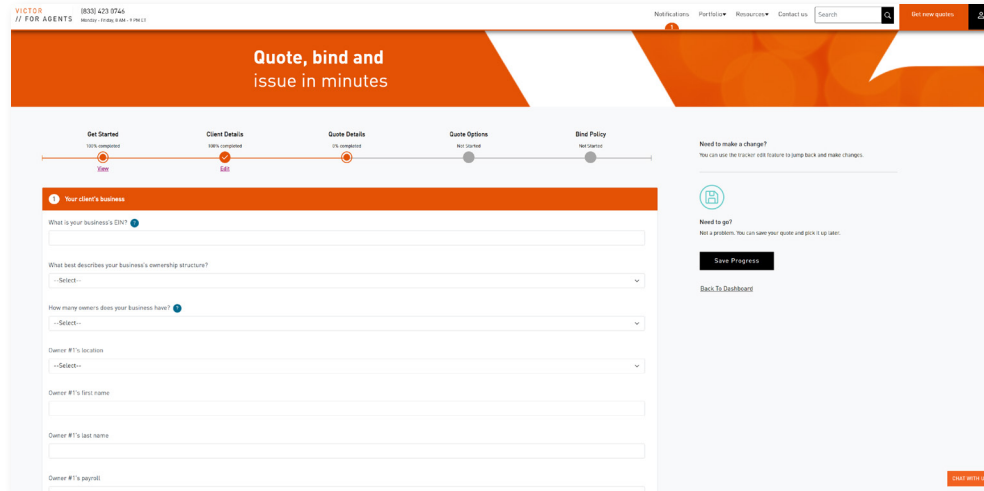
Enter client data

Next enter client details including location and operations information.



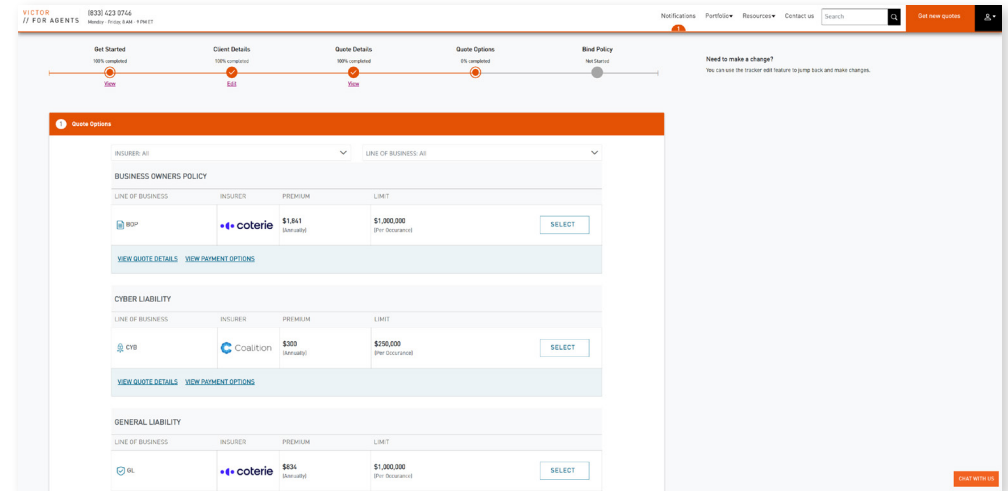
Enter quote details

Then policy details for all coverages you wish to quote including your client's business, property, liability and optional coverages.



Review quote options

Next you will review and select the quote options.



Select payment option and bind

You will also receive details on payment options and instructions.

Quote, bind and issue in minutes

Get Started (100% completed) | Client Details (100% completed) | Quote Details (100% completed) | Quote Options (100% completed) | Bind Policy (1% completed)

Select payment plan

YOUR CLIENT'S PAYMENT OPTIONS
Your client will need to make a down payment, then installments - unless they choose to make a full annual payment.

Select payment plan: DIRECT

PAYMENT FREQUENCY	DOWN PAYMENT	INSTALLMENT PAYMENTS
<input checked="" type="radio"/> Yearly	\$1,192	\$0
<input type="radio"/> Monthly	\$99.33	\$99.33

NEXT

2 Payment Summary

[CHAT WITH US](#)

You're all set!

Your client is covered.

Congratulations!
Your client is covered

We've listed each policy issued below, along with the relevant policy documents for you to share with your client.

BOP #BOM0033512-01

Insured Name	test	Effective Date	03/17/2022
Type of insurance	BOP	Expiration Date	03/17/2023
Premium	\$0.00		

AGENT DETAILS

Agent Name	Achutosh Aggarwal	agent_email	testuser1@gmail.com
Agent ID	9999999		

POLICY DOCUMENT

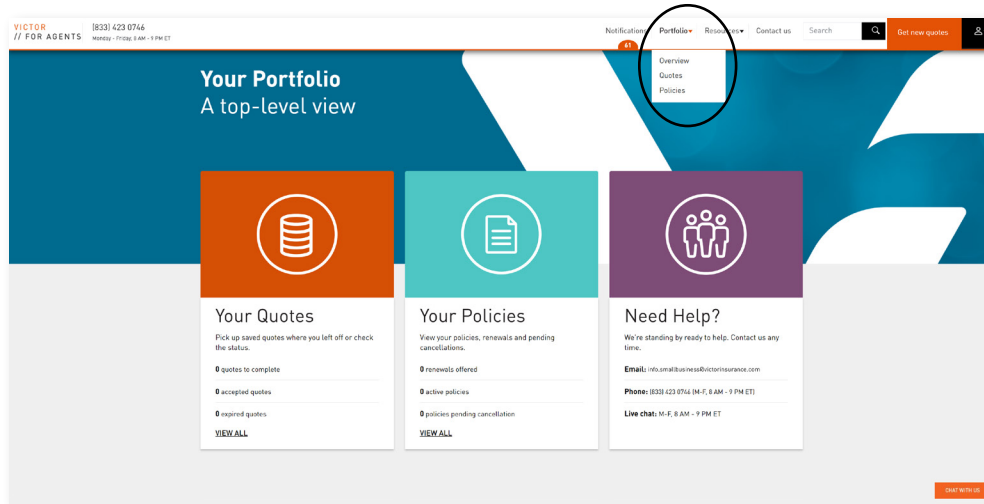
ADDITIONAL DOCUMENT

How to upload signature documents

[CHAT WITH US](#)

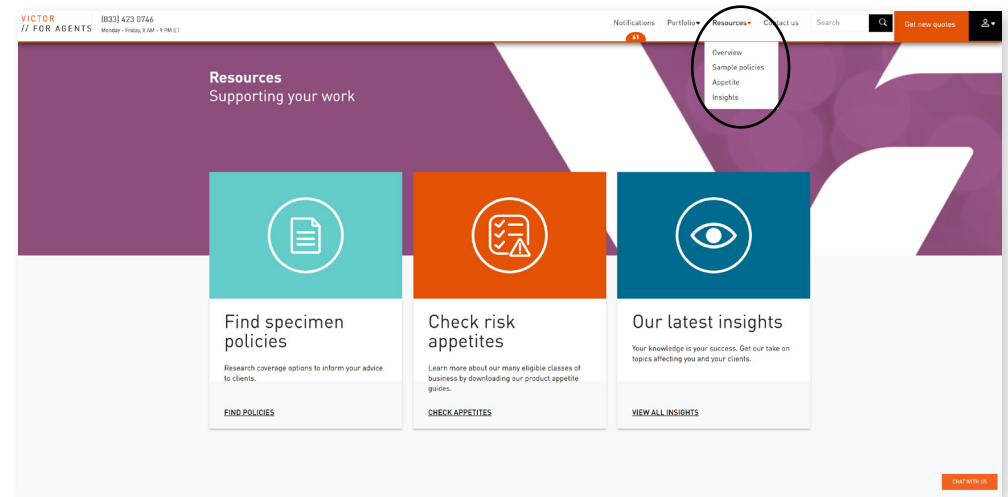
Your portfolio

Select "Portfolio" and then "Policies" to review your policy documents.



Broker resources

Select "Resources" and then "Sample policies" to find specimen policies, appetite guides and the latest broker resources.





Billing options explained

Annual and monthly payment plans are available in Victor for Agents at binding.

Some carriers offer additional payment plan options, which are noted below. To change the payment plan, contact the carrier when making a down payment or paying the first invoice, the process will vary by carrier.

AmTrust

Down payment is sent directly to insured via mail.

Workers Comp

Payment plans:

- **Annual** — 100% down
- **Semi-Annual** — 50% down
- **Quarterly** — 33% down followed by three equal installments
- **Monthly** — 25% down followed by eight equal payments
- **Pay-As-You-Owe** — available to set up after down payment is paid

QUESTIONS?

Call AmTrust at (877) 528-7878

CNA

Down payment and instruction sent directly to insured via mail/email. The insured has the capability to set up auto-pay.

Workers' Comp and Business Owners' Policies

Payment plans:

- **Annual** — 100% down
- **Semi-Annual** — 50% down
- **Quarterly** — 33% down followed by three equal installments
- **8-Pay** — 25% down followed by seven equal installments
- **10-Pay** — 25% down followed by nine equal installments
- **Pay-As-You-Go** (not available for BOP)

QUESTIONS?

CNA at (877) 574-0540

Coalition

Full payment is taken at time of binding via Coalition's internal platform. Payment instructions sent directly to the insured via email.

Cyber

Payment plans:

- **Annual** payment plan only
- Direct bill

QUESTIONS?

Email Coalition at coalitionUS.AR@coalitioninc.com

Coterie

Down payment is taken at time of binding via a third party vendor.

Business Owners' Policies, General Liability and Professional Liability

Payment plans:

- **Annual** — 100% down
- **Monthly** — Down payment is 1/12 total premium followed by 11 equal payments.
- **EFT** is not available, only credit or debit payments
- No installment fees

QUESTIONS?

Call Coterie at (855) 566-1011

Employers

Down payment is sent directly to insured via mail. The insured has the capability to set up auto-pay, which will also eliminate installment fees.

Workers' Comp

Payment plans:

- **Annual** — 100% down
- **Quarterly** — 30% down followed by 3 equal installments (available for premiums less than \$1,000)
- **10-Pay** — 10% down followed by nine equal monthly installments (available for premiums less an \$2,500)
- **Pay-As-You-Go** — 0% down (available for premiums less an \$1,000)

QUESTIONS?

Contact Employers at (888) 682-6671 or underwritingsupport@employers.com

Hiscox

Down payment is collected at time of binding. The agent will bridge into the Hiscox portal to make the down payment to bind the policy.

General Liability and Professional Liability

Payment plans:

- **Annual**
- **Monthly** — two month down payment being two months' worth
 - › **Note** – some contractor class codes may require 25% premium for down payment.

QUESTIONS?

Contact Hiscox at (866) 283-7545

Homesite

Down payment is taken at time of binding via Homesite's payment portal.

Business Owners' Policy and General Liability

Payment plans:

- **Annual** — 100% down
- **Monthly** — Down payment is equal to two monthly installments followed by 10 equal installments

QUESTIONS?

Call Homesite at (866) 954-9770

Markel

Down payment is sent directly to insured via mail/email and due within 30 days of new business issuance. The insured has the option to register for online payments at markelinsurance.com.

Workers' Comp and Business Owners' Policies

Payment plans:

- **Annual** = 100% down
- **2-Pay*** — 60% down (50% in AK), remainder due in five month
- **4-Pay*** — 40% down followed by 3 equal installments
- **10-Pay*** — 15% down followed by nine equal monthly installments
- **Pay-As-You-Go** (not available for BOP)
- **Monthly Self Reporting** — 15% deposit in most states (not available for BOP)

*Electronic Fund Transfer (EFT) available

QUESTIONS?

Call Markel at (888) 500-3344

Neptune

Full payment is required at the time of binding via Neptune's portal.

Flood

Payment options:

- Annual payments only
- Payments via ACH, credit card or check

QUESTIONS?

Use Neptune's Digital Assistant "Poseidon" 24/7 or email support@neptuneflood.com.

Frequently asked questions

General Victor for Agents questions

How do I log into Victor for Agents?

Visit victorforagents.com, enter your email address and password and click "Sign In."

I am trying to reset my password, but have not received the email with reset instructions.

Please check your Spam/Junk folder. If you still do not see the password reset email, please email victorforagents@victorinsurance.com for further assistance.

I received an "invalid" error for the FEIN number I entered.

This is an indication that the risk has already been quoted through another distribution channel and the market has been blocked.

Where can I find the policy documents?

In the top Menu, select "Portfolio" and then "Policies" to find policy documents.

How does my client pay for the policy?

Payment requirements vary by carrier. Please see page 9 of this document for additional information on billing options and requirements.





Customer support

General Victor questions

Call (833) 423-0746 or email info.smallbusiness@victorinsurance.com

Technical questions

Online Chat in Victor for Agents available Monday-Friday from 8:00 AM ET - 9:00 PM ET

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

If you are a first time user, visit victorsmallbusiness.com and select "Register" to create a Victor for Agents account.

How do I report issues with Victor for Agents?

Please email as much information as possible to victorforagents@victorinsurance.com including:

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

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



Visit us at victorsmallbusiness.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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