V² Playbook

simplify new business, amplify your returns

victorinsuranceus.com/vsquared
TABLE OF CONTENTS

V² for New Business 1
Register 2
Navigate the Dashboard 3
Navigate My Work 4
Access Policy Documents 5
Features & Functionality 6
Account Status Types 7
Billing Options 8
Frequently Asked Questions 9
Customer Support 10
V² 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. V² lets you quote, bind and issue in minutes.

**Superior Coverage**
- Real estate E&O
- Individual appraisers E&O
- Cyber protection

**Simple**
Policy writing has never been so easy. V² 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 V².

**24 Hour Service**
Large or complex new business accounts entered into V² are turned around to you within 24 hours.

**LET US HELP YOU GROW YOUR BUSINESS**
Register at victorinsuranceus.com/vsquared and start quoting and issuing today.
Register via victorinsuranceus.com

New Users
If you are a first time user, visit victorinsuranceus.com/register to create a Victor account.

Returning Users
If you already have a Victor account, visit victorinsuranceus.com/vsquared to login.

User Types

Standard
Quote and bind policies and manage your accounts with standard user access to V².

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. A member of the Victor team will respond promptly.

REGISTRATION OR LOGIN QUESTIONS?
Email vsquared.us@victorinsurance.com
Navigate the Dashboard

- Click the black button to start a new application.
- Visit My Work to view a complete list of all accounts.
- Click on any of the tiles above to view a list of your In Progress, Quoted, Issued, Waiting for Signature, and Referred to Underwriter accounts.

View your latest accounts and their status in the Most Recent section.

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

Navigate My Work

- Filter your list of accounts.
- Return to your Dashboard.
- View accounts in list or tile format.
- Open accounts individually to view details and make changes.
Access Policy Documents

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

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

Collapsed View

- Submit Comments & Questions
- Upload a Document

Use the Submit Comments & Questions feature to provide additional information about an applicant. Once submitted, your comment or question is emailed to underwriting.

Use the Upload a Document feature to upload client-signed applications, provide loss documentation, and more.

Expanded View

Submit Comments & Questions

Upload a Document

Upload a File

* Document Type

Drag file here
Account Status Types

In Progress
An account you are currently working on. All work is automatically saved as you go.

Quoted
A quote has been provided to you. You may bind the policy at any time. For Real Estate and Individual Appraisers account, you may also issue the policy at this time.

Referred to Underwriter
The account requires final review by an underwriter before a quote is released. All accounts referred to an underwriter are addressed within 24 hours.

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.

Bound/Issue Waiting Signature
The account is bound. To finalize policy issuance, use the Upload a Document feature to submit a copy of the client-signed application.

Policy Issued
The account has been issued. No further action is necessary.

Declined
The account has been declined based on underwriting criteria

Quote Expired
The quote we provided has expired and is no longer viable. You may enter the account into V² again to get a new quote.
Billing Options

Agency Bill
When you choose agency bill in V², Victor will mail an invoice to you following policy issuance. You can also download your billing notice in the Policy Summary section of V². 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 Lockbox Services
14288 Collections Center

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 V² Victor will mail an invoice to the insured following policy issuance. Commission payments are mailed to you when payment is received.

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 V².

BILLING QUESTIONS?
Email accounting.us@victorinsurance.com.
Frequently Asked Questions

1. Does V^2 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^2.

2. Can I do renewals in V^2?
   No. At this time V^2 is a new business portal. However, we are already working to include renewals in future enhancements of V^2.

3. 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.

4. 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.

5. How do I save and exit when I’m working with V^2?
   V^2 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.

6. 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.

7. Does access to V^2 also give me access to quote builders risk?
   No. At this time, builders risk is available to you on a separate platform. If you would like access to quote builders risk online, please email portal.us@victorinsurance.com.
Customer Support

General & Underwriting Questions
Call (301) 961-9800 or email the following program email box:

Real Estate: realestate.us@victorinsurance.com
Individual Appraisers: realestate.us@victorinsurance.com
Cyber: cyber.us@victorinsurance.com

Technical Questions
If you experience issues logging in, email vsquared.us@victorinsurance.com for assistance.

If you are a first time user, visit victorinsuranceus.com/register to create a Victor account.

Billing Questions
Email accounting.us@victorinsurance.com.
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 Managers Inc. (fka Victor O. Schinnerer & Company, Inc.) recently filed in all U.S. jurisdictions to re-brand and change its name. This name change has become effective in almost all states while still pending in several states, which we expect will complete their approval processes shortly.

© 2019 Victor Insurance Managers Inc. | In CA, dba Victor Insurance Services | CA Ins. Lic. # 0156109