

Pearl Specialty Underwriters

P E A R L
SPECIALTY
UNDERWRITERS

Insurance Solutions for Real Estate Professionals

ABOUT PEARL SPECIALTY UNDERWRITERS

Pearl Specialty Underwriters provides high-quality coverage to those real estate professionals who don't fit the mold so that no matter who you are or what your expertise is, we can find a comprehensive insurance solution that is perfect for your business. Pearl offers a wide range of customized insurance programs and has access to every major insurance company in the real estate marketplace. We continue to build on our tradition of innovation by delivering new products, services, markets, and technologies to our clients every year.

ALTERNATE PROGRAM FEATURES

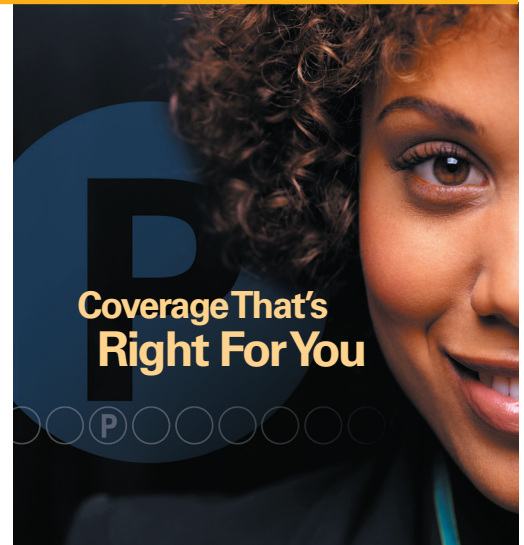
Because we recognize that not every real estate firm fits into our standard program criteria, we offer insurance solutions that cater to firms with the following characteristics:

- Large firms (over 300 agents)
- History of losses/claims experience
- New businesses (3 years and under)
- Heavy concentrations in:
 - Appraiser business
 - Undeveloped land
 - Mortgage brokering
 - Commercial transaction
 - Sale of owned property
 - Property management

TRUSTED PROFESSIONAL LIABILITY PARTNERS

Pearl has established solid relationships with many of the nation's leading domestic writers of professional liability and Lloyd's of London Syndicates, most of whom are rated "A" (excellent) or better by A.M. Best. These affiliations provide us with a wide range of industry coverage options, including:

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|----------------|----------------|---------------------|
| • Arch | • Shand | • Carolina Casualty |
| • Westport | • AIG | • Navigators |
| • Old Republic | • Delos | • Hartford |
| • Zurich | • XL Insurance | • James River |
| • General Star | • Interstate | • American Safety |
| • Darwin | • Chubb | • Colony |



Discover the Pearl Advantage!

- Committed to providing real estate professionals with E&O solutions for over 25 years
- Sponsored by over 40 national, state, and local real estate associations
- State-of-the-art risk management tools and services

Contact a Pearl Real Estate Errors & Omissions Specialist for more information today!

Pearl Insurance

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