



Boost your Real Estate E&O offerings

Explore our expanded program!

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Program overview



Real Estate E&O program overview

- Our E&O solutions diligently protect a wide range of real estate professionals.
- Strong and stable solutions; 35+ year relationship with the same A rated carrier.
- Admitted coverage available in all 50 states, D.C., Puerto Rico, and US Virgin Islands.
- Up to \$15M limits.
- With 173 years of combined E&O underwriting experience, we understand real estate and provide tailored coverage that protects your clients' interests.

Proud partner of the National Association of REALTORS®

- In partnership with the National Association of REALTORS® under NAR REALTOR Benefits®
- We offer NAR members E&O insurance at special members-only pricing!

**New countrywide policy
form updates**

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Supplementary payments

Increased to \$50k per policy period

- Loss of Earnings
- Licensing Proceedings
- Subpoena Assistance
- Public Relations
- Agent Protection
- Dodd-Frank Fees and Expenses
- Telephone Consumer Protection Act Fees and Expenses
- Privacy and Identity Theft
(up to \$20k per policy period)



New stand-out coverage: Agent Protection

- Victor policyholders can access up to \$50,000 in coverage per policy period for medical expenses resulting from injuries that occur on the premises of a residential property being shown, specifically caused by the actions or omissions of a non-insured natural person.
- This new coverage significantly enhances protection for real estate agents, recognizing the inherent risks they face while performing their duties.



New stand-out coverage: TCPA Fees & Expenses



- Victor policyholders can access up to \$50,000 per policy period for reasonable and necessary legal fees incurred while responding to actions brought under the Telephone Consumer Protection Act.
- This coverage is vital given the rise in claims related to TCPA violations.
- Empowers insureds to confidently navigate TCPA compliance, allowing them to focus on serving their clients without the concern of potential legal challenges.

Definitions Expansion

DEFINITIONS EXPANSION

Drone & Drone Claim

Defined

Identity Theft Event & Identity Theft Expenses

Defined

Definition of Insured

Expanded to include “teams”, trade names, d/b/a’s, predecessor firms, and vicarious insureds

Open House Claim

Expanded to include bodily injury

Professional Real Estate Services

Clarified – applies regardless of whether such services are rendered pursuant to a written contract or for a fee.

Vicarious Insured

Defined – means any person or entity other than the primary insured, but solely to the extent that a claim is made against them for acts or omissions in providing real estate services by an insured.

Exclusions

EXCLUSIONS

Bodily Injury

Exclusion does **NOT** apply to lockbox, open house, res prop sales & agent protection

Property Damage

Exclusion does **NOT** apply to lockbox, open house, res prop sales

Owned, Constructed, Developed, and Purchase of Property

Exclusion **NO LONGER APPLIES** to leasing services & allows for home inspection and/or home warranty to be waived in writing by the buyer

Rate and rule changes



Reduced premium rates for new business!

- We have lowered premium rates across numerous states.
- These reductions have a significant impact for firms with up to \$1M in annual revenue, and in certain states, we have substantially reduced rates for firms with up to \$5M in annual revenue.
- The following states have been approved and are effective immediately for all new business:
AL, AR, CT, FL, IL, IN, KS, ME, MI, MN, NH, NJ, NV, OH, OR, PA, UT, WI.
[Pending approval in D.C, MD, VA].



Rule updates!



- \$1M Discrimination coverage now included at no additional premium.
- 1 year ERP option now available at 150% of the expiring premium.
- Premium decrease for the Contingent BI/PD coverage.
- These updates are effective immediately for new business in the following states:
AL, AR, CT, FL, IL, IN, KS, ME, MI, MN, NH, NJ, NV, OH, OR, PA, UT, WI.
[Pending approval in D.C, MD, VA].

**New rapid new business
application**

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Our four available rapid new business applications

NEW Countrywide - \$200,000

- \$200,000 gross commission income threshold.
- Allows leasing and commercial sales firms.
- Available in:

AL, AR, CT, FL, IL, IN, KS, ME, MI, MN, NV, NH, NJ, OH, OR, PA, UT & WI.

- Minimum premium: \$460

Countrywide - \$150,000

- \$150,000 gross commission income threshold.
- Does not allow leasing and commercial sales firms.
- Available in:

AZ, D.C., DE, GA, MA, MD, MO, NC, OK, SC, TX, VA, VT, WA & WV.

- Minimum premium: \$460

New York

- Available in NY only
- \$200,000 gross commission income threshold.
- Minimum premium: \$500

California

- Available in CA only
- \$100,000 gross commission income threshold.
- Minimum premium: \$546

**Legal and risk
management**

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Claims handling

- **Dedicated claims support.**
- **Efficient claim resolution.**
- **Cost-effective solutions.**

70 yrs

7 decades of shared experience, focusing exclusively on Real Estate E&O.

900

Manage approximately 900 notices annually.

12

Average claim resolution within 12 months.

\$40k

Settlements typically below \$40,000.

Risk Management


Victor Risk Advisory

- Share valuable insights with your clients!
- Accessible via Victor Risk Advisory, we have a range of claim scenarios, articles, and blogs designed to help insureds manage and overcome risk.


Recently created:

- *AI deepfake claim scenario*
- *Non-disclosure claim scenario*
- *Responsible use of GenAI for your business*
- *Climate change is making homes harder to insure: What it means for your buyers*
- *And much more!*


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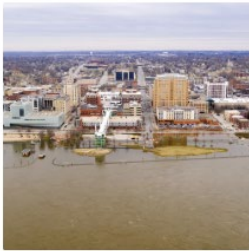
Article
Risky business: What real estate agents should know about the power of attorney
05/20/2025
If you're asked to act as an authorized agent under a POA to facilitate a real estate transaction on behalf of your client, it's essential to recognize and understand the risks that come along with this role.




Article
Prospect or predator? Prioritizing agent safety
03/07/2025
Hidden beneath the glamour of showing beautiful homes to clients lurks a danger that all real estate agents face when they step onto properties with near strangers—the risk that a prospect could become a predator.




Claim Scenario
When silence is not so golden
02/18/2025
Mark and Lisa were delighted to purchase a new home. However, their excitement soon turned to concern when they discovered that the property had previously experienced significant flooding, an essential detail that had not been disclosed during the buying process.



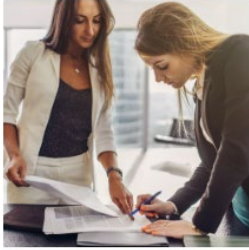
Article
Climate change is making homes harder to insure: What it means for your buyers
02/11/2025
The impact of climate change on homeowner's insurance is profound and multifaceted, affecting not only the cost and availability of coverage but also the dynamics of the real estate market.




Article
Adapting to home buying trends: Ensuring agent protection in a dynamic market
12/23/2024



Claim Scenario
Deepfake deception
12/20/2024
In a sophisticated deepfake fraud scheme, a property in Nevada was falsely listed for sale by an impersonator using advanced



Blog
Keep the past from haunting you: Insuring past and future exposures during the merger process
11/15/2024



Blog
The AI-gent advantage: Responsible use of generative AI for your business
07/17/2024

Get started!

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Get started today!

Quote, bind, and issue policies with our online portal, V²

- [Log in or register](#) for our online portal, V², to quote, bind and issue policies.
- Alternatively, you can access our range of application forms via our [website](#).
- For any assistance, please email realestate.us@victorinsurance.com

Scan QR code to log
in or register for V²:



Scan QR code to learn
more about our program
and access apps:



Q&A



Thank you



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.

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