

## FAQs

### WHO IS VICTOR SMALL BUSINESS?

ICAT is proud to be a division of Victor Insurance. Combining global reach and specialized expertise, Victor protects businesses and individuals through first-class underwriting, technology, distribution and capital. Along with ICAT, Victor takes great pride in the service, products, and stability they deliver to agents and brokers. Visit [victorinsurance.com](https://victorinsurance.com) to learn more.

### WHAT SOLUTIONS DOES VICTOR SMALL BUSINESS OFFER?

Victor Small Business offers business owners policy, cyber, flood, general liability, professional liability, workers comp and E&S property & general liability. Visit [victorinsurance.com](https://victorinsurance.com) to learn more.

### WHO IS VICTOR SMALL BUSINESS?

Victor's small business segment focused on supporting agents that work with small commercial insureds. All small commercial coverages are quotes and bound in the small commercial platform, Victor for Agents.

### WHY SHOULD I WORK WITH VICTOR?

- As a sister company to ICAT, Victor will provide the same great service you have come to depend on from ICAT.
- Victor's team is comprised of licensed insurance professionals with expertise in small commercial coverages
- No appointment necessary to work with Victor
- Receive multiples quotes from multiple providers so you can find the best coverage options for your clients quickly and easily
- As an ICAT agent new to Victor, you will be assigned a dedicated Victor resource that can will help if you have any questions, need assistance with a quote, run into an issue or simply want to discuss a potential client.

### WHAT ARE THE QUALIFICATIONS TO GET APPOINTED WITH VICTOR SMALL BUSINESS?

Victor is open brokerage. If you are a licensed insurance agent/broker, Victor is happy to work with you!

### WHAT PAPERWORK IS NEEDED TO GET APPOINTED?

You will be asked for a W9 and your agency's E&O.

### HOW DO I START QUOTING WITH VICTOR SMALL BUSINESS?

You can quote, bind and issue small commercial policies on Victor's online portal, [Victor for Agents](https://victorinsurance.com/us/login.html). Visit [victorinsurance.com/us/login.html](https://victorinsurance.com/us/login.html) to register.

### HOW CAN I LEARN MORE ABOUT VICTOR SMALL BUSINESS?

Download the [Victor for Agents playbook](#) for information on the available lines of business, provider partners, Victor for Agents platform, and the business development team. You can also watch the [Victor for Agents demo](#) for an overview of the platform.

### **IS MY COMMISSION THE SAME WITH VICTOR SMALL BUSINESS AS IT IS WITH ICAT?**

The commission varies by line of business and agency affiliation, but a typical commission for new business and renewals is as follows:

- Workers comp: 10%/10%
- BOP, general liability, and professional liability: 15%/13%
- Cyber: 15%/15%

### **WHAT PROVIDERS DOES VICTOR WORK WITH?**

Victor partners with multiple A rated providers including AmTrust, BTIS, CNA, Coalition, Employers, Hiscox, Homesite, Joyn, Markel, Neptune, Pathpoint, and Victor to offer multiple quotes with Victor for Agents.