



# FOR YOUR E&O COVERAGE NEEDS

*Even if your name is cleared, the time taken away from your business, money spent on defense, and added stress of dealing with a claims situation can be taxing. That's why choosing a real estate errors & omissions (E&O) 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 AXA XL (through Greenwich Insurance Company and Indian Harbor Insurance Company)—rated A+ (Stable) 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 E&O insurance has helped earn us sponsorships from over 20 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.



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.**



**Real Estate  
ProtectionPlus**

Exclusively provided by Pearl Insurance



**PEARL<sup>®</sup>  
INSURANCE**



Get a premium estimate by contacting a **Real Estate ProtectionPlus** representative, or completing the form on the reverse of this flyer.  
**855.465.0200 | [pearlinsurance.com/EO](http://pearlinsurance.com/EO)**

AXA XL is a division of AXA Group providing products and services through our four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting. Coverage is underwritten by the following AXA XL companies: Greenwich Insurance Company and Indian Harbor Insurance Company. Not all insurers do business in all jurisdictions nor is coverage available in all jurisdictions. AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates.

# Real Estate ProtectionPlus

## Real Estate Errors & Omissions Estimate Form

Plan Administrator:



1200 E. Glen Ave., Peoria Heights, IL 61616-5348  
Questions: Please call 855.465.0200

Please mail completed application to: 1200 E. Glen Ave., Peoria Heights, IL 61616.  
You may also complete the form online at [pearlinsurance.com/EO](http://pearlinsurance.com/EO). If you have any questions, please call **855.465.0200**.

Contact Name \_\_\_\_\_

Broker/Owner Name \_\_\_\_\_

Firm Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

- Do you currently have E&O Insurance?  Yes  No
  - If yes, current carrier: \_\_\_\_\_  
Renewal date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Deductible: \$ \_\_\_\_\_ Limits: \$ \_\_\_\_\_  
Years of continuous coverage: \_\_\_\_\_  
Annual premium: \$ \_\_\_\_\_
- Number of licensed agents (include owners and managers):  
Earning \$20,001 or more in commission: \_\_\_\_\_  
Earning \$20,000 or less in commission: \_\_\_\_\_  
No income (no commission income): \_\_\_\_\_
- Gross commission for the last 12 months (projected 12-month gross commission if new firm): \$ \_\_\_\_\_
- Percentage of commissions (total must equal 100%):
  - Residential:  
Real Estate \_\_\_\_\_% Raw Land \_\_\_\_\_% Appraisals \_\_\_\_\_%  
Property Mgmt \_\_\_\_\_% Owned Property \_\_\_\_\_%
  - Commercial:  
Real Estate \_\_\_\_\_% Raw Land \_\_\_\_\_% Appraisals \_\_\_\_\_%  
Property Mgmt \_\_\_\_\_% Owned Property \_\_\_\_\_%
  - Farm/Ranch (income producing): \_\_\_\_\_%
  - Auctioneering (residential and commercial): \_\_\_\_\_%
  - Mortgage brokerage: \_\_\_\_\_%
- Date broker licensed as an agent: \_\_\_\_/\_\_\_\_/\_\_\_\_  
As a broker: \_\_\_\_/\_\_\_\_/\_\_\_\_
- Year firm established: \_\_\_\_\_
- Have any licensees of the firm had their license cancelled or revoked in the last 3 years?  Yes  No
- Are you a franchise?  Yes  No  
If yes, with what company? \_\_\_\_\_
- Is the firm independently owned and not controlled, affiliated with, or owned by another entity?  Yes  No
- Average value of properties sold: \$ \_\_\_\_\_
- Any claims in the last 5 years?  Yes  No  
If yes, date of claim & amount paid: \_\_\_\_/\_\_\_\_/\_\_\_\_, \$ \_\_\_\_\_
- Number of agents with professional designations: \_\_\_\_\_
- Do you always offer home warranty programs?  Yes  No
- In what percentage of transactions do you represent both the buyer and seller? \_\_\_\_\_%
- Has the firm's name ever changed?  Yes  No  
If yes, list prior name(s): \_\_\_\_\_
- Are you involved in mortgage banking, development, or construction?  Yes  No
- Do you perform services to REITS or property syndications?  Yes  No
- Does any one client represent more than 25% of the firm's annual commission?  Yes  No
- What percentage of your overall transactions were derived from REOs/Foreclosures/Short Sales? \_\_\_\_\_%



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