

Home Inspector Errors and Omissions Insurance Comparison

E&O							
Agency	Towers-Perrin	Towers-Perrin	Allstate	Allstate	Allstate	FREA	Allen
Source of data	policy	policy	quote	quote	quote	policy	
Agency contact	www.nachiinfo@towersperrin.com	www.nachiinfo@towersperrin.com	robertdupuis@allstate.com	robertdupuis@allstate.com	robertdupuis@allstate.com	Ben Garrison	
Underwriter	Lexington/AIG	Lexington/AIG	Westchester	Westchester	Westchester	AIG	Lexington/AIG
Policy Type	Claims Made	Claims Made	Fire Ins	Fire Ins	Fire Ins	Claims Made	Claims Made
<i>Includes:</i>	-	-	-	-	-	-	-
WDI/WDO	No	No	No	No	No	No	No
Pools	No	No	Yes	Yes	Yes	No	No
Referral Endorsement	Yes	Yes	No	No	No	Yes	Yes
All Inspectors in Company	Yes	Yes	Yes	Yes	Yes	No	Yes
Subcontractors	No	No	Yes	Yes	Yes	No	No
Radon	No	No	No	No	No	No	tbd
Mold, fungi, etc	No	No	No	No	No	No	No
Policy Amt-claim	\$ 500,000	\$ 1,000,000	\$ 250,000	\$ 500,000	\$ 1,000,000	\$ 500,000	\$ 1,000,000
Policy Amt-aggregate	\$ 500,000	\$ 1,000,000	\$ 250,000	\$ 500,000	\$ 1,000,000	\$ 500,000	\$ 1,000,000
Deductible	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 5,000	\$ 1,000	\$ 2,500
Premium	\$ 1,970.97	\$ 2,345.34	\$ 1,128.00	\$ 1,697.00	\$ 2,500.00	\$ 3,195.00	\$ 2,788.00
Taxes	\$ 95.50	\$ 113.64					
Total E&O Premium	\$ 2,066.47	\$ 2,458.98	\$ 1,128.00	\$ 1,697.00	\$ 2,500.00	\$ 3,195.00	\$ 2,788.00
General Liability							
Policy Amt	\$ 500,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Total GL Premium	inc in E&O	inc in E&O	\$ 422.00	\$ 422.00	\$ 422.00	\$ 450.00	\$ 312.00
Gr. Total Premium	\$ 2,066.47	\$ 2,458.98	\$ 1,550.00	\$ 2,119.00	\$ 2,922.00	\$ 3,645.00	\$ 3,100.00
Pymt Options							
May pay in full up-front	Yes	Yes	Yes	Yes	Yes	Yes	Yes
-or-							
Quarterly	Yes	Yes	Yes	Yes	Yes		?
-or-							
Monthly	No	No					?

Prepared by: Mike Boyett

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Home Inspector Errors and Omissions Insurance Comparison

E&O						
Agency	OREP	OREP	OREP	OREP	CH	Globe
Source of data	Adv	Adv	Adv	Adv	policy	quote
Agency contact	David Brauner (888) 347-5273	David Brauner (888) 347-5273	David Brauner (888) 347-5273	David Brauner (888) 347-5273	shellings@chinsu rance.cc Lexington	www.globeresou rces.net Lexington
Underwriter					Claims Made	Claims Made
Policy Type	-	-	-	-	-	-
<i>Includes:</i>						
WDI/WDO	Yes	Yes	Yes	Yes	No	No
Pools	Yes	Yes	Yes	Yes	Yes	No
Referral Endorsement	Yes	Yes	Yes	Yes	Yes	No
All Inspectors in Company	Yes	Yes	Yes	Yes	Yes	Yes
Subcontractors	No	No	No	No		No
Radon	Yes	Yes	Yes	Yes		No
Mold, fungi, etc	No	No	No	No		No
Policy Amt-claim	\$ 100,000	\$ 300,000	\$ 500,000	\$ 1,000,000	\$ 100,000	\$ 100,000
Policy Amt-aggregate	\$ 100,000	\$ 300,000	\$ 500,000	\$ 1,000,000	\$ 500,000	\$ 100,000
Deductible	tbd	tbd	tbd	tbd	\$ 2,500	\$ 2,500
Premium	\$ 1,750.00	\$ 2,150.00	\$ 2,350.00	\$ 2,700.00	\$ 1,673.00	\$ 1,845.00
Taxes	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 82.14	\$ 127.31
Total E&O Premium	\$ 2,150.00	\$ 2,550.00	\$ 2,750.00	\$ 3,100.00	\$ 1,755.14	\$ 1,972.31
General Liability						
Policy Amt						\$ 100,000
Total GL Premium					\$ 234.00	inc in E&O
Gr. Total Premium	\$ 2,150.00	\$ 2,550.00	\$ 2,750.00	\$ 3,100.00	\$ 1,989.14	\$ 1,972.31
Pymt Options						
May pay in full up-front	Yes	Yes	Yes	Yes	Yes	Yes
-or-						
Quarterly	Yes	Yes	Yes	Yes		
-or-						
Monthly						

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Home Inspector Errors and Omissions Insurance Comparison

<i>E&O</i>				
Agency	State Farm	State Farm	State Farm	State Farm
Source of data	quote	quote	quote	quote
Agency contact	varies	varies	varies	varies
Underwriter	State Farm	State Farm	State Farm	State Farm
Policy Type	Claims Made	Claims Made	Claims Made	Claims Made
<i>Includes:</i>	-	-	-	-
WDI/WDO				
Pools				
Referral Endorsement				
All Inspectors in Company				
Subcontractors				
Radon				
Mold, fungi, etc				
Policy Amt-claim	\$ 250,000	\$ 300,000	\$ 500,000	\$ 1,000,000
Policy Amt-aggregate	\$ 250,000	\$ 300,000	\$ 500,000	\$ 1,000,000
Deductible	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Premium	\$ 1,404.00	\$ 1,577.00	\$ 1,728.00	\$ 2,160.00
Taxes				
Total E&O Premium	\$ 1,404.00	\$ 1,577.00	\$ 1,728.00	\$ 2,160.00
<i>General Liability</i>				
Policy Amt	\$ 250,000	\$ 300,000	\$ 500,000	\$ 1,000,000
Total GL Premium	\$ 281.00	\$ 315.00	\$ 346.00	\$ 432.00
Gr. Total Premium	\$ 1,685.00	\$ 1,892.00	\$ 2,074.00	\$ 2,592.00
Pymt Options				
May pay in full up-front	Yes	Yes	Yes	Yes
-or-				
Quarterly	Yes	Yes	Yes	Yes
-or-				
Monthly				

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Home Inspector Errors and Omissions Insurance Comparison

E&O					
Agency	Globe	CH	OREP	Allstate	State Farm
Source of data	quote	policy	adv	quote	quote
Agency contact	www.globesources.net	shellings@chinsuranc.cc	David Brauner (888) 347-5273	robertdupuis@allstate.com	varies
Underwriter	Lexington	Lexington		Westchester Fire Ins	State Farm
Policy Type	Claims Made	Claims Made		Claims Made	Claims Made
<i>Includes:</i>	-	-	-	-	-
WDI/WDO	No	No	Yes	No	
Pools	No	Yes	Yes	Yes	
Referral Endorsement	No	Yes	Yes	No	
All Inspectors in Company	Yes	Yes	Yes	Yes	
Subcontractors	No		No	Yes	
Radon	No		Yes	No	
Mold, fungi, etc	No		No	No	
Policy Amt-claim	\$ 100,000	\$ 100,000	\$ 100,000	\$ 250,000	\$ 250,000
Policy Amt-aggregate	\$ 100,000	\$ 500,000	\$ 100,000	\$ 250,000	\$ 250,000
Deductible	\$ 2,500	\$ 2,500	tbd	\$ 2,500	\$ 2,500
Premium	\$ 1,845.00	\$ 1,673.00	\$ 1,750.00	\$ 1,128.00	\$ 1,404.00
Taxes	\$ 127.31	\$ 82.14	\$ 400.00		
Total E&O Premium	\$ 1,972.31	\$ 1,755.14	\$ 2,150.00	\$ 1,128.00	\$ 1,404.00
General Liability					
Policy Amt	\$ 100,000			\$ 1,000,000	\$ 250,000
Total GL Premium	inc in E&O	\$ 234.00		\$ 422.00	\$ 281.00
Gr. Total Premium	\$ 1,972.31	\$ 1,989.14	\$ 2,150.00	\$ 1,550.00	\$ 1,685.00

Home Inspector Errors and Omissions Insurance Comparison

E&O							
Agency	State Farm	OREP	Towers-Perrin	State Farm	Allstate	OREP	FREA
Source of data	quote	adv	policy	quote	quote	adv	policy
Agency contact	varies	David Brauner (888) 347-5273	www.nachiinfo.com	varies	robertdupuis@allstate.com	David Brauner (888) 347-5273	Ben Garrison
Underwriter	State Farm		Lexington/AIG	State Farm	Westchester Fire Ins		AIG
Policy Type	Claims Made		Claims Made	Claims Made	Claims Made		Claims Made
<i>Includes:</i>	-	-	-	-	-	-	-
WDI/WDO		Yes	No		No	Yes	No
Pools		Yes	No		Yes	Yes	No
Referral Endorsement		Yes	Yes		No	Yes	Yes
All Inspectors in Company		Yes	Yes		Yes	Yes	No
Subcontractors		No	No		Yes	No	No
Radon		Yes	No		No	Yes	No
Mold, fungi, etc		No	No		No	No	No
Policy Amt-claim	\$ 300,000	\$ 300,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Policy Amt-aggregate	\$ 300,000	\$ 300,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Deductible	\$ 2,500	tbd	\$ 2,500	\$ 2,500	\$ 2,500	tbd	\$ 1,000
Premium	\$ 1,577.00	\$ 2,150.00	\$ 1,970.97	\$ 1,728.00	\$ 1,697.00	\$ 2,350.00	\$ 3,195.00
Taxes		\$ 400.00	\$ 95.50			\$ 400.00	
Total E&O Premium	\$ 1,577.00	\$ 2,550.00	\$ 2,066.47	\$ 1,728.00	\$ 1,697.00	\$ 2,750.00	\$ 3,195.00
General Liability							
Policy Amt	\$ 300,000		\$ 500,000	\$ 500,000	\$ 1,000,000		\$ 1,000,000
Total GL Premium	\$ 315.00		inc in E&O	\$ 346.00	\$ 422.00		\$ 450.00
Gr. Total Premium	\$ 1,892.00	\$ 2,550.00	\$ 2,066.47	\$ 2,074.00	\$ 2,119.00	\$ 2,750.00	\$ 3,645.00

Home Inspector Errors and Omissions Insurance Comparison

E&O	Towers-Perrin	State Farm	Allstate	Allen	OREP
Agency	policy	quote	quote	policy	adv
Source of data					
Agency contact	www.nachiinfo@towersperrin.com	varies	robertdupuis@allstate.com		David Brauner (888) 347-5273
Underwriter	Lexington/AIG	State Farm	Westchester Fire Ins	Lexington/AIG	
Policy Type	Claims Made	Claims Made	Claims Made	Claims Made	
<i>Includes:</i>	-	-	-	-	-
WDI/WDO	No		No	No	Yes
Pools	No		Yes	No	Yes
Referral Endorsement	Yes		No	Yes	Yes
All Inspectors in Company	Yes		Yes	Yes	Yes
Subcontractors	No		Yes	No	No
Radon	No		No	tbd	Yes
Mold, fungi, etc	No		No	No	No
Policy Amt-claim	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Policy Amt-aggregate	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Deductible	\$ 2,500	\$ 2,500	\$ 5,000	\$ 2,500	tbd
Premium	\$ 2,345.34	\$ 2,160.00	\$ 2,500.00	\$ 2,788.00	\$ 2,700.00
Taxes	\$ 113.64				\$ 400.00
Total E&O Premium	\$ 2,458.98	\$ 2,160.00	\$ 2,500.00	\$ 2,788.00	\$ 3,100.00
General Liability					
Policy Amt	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	
Total GL Premium	inc in E&O	\$ 432.00	\$ 422.00	\$ 312.00	
Gr. Total Premium	\$ 2,458.98	\$ 2,592.00	\$ 2,922.00	\$ 3,100.00	\$ 3,100.00