



# 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.

## Simple

Policy writing has never been so easy. V<sup>2</sup> lets you work remotely and manage your new business anywhere, anytime.

## 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>.

## Superior coverage

- Architects, Engineers & Consultants
- Builders Risk
- Contractors Equipment
- Cyber
- Individual Appraisers E&O
- Non-profit Management Liability
- Private Company Management Liability
- Real Estate E&O
- Storage Tank Liability

## 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.

## 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 [victorinsurance.com](https://victorinsurance.com) and start quoting and issuing today.



# Register via [victorinsurance.com](https://victorinsurance.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 [victorinsurance.com](https://victorinsurance.com) and select “log in/register.” Then select “Register.”
- Select “I am an insurance agent/broker.”
- Then select the first option “Architects & Engineers, Builders Risk, Contractors Equipment, Cyber, Non-Profit, Private Company, and/or Real Estate E&O (available on V<sup>2</sup>).”
- Answer the final question “Does anyone in your office have access to V<sup>2</sup>” and complete the registration form.
- You will receive an email from the Victor team if any additional information is needed.
- Once your registration is approved, you will receive a Welcome email including your personal login details.

## Returning users

If you already have a Victor account, visit [victorinsurance.com](https://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 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 the dashboard

The dashboard features a top navigation bar with links for QA, Home, My Work, Get Started, and System User Account V2 Portal. Below this is a grid of eight tiles, each representing a different insurance category: Real Estate E&O, Individual Appraisers E&O, Cyber, Builders R, Architects, Engineers & Consultants, Contractors Equipment, Non-profit Management Liability, and Private Company Management Liability. Each tile includes a 'Start a new quote' button. A callout points to the 'My Work' link in the top bar, stating: 'Visit My Work to view a complete list of all accounts.' Another callout points to the 'Start a new quote' buttons on the tiles, stating: 'Click the black button to start a new application.' Below the grid is a 'Queue' section with a 'Most Recent' tab selected. A callout points to this tab, stating: 'View your latest accounts and their status in the Most Recent section.' The queue displays a table of accounts with columns for ID, Name, Status, Policy Type, and Effective Date. A callout points to the 'Currently in Underwriting Review' status, stating: 'A snapshot of accounts currently with your underwriter can be found in Currently in Underwriting Review.' At the bottom, there are four summary cards: '41 In Progress', '9 Quoted', '0 Issued Waiting for Signature', and '49 Referred to Underwriter'. A callout points to the 'In Progress' card, stating: 'Click on any of the tiles to view a list of your In Progress, Quoted, Issued Waiting for Signature and Referred to Underwriter accounts.'

**VICTOR V<sup>2</sup>**

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

Start a new quote  
Cyber

Start a new quote  
Builders R

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.

Currently in Underwriting Review

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

ID	Name	Status	Policy Type	Effective
135002	smith 101 test	Liberty	11-01-2023	
135095	Kings Daughters Medical Specialties Inc	In-Progress	Non-profit Management Liability	11-01-2023
135094	Jhaku	In-Progress	Real Estate E&O	10-15-2023
135091		In-Progress	Non-profit Management Liability	
135050	smith 1005 test	Bound	Non-profit Management Liability	10-12-2023
135067	Art XM4J1	Referred to Underwriter	Non-profit Management Liability	
135066	Art xm10	Referred to Underwriter	Non-profit Management Liability	
135064	Art 10062023	Referred to Underwriter	Non-profit Management Liability	11-01-2023
135055	Art 10052023 xm17	Referred to Underwriter	Contractors Equipment	10-05-2023
135054	Art 10052023 xm18	Referred to Underwriter	Contractors Equipment	10-05-2023

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 dashboard interface. Callouts highlight the following features:

- Filter your list of accounts.** Points to the filter dropdowns (Policy Type, Status, Transaction, Sort By, Search Options, My Filters).
- Return to your dashboard.** Points to the Home button in the top right navigation bar.
- View accounts in list or tile format.** Points to the view toggle buttons (list and tile icons) in the top right.
- Search for accounts by company name.** Points to the search bar with the placeholder text "Search for an entity name (3 character minimum)".
- Open accounts individually to view details and make changes.** Points to the "Open" button in the table row for the account with ID 7242.

ID	Policy Type	Policy Number	Brokerage Name	Name	Location City	State	Effective Date	Underwriter	Status
7515	Real Estate ES.O		Portia Chicago Test	an 1 Test Por SC			06-25-2019	Sergio Mills	Quoted
7242	Real Estate ES.O		Portia Chicago Test				03-29-2019	Sergio Mills	Referenced to Underwriter
7244	Real Estate ES.O		Portia Chicago Test	Mimi & Mimi Real Estate			03-01-2019	Linda Peralo	Referenced to Underwriter
7502	Real Estate ES.O		Portia Chicago Test	CBA Property Managers	Juneau	AK	04-25-2019	LINE Veeva	Referenced to Underwriter
7496	Real Estate ES.O		Portia Chicago Test	Lee Homes	Des Moines	IA	04-25-2019		
7389	Real Estate ES.O		Portia Chicago Test	Blount Realtors & Property	Montgomery	AL	04-25-2019		
7004	Real Estate ES.O		Portia Chicago Test	Volmer Real Estate Services	Montgomery	AL	04-25-2019		

Customer Support: Find My Underwriter (301) 969-5800

Additional Resources: User Plans, Terms & Conditions

Build Details: Build Number: 09.057.00247, SWH Version: 19.0.81

# Access policy documents

**VICTOR V<sup>2</sup>**  
Cyber Protection (ID: xxx-AA xxxxxx)

00%

Home My Work Get Started Exit

Victory |

General Information >  
General Questions >  
Claims History >  
Applicant Information >  
Regulatory Compliance >  
Additional Controls >  
Prior Coverage >  
Quote Options >  
**Generate Binder >**  
Billing and Contact Information >  
Issue Binder >  
Policy Summary >

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 Notification</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>\$4,000,000</b>	
<b>Total Premium</b>	<b>\$334</b>	

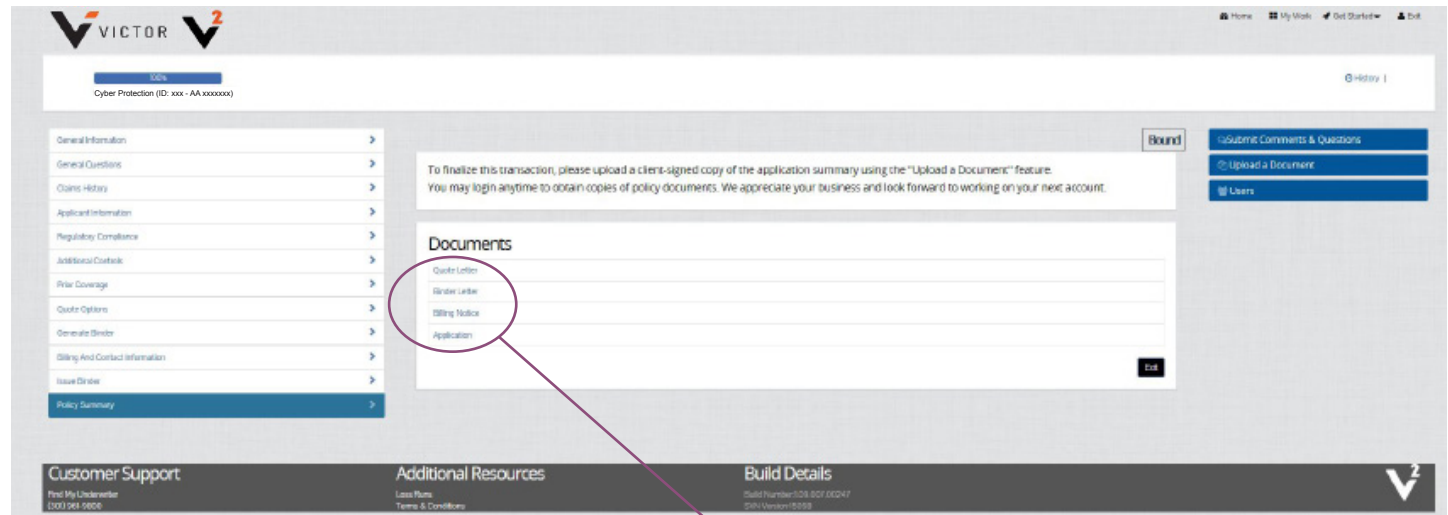
**View Documents**  
Pre-filled Application  
Quote Letter

Submit Comments & Questions  
Upload a Document  
Users

Continue

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

# Access policy documents (cont.)

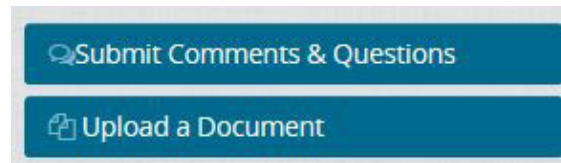


Download copies of your quote letter, policy, billing notice and application summary.



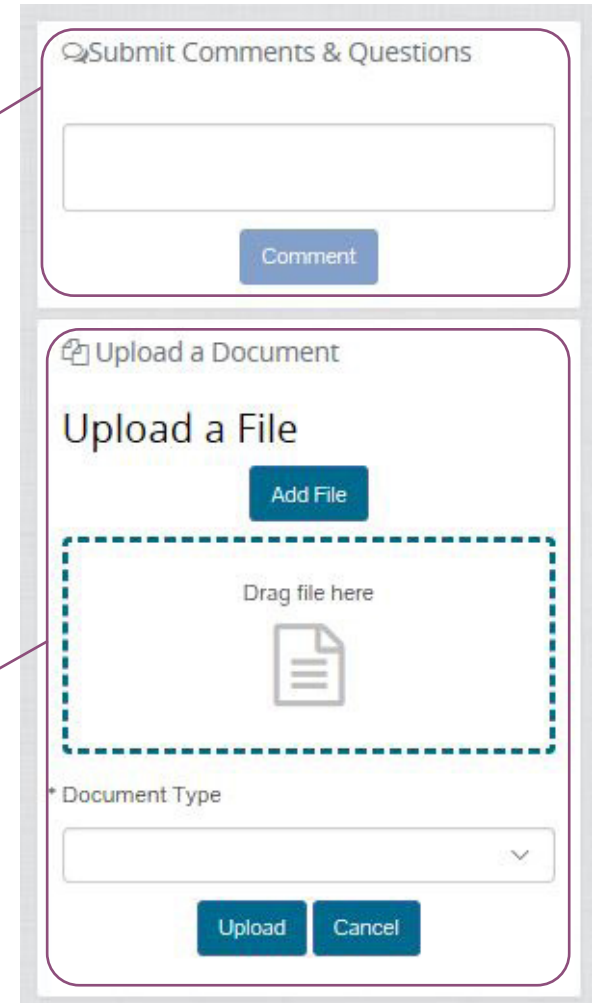
# Features and functionality

## 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 sections. The top section, 'Submit Comments & Questions', has a text input field and a 'Comment' button. The bottom section, 'Upload a Document', has a sub-header 'Upload a File', an 'Add File' button, a dashed box with '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 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 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 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?

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 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 [victorinsurance.com](https://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](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 business development 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)

Contractors Equipment:  
[contractorsequipment.us@victorinsurance.com](mailto:contractorsequipment.us@victorinsurance.com)

Non-Profit Management Liability:  
[managementliability.us@victorinsurance.com](mailto:managementliability.us@victorinsurance.com)

Private Company Management Liability:  
[private.us@victorinsurance.com](mailto:private.us@victorinsurance.com)

Storage Tank Liability  
[storagetank.us@victorinsurance.com](mailto:storagetank.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 [victorinsurance.com](https://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](mailto:accounting.us@victorinsurance.com).



**Victor is one of the world's largest managing general underwriters with locations in the US, Canada, UK, Netherlands, Germany, Italy, and Australia. It handles more than \$4 billion USD in premium on behalf of numerous insurance carriers, through a large network of more than 20,000 active insurance agents and brokers. With deep, specialized underwriting expertise, the company delivers a wide range of insurance solutions – from specialty property and casualty and professional liability insurance to group and retiree benefits.**

**Victor is committed to building on 65-plus years of experience to develop products and services that address the complex needs of its customers.**

**For more information, visit [victorinsurance.com](https://victorinsurance.com)**



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