Victor for Agents playbook

Simplify your business, amplify your returns

VICTOR

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

AmTrust Financial, CNA, Coalition, coterie, Employers, Hiscox, Homesite, Markel, Neptune

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 Moday - 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.

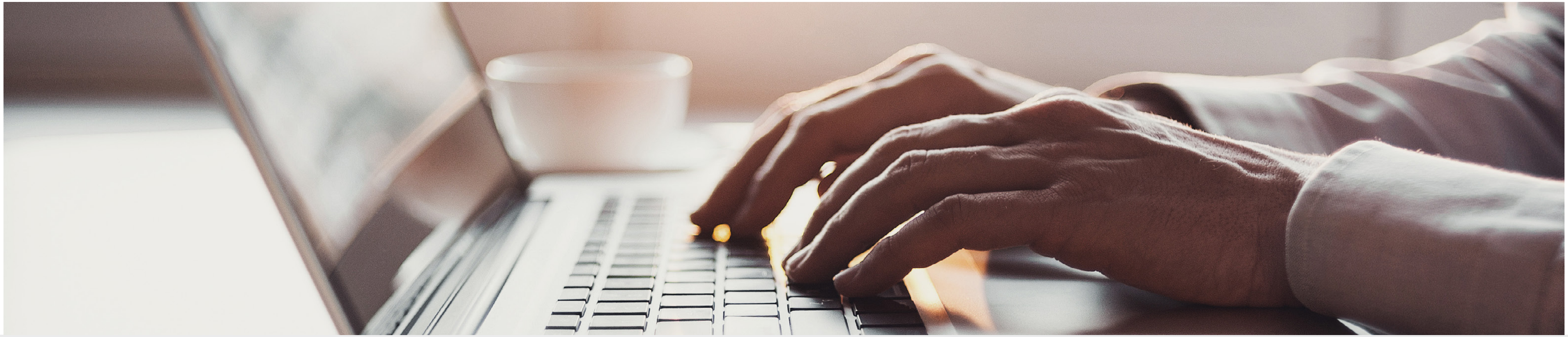
Returning users

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

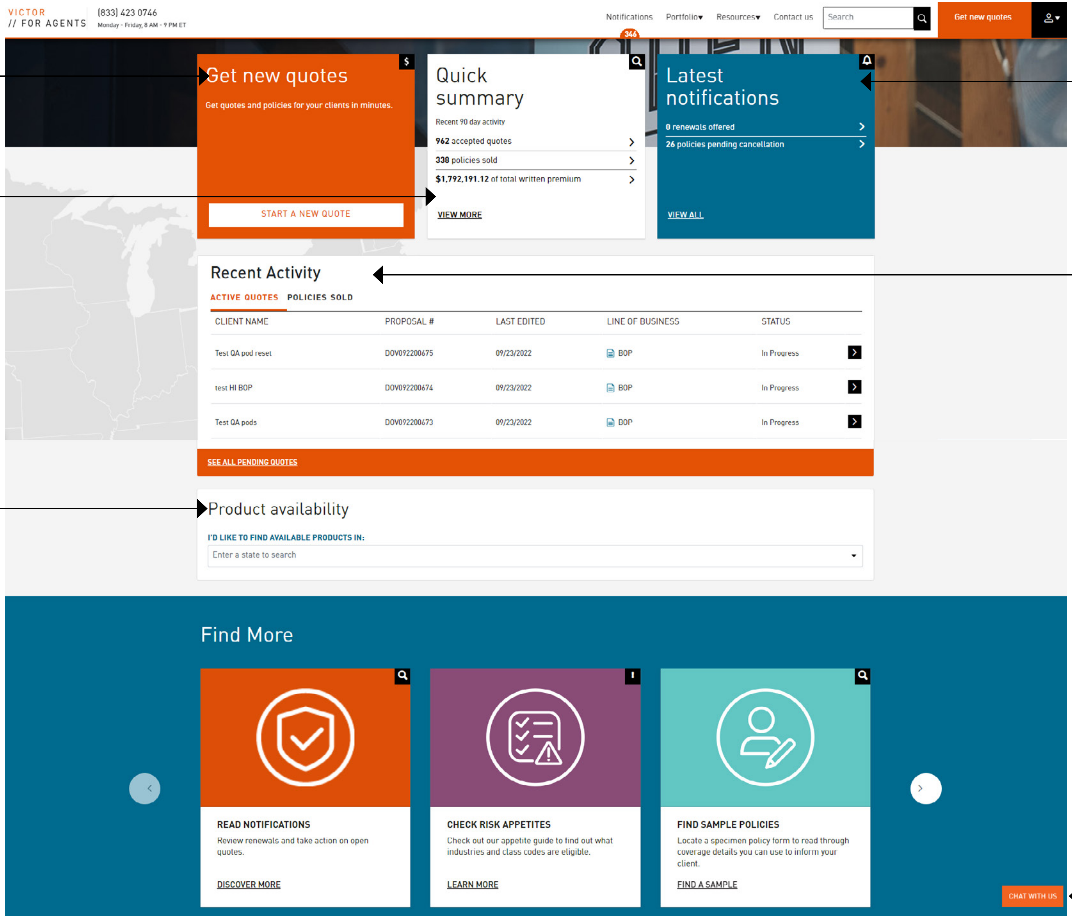


Navigate the Victor for Agents dashboard

Start a new quote.

Summary of all quotes, policies and written premium.

Learn what products are available for your clients by state.



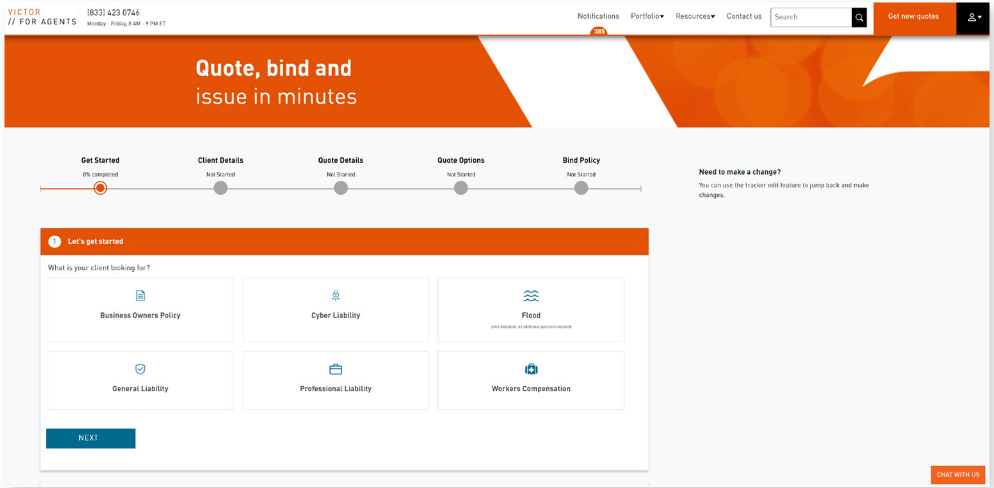
Your to-do list.

Snapshot of recent activity including details on saved Quotes and Policies written. Click "See All Pending Quotes" for the full list.

Use the online Chat Feature for immediate assistance.

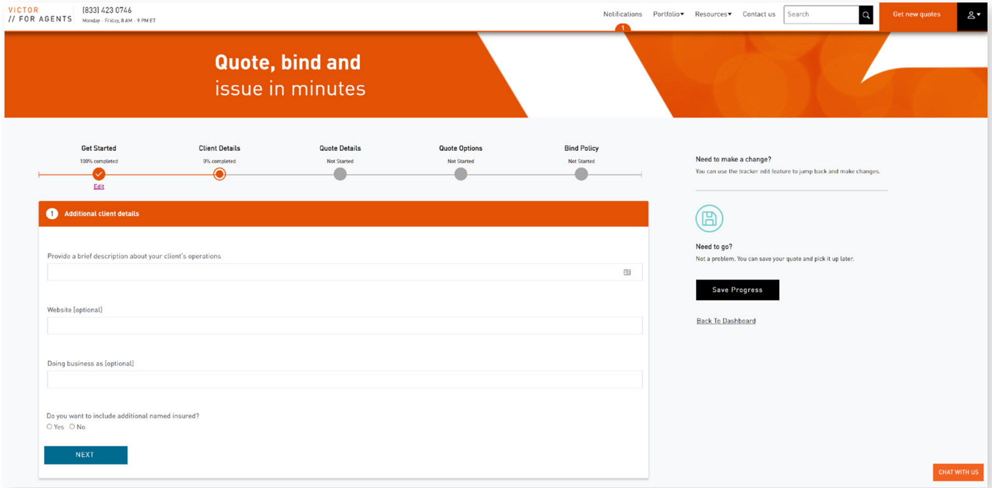
Start quoting

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



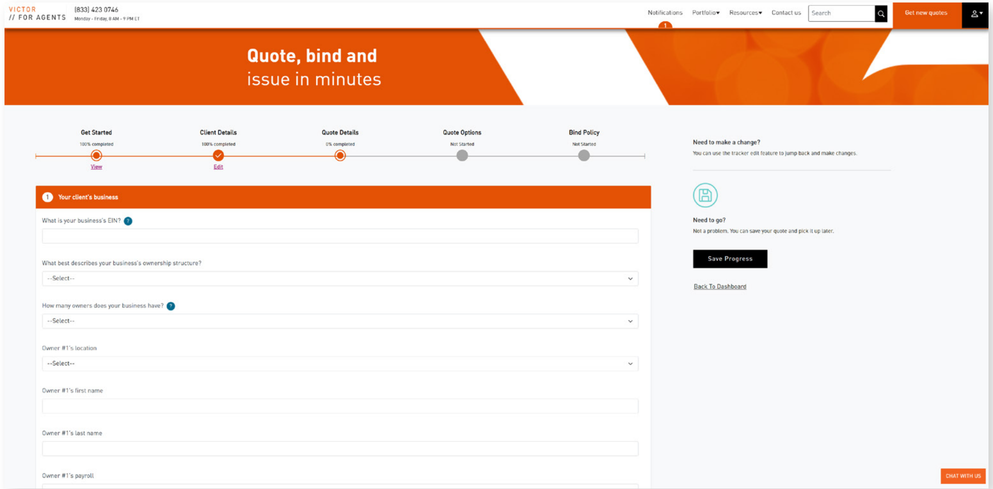
Enter client data

Next enter client details including location and operations information.



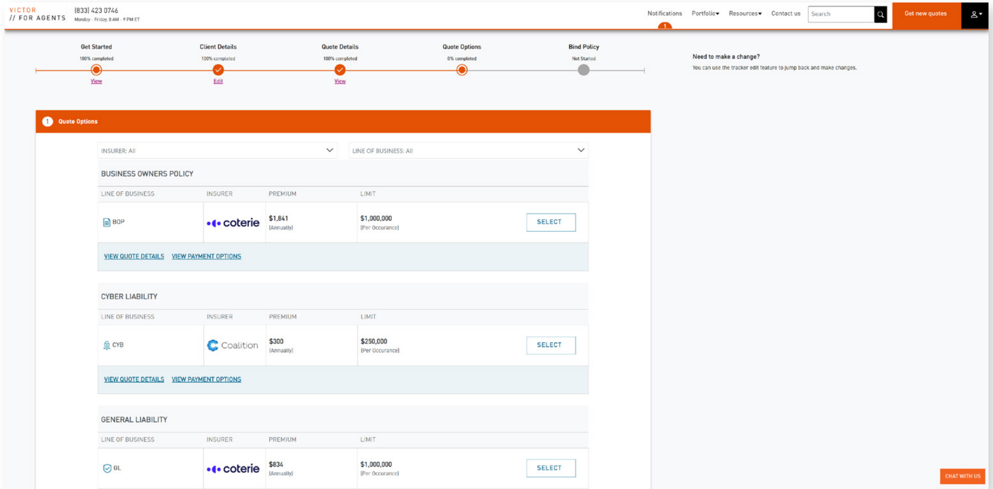
Enter quote details

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



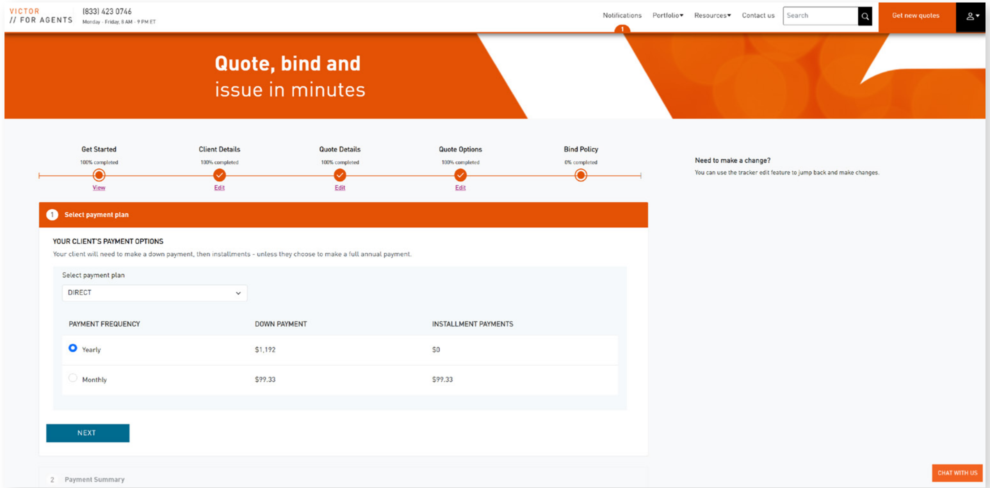
Review quote options

Next you will review and select the quote options.



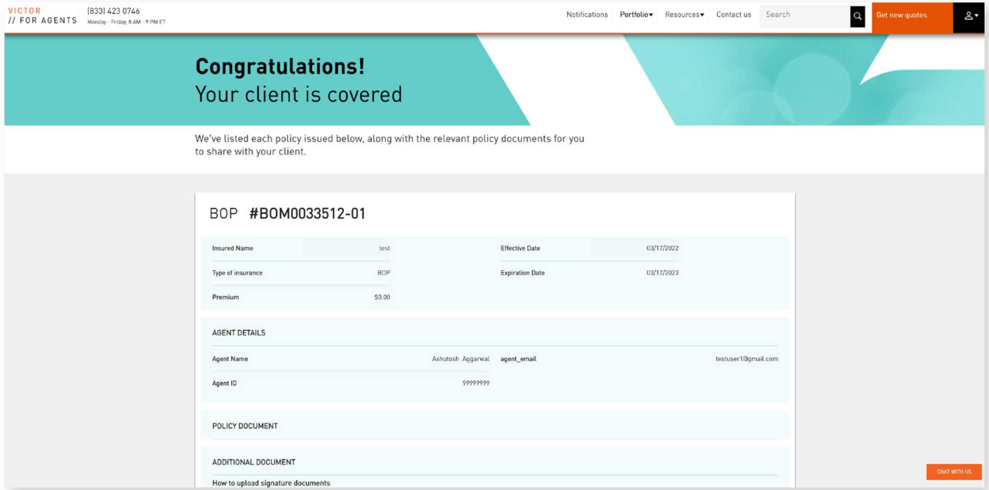
Select payment option and bind

You will also receive details on payment options and instructions.



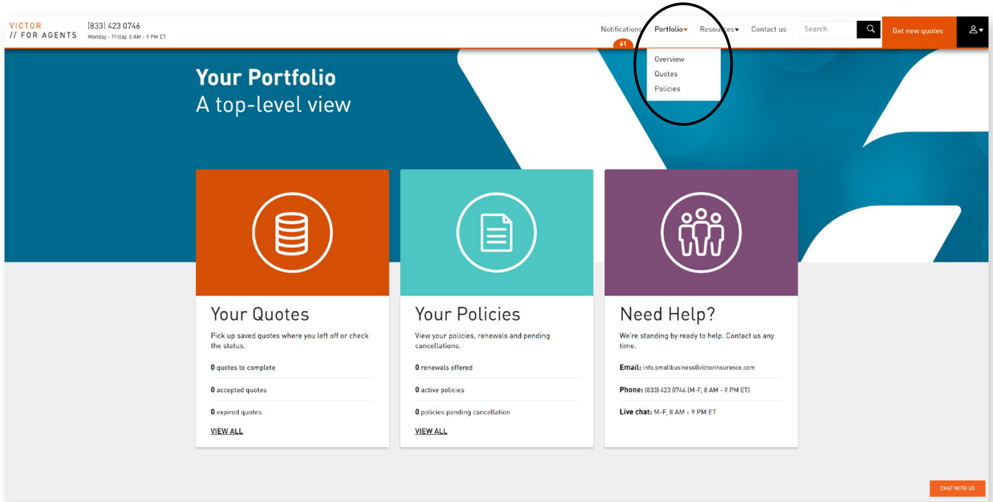
You're all set!

Your client is covered.



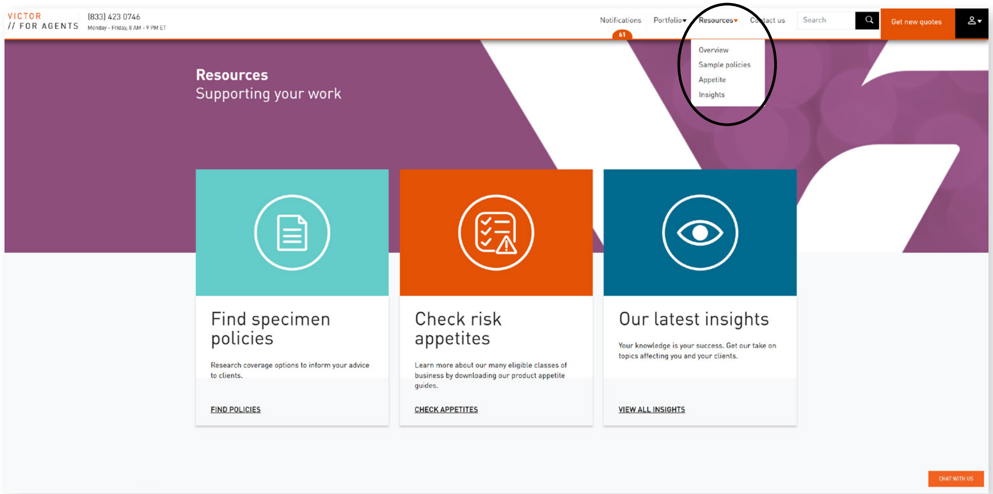
Your portfolio

Select “Portfolio” and then “Policies” to review your policy documents.



Broker resources

Select “Resources” 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 victoragents@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
- Login ID
- Which browser you are using
- 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.

Victor Insurance Services LLC in MN | DBA in CA and NY: Victor Insurance Services | CA Ins. Lic. # 0156109