



Pearl Insurance & XL Catlin: Experience You Can Trust

Dedicated Claims Service For Real Estate Errors & Omissions

Pearl Insurance

Pearl Insurance is celebrating 60 years of risk management service to real estate professionals. Pearl Insurance has been the Managing General Underwriter for XL Catlin since 2003. XL Catlin's superlative claims handling has been one of the key factors in this successful partnership.



XL Catlin: Meet Your Claims Team!



Pictured (from left to right): Lee Santos, Rosanna Marra, Maggie Padron, Steve Mains, Liz Ives, Vincent J. Catania.

XL Catlin brings expertise, accountability, entrepreneurship, and collaboration that is aligned to serve clients' insurance needs. A premier component of our Real Estate Errors & Omissions coverage is our dedicated claims staff. Unlike the competition, XL Catlin's Select Professional claims personnel—with over 100 years of combined expertise—focus **ONLY** on Real Estate E&O claims. In our state-specific account model, each client is assigned one claims representative to handle their claim from start to finish—ensuring continuity of service and efficiency of time.

Pearl Insurance is recognized as a leading risk management specialist in the real estate industry, and our partnership with XL Catlin, rated A (excellent) by A.M. Best, gives you peace of mind knowing you are covered from every angle. No other national program administrator can promote its consistent, ongoing commitment to the Real Estate Errors & Omissions (E&O) marketplace that Pearl Insurance has demonstrated.

With XL Catlin's status as a global leader that is trusted by the world's top industrial and commercial enterprises, our relationship guarantees you have the most reliable coverage on the market. Together, Pearl Insurance and XL Catlin have shown dedication to ensuring our clients are not only protected, but also represented by companies they can trust by employing the Florida Panel Counsel.

This counsel has extensive experience in real estate defense and is well-versed in E&O Insurance. The panel also relies on the superior claims handling brought to you by XL Catlin to ensure clients can feel at ease. In fact, all of our attorneys have long-standing relationships with XL Catlin and regularly find they stand out above the rest. Their experience working with their claims handling outlines the goals Pearl Insurance, XL Catlin, and the Florida Panel Counsel all have for how we handle our client relationships: Ensuring you have the best protection and support when it comes to your E&O coverage.

"For the past 15 years, I have had the privilege to work with the XL Catlin/Pearl Insurance team members. I have participated as a panel speaker in their risk management seminars, which clearly demonstrates their continued commitment to their policyholders to provide them with preventative legal medicine. If there is a claim, policyholders can rest assured knowing that Pearl Insurance/XL Catlin utilizes attorneys who have been vetted, and are experienced and well-versed in these types of claims. **The XL Catlin/Pearl Insurance team is faithfully dedicated to safeguarding the insured's interests and providing unparalleled professional service.** While working with their claims adjusters, I have always found that they take a collaborative approach with our firm to serve as an advocate for the insured in resolving any claim. While no licensee ever wants to defend a lawsuit, ethics complaint, or Department of Business and Professional Regulation (DBRP) claim, the XL Catlin/Pearl Insurance team makes the process about as painless and stress free as you can while providing high-quality services by experienced professionals."



Sylvia Golden Norris is a Florida lawyer based in Sarasota. For over 25 years she has served as defense counsel for real estate licensees. She currently serves as legal counsel for the REALTOR® Association of Sarasota and Manatee, and served as Sarasota's Association counsel for 13 years. Sylvia is a member of the Florida Bar and its Real Property Section, the Sarasota County Bar and its Real Property Section, and the Florida REALTORS® Local Board Association Council Forum. Sylvia has authored articles on Escrow Disputes and Short Sales for Florida REALTOR® Magazine, and was presented the Editorial Excellence Award for her article *Flips That May Flop!* Sylvia graduated with honors from Eckerd College with a B.A. in Philosophy and German, and she received her J.D. from the University of Florida. She has been certified as a Florida Supreme Court Civil Circuit Mediator since 1999.

"I have been privileged to work with the XL Catlin/Pearl Insurance program and defend its policyholders for over 20 years since its inception. As an attorney who works with professional liability carriers on a daily basis, **I have found XL Catlin's/Pearl Insurance's team to be of the highest quality in terms of service and responsiveness.** Not only are they acutely aware of the issues that real estate brokers deal with daily, but they have the means to expeditiously handle claims with an eye towards quick resolution. I would strongly suggest that any real estate professional who is contemplating purchasing insurance become part of the XL Catlin/Pearl Insurance program."



Geralyn M. Passaro is a Florida attorney admitted to the bar since 1986 who represents real estate brokers and other professionals, including title and closing agents and appraisers. She has handled real estate broker error and omission claims and lawsuits throughout the state and has tried many real estate cases resulting in defense verdicts in all of them. She has also handled grievances/ethics claims before the local Board of REALTORS® and the Florida Real Estate Commission.

E&O underwritten by **Greenwich Insurance Company** and **Indian Harbor Insurance Company**