

Choose Pearl Insurance for your E&O Coverage Needs



Pearl Insurance has been offering comprehensive insurance solutions for 60 years. Whether you're new to the real estate industry or have been in the business for years, the everyday risks you face make you a prime target for lawsuits.

Even if your name is cleared, the time taken away from your business, money spent on defense, and added stress of dealing with the situation can be taxing. That's why choosing a Real Estate Errors & Omissions program that meets the needs and budget of your firm is essential.

Why should I choose Pearl Insurance as my provider?

Our program is underwritten by the XL Group (through Greenwich Insurance Company and Indian Harbor Insurance Company)—rated "A" by A.M. Best Company—allowing us to offer one of the most comprehensive E&O plans in the market today. The product offering can be found on our premium estimate form on the reverse of this form. Our commitment to Errors & Omissions Insurance has helped earn us sponsorships from over 30 national, state, and local associations. Pearl Insurance also provides several risk management tools and services to help real estate professionals effectively minimize their legal liability.

What determines my annual premium?

Your firm will be given an initial base rate that is determined by your state's loss experience. From there, the rate is modified to reflect a number of risk factors including the individual characteristics of your firm, past claims experience, the number of professionals you need to cover, and the limits, deductible, and the number of agents in your firm. Plus, we have developed many innovative credit options that reward you with lower premiums for establishing and following sound risk management procedures.



For more information: pearlinsurance.com/eo | 800.447.4982

Pearl Insurance's E&O program is underwritten by XL Group, rated "A" (excellent) by A.M. Best. Our program is sponsored by over 20 national, state, and local real estate associations. In addition to providing state-of-the-art risk management tools and services to help you reduce your potential liabilities, we also offer many other innovative coverage features. Please contact a Pearl Insurance representative for a description of policy coverages, amounts, conditions, limitations, and exclusions.

GET A QUOTE FROM PEARL INSURANCE

Pearl Insurance wants to provide you with a competitive quote for your Real Estate Errors & Omissions Insurance. Simply complete the short form below and fax to 866.817.9009. Or, if you'd prefer, you can call a Pearl Insurance E&O Specialist at 800.447.4982 to complete by phone—it only takes a few minutes!

Please note: If your firm has 15 or more agents, please fax us the completed form and a Pearl Insurance representative will contact you to assist you with continuing the process with a full application. This ensures you will receive the best quote possible and all premium credits available to your firm.

Broker Name: _____ Phone: (_____) _____

Firm Name: _____ State: _____

Email: _____ Fax: (_____) _____

1. Date broker licensed as a broker: ____ / ____ / ____ As an agent: ____ / ____ / ____
2. Date firm established: ____ / ____ / ____
3. Average value of properties sold: \$ _____
4. Number of licensed agents (include owners & managers): _____ Earning \$20,001 or more in commission: _____
Earning \$20,000 or less in commission: _____ No income (no commission income): _____
5. Number of agents with professional designations: _____
6. Have any licensees of the firm had their license cancelled or revoked in the last three years? Yes No
7. Do you currently have E&O Insurance? Yes No If Yes, current carrier: _____
Renewal date: ____ / ____ / ____ Deductible: \$ _____ Limits: \$ _____ Years of continuous coverage: _____
Annual premium: \$ _____
8. Any claims in the last five years? Yes No If Yes, date of claim and amount paid: _____
9. Is the firm independently owned and not controlled, affiliated with, or owned by another entity? Yes No
10. Are you a franchise? Yes No If Yes, with what company? _____
11. Do you always offer home warranty programs? Yes No
12. In what percentage of transactions do you represent both the buyer and seller? _____ %
13. Has the firm's name ever changed? Yes No If Yes, list prior name(s): _____

14. Gross commission for the last 12 months (projected 12-month gross commission if new firm): \$ _____
15. Percentage of commissions (total must equal 100%):
 - a. Residential: Real Estate ____ % Raw Land ____ % Appraisals ____ % Property Mgmt ____ % Owned Property ____ %
 - a. Commercial: Real Estate ____ % Raw Land ____ % Appraisals ____ % Property Mgmt ____ % Owned Property ____ %
 - c. Farm/Ranch (income producing): _____ %
 - d. Auctioneering (residential and commercial): _____ %

Get an **E&O quote in minutes** and buy instant coverage ONLINE today!
pearlinsurance.com

**for qualifying firms*

