

## ADDENDUM ONE, QUESTIONS and ANSWERS

NREC2022-01

Date: April 20, 2022

To: All Bidders

From: Samantha Lowery, Buyer  
Nebraska Real Estate Commission

RE: Addendum for Request for Proposal Number NREC2022-01  
to be opened May 5, 2022, at 2:00 p.m. Central Time

### Questions and Answers

Following are the questions submitted and answers provided for the above mentioned Request for Proposal. The questions and answers are to be considered as part of the Request for Proposal. It is the Bidder's responsibility to check the State Purchasing Bureau website for all addenda or amendments. Any corrections or changes to RFP language noted in this addendum shall be considered to amend update RFP NREC2022-01.

Question Number	RFP Section Reference	RFP Page Number	Question	State Response
1.	NA	NA	Current Insurance Company?	Williams Underwriting Group A Division of Assured Partners, LLC, 2211 River Road, Louisville, KY 40206
2.	NA	NA	Current Premium?	\$123 Dollars Annually
3.	NA	NA	Is the insurance broker compensation based on commission paid by the insurance company or does the insurance broker waive the commission paid and charge a fee to the State of Nebraska instead?	Licensees pay the premium directly to the selected insurance provider, the Nebraska Real Estate Commission does not collect or distribute any funds
4.	NA	NA	If the current compensation model is the fee basis, what is the current fee paid to the broker?	NA
5.	NA	NA	Have there been any claims in excess of \$250,000 in the past 5 policy years?	See Attached Loss Run Report for claims experience since 2017

6.	NA	NA	Premiums Collected Last Five Years	2017 \$501,790 2018 \$474,928 2019 \$500,523 2020 \$534,973 2021 \$570,323
7.	NA	NA	Claims Experience Last Five Years	See Attached Loss Run Report for claims experience since 2017
8.	III CONTRACTOR DUTIES Q. TECHNOLOGY ACCESS STANDARDS	23	This section indicates the Nebraska Technology Access Standards may be found at <a href="http://nitc.nebraska.gov/standards/2-201.html">http://nitc.nebraska.gov/standards/2-201.html</a> . However, that page indicates the document has been moved.  Please confirm the current version may be found at <a href="#">Microsoft Word - Technology Access Clause 20210608 FINAL (nebraska.gov)</a>	The RFP refers to the old section on technology access the updated technology access clause the appropriate link may be found at : <a href="#">Microsoft Word - Technology Access Clause 20210608 FINAL (nebraska.gov)</a>
9.	V. PROJECT DESCRIPTION AND SCOPE OF WORK, A. PROJECT OVERVIEW	27	The second paragraph, states, "The Errors and Omissions policies are written on a one calendar year policy basis. Partial year policies are also provided to licensees on a pro-rated basis. Optionally, the policy may also be written on a two calendar year basis by mutual agreement of the parties. Any rate for such two-year policy shall not exceed the one year rate currently in effect at the time the policy is written and mutually agreed upon in this contract or any extensions thereto"  A two-year policy would require additional filings with and approvals from the Nebraska Department of Insurance. A two-year policy would require additional filings with and approvals from the Nebraska Department of Insurance. In the event the State does want to move to a two-year policy, the State would need to provide the Contractor with sufficient notice to allow the Contractor or insurance carrier to complete the filing and approval process with the Department of Insurance.  Can you please confirm that a one-year policy is adequate for the initial policy year?	A one year policy is adequate for the initial policy year

10.	V. PROJECT DESCRIPTION AND SCOPE OF WORK, D. DELIVERABLES	29	<p>Item d. requires, "Reports as required in Section <b>III</b>, B, 6." However, we do not see a Section III, B, 6.</p> <p>Please confirm this section intended to refer to Reports as required in Section <b>V</b>, B, 6 (New Applications and Renewals).</p>	D. DELIVERABLES, Item d. should state Reports as Required in Section V., B., 5 & 6
11.	VI. PROPOSAL INSTRUCTIONS, 1. PROPOSAL SUBMISSION, i. SUMMARY OF CONTRACTOR'S PROPOSED PERSONNEL / MANAGEMENT APPROACH	32	<p>The last paragraph requires resumes for the specific professionals who will work on the project and states, "[r]esumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and <b>at least three</b>." The prior solicitation for these services had a similar requirement that specified each resume should include three references.</p> <p>Please clarify whether three references are required for each specific professional identified in this section.</p>	<p>VI. PROPOSAL INSTRUCTIONS, 1. PROPOSAL SUBMISSION, i. SUMMARY OF CONTRACTOR'S PROPOSED PERSONNEL / MANAGEMENT APPROACH</p> <p>Should read: "[r]esumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process." Resumes for professional references are not required.</p>

This addendum will become part of the proposal and should be acknowledged with the Request for Proposal.



Williams Underwriting Group

Nebraska Real Estate E&O Loss Data  
Valued 3/31/2022

Accident Narrative	Claim Number	Policy Year	Date Loss Reported	Claim Status	Paid Indemnity	Reserves Indemnity	Paid Expense	Reserves Expense	Net Incurred Total	Loss Location
Materially and repeatedly violated Nebraska real estate law	9410551128	2017	1/3/2017	Closed	5,000.00	-	-	-	5,000.00	NE
Claim by buyers against seller's realtor for failure to disclose cat urine smell/ damage & age of roof of Omaha house they bought 9/9/16 (Teets to Persons) & dem'd for \$155K.	9410552139	2017	2/1/2017	Closed	-	-	-	-	-	NE
Case No. - C117-139 Plaintiff alleges that MDM termite and pest control missed identifying termites in house purchase.	9410559277	2017	4/17/2017	Closed	7,167.00	-	3,608.76	-	10,775.76	NE
Case No - 2017-007 Claimant alleges that she was not informed of remuneration that would be paid to the real estate agent.	9410559642	2017	4/20/2017	Closed	-	-	1,128.46	-	1,128.46	NE
Case# C1-15-505-The Trouts have suffered damages in an amount to be determined in court because of the real estate agent's and broker's failure.	9410559889	2017	4/24/2017	Closed	6,500.00	-	6,084.16	-	12,584.16	NE
Realtor made an error when the counter was written up forgetting to put in the counter that seller to pay No buyer closing costs, prepaids, etc.	9410560580	2017	5/2/2017	Closed	6,998.67	-	-	-	6,998.67	NE
A demand letter dated May 4, 2017, is attached. The claimants were the buyers in this transaction and re by our agent. They are claiming that there was hail damage to the home that was not disclosed property.	9410561284	2017	5/9/2017	Closed	-	-	1.99	-	1.99	NE
Case no: C1 171906- On or about June 6, 2016, seller conveyed certain real property to the buyers through a Warranty Deed bearing such date. Such Warranty Deed was duly recorded with Lancaster County Register of Deeds as Instrume	9410563177	2017	5/26/2017	Closed	-	-	10,004.46	-	10,004.46	NE
Case No. C117-1906 - The second floor of the additional building was limited to storage use, the dishwasher leaked, the central air conditioner failed, the water heater leaked, and the water treatment system leaked.	9410563302	2017	5/30/2017	Closed	-	-	6,627.79	-	6,627.79	NE
The Insd was the Seller's agent. She allegedly failed to disclose information to the Clint-Buyer prior to the closing.	9410563839	2017	6/5/2017	Closed	750.00	-	8,006.72	-	8,756.72	NE
Alleged failure to disclose a cracked sewer pipe.	9410564854	2017	6/13/2017	Closed	3,000.00	-	11,149.04	-	14,149.04	NE
Case no: D02C1170002338, On or about March 29, 2017, seller conveyed certain real property to the buyers through a Warranty Deed bearing such date. Such Warranty Deed was duly recorded with the Lancaster County Register of Deeds as Instrument	9410567171	2017	7/11/2017	Closed	2,000.00	-	4,470.90	-	6,470.90	NE
Claim for Insd's (seller's broken) neglig misrep that Grand Island, NE prop (closed 6/15/17 for \$145K) came w/ underground sprinklers as per MLS; dam are \$3,250 cost to install.	9410568337	2017	7/24/2017	Closed	3,250.00	-	-	-	3,250.00	NE

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EO- Realtor- Claimant had sewer backup after closing. It determined at that time that it was a septic system versus a public sewer as thought. Claimant alleges that facts were concealed and would like damages paid.	9410568713	2017	7/28/2017	Closed	15,000.00	-	7,149.12	-	22,149.12	NE
The buyers will be looking to you for the damages they have incurred as a result of nondisclosure and failure to locate the defect.	9410568978	2017	8/2/2017	Closed	-	-	-	-	-	NE
Wrong legal description on property at 80 Park Street, Syracuse, Nebraska, listing agreement and purchase agreement. Legal description from assessor site was used and it state 4.83 acres when property is actually 2.1 acres.	9410569534	2017	8/8/2017	Closed	-	-	-	-	-	NE
As per claimant agent failed to disclose to him the condition of the property including the condition of a retaining wall located in the back yard of the home.	9410570176	2017	8/15/2017	Closed	-	-	-	-	-	NE
Buyer allege that the agent did not disclose the plans for a storm water runoff basin adjacent to their property	9410570430	2017	8/16/2017	Closed	-	-	420.00	-	420.00	NE
Case No - Unknown Claimant allege that the insured failed to disclose the condition of his property	9410571381	2017	8/24/2017	Closed	15,000.00	-	8,331.73	-	23,331.73	NE
Transaction that closed a couple of weeks ago where agent represented the buyer and seller. After the buyer moved in there was a sewer backup and the buyer is claiming damages and liability against the seller and agents, and possibly the brokerage.	9410571393	2017	8/24/2017	Closed	1,000.00	-	-	-	1,000.00	NE
Claimant is alleging that agent failed to provide him with a termite inspection report. Claimant some renovating and upset with the live termites.	9410571559	2017	8/28/2017	Closed	25,070.00	-	6,524.24	-	31,594.24	NE
Claimant/Buyer alleges the seller did not properly disclose the condition of the home and that the insured failed to properly advise her of the condition of the home.	9410571913	2017	8/31/2017	Closed	-	-	-	-	-	NE
Case No- 2017-025 Real estate agent intentionally misrepresented that the title company who was handling the closing was in Omaha, Nebraska when in fact it was the Nebraska Land title & Abstract located one block from his office and he	9410578321	2017	11/14/2017	Closed	-	-	-	-	-	NE
Case No-2017-024 Mr. Basye failed to enter into and/or obtain written consent permitting him to serve as a dual agent.	9410578577	2017	11/16/2017	Closed	-	-	-	-	-	NE
The buyers are claiming that the sellers misrepresented the condition of the property and failed to disclose alleged drainage problems in the backyard.	9410578824	2017	11/20/2017	Closed	-	-	-	-	-	NE

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This claim is being turned in under for "Lock box" coverage. It appears that a valve on a sprinkler water line was left open by an inspector who was given access to the home via the agent's lock box. This resulted in water damage entering the baseme	9410580105	2017	12/8/2017	Closed	-	-	-	-	-	NE
The Insd listed commercial property for his client. The Buyer-Client now alleges that the acreage that was advertised was incorrect.	9410580740	2017	12/16/2017	Closed	-	-	1,693.32	-	1,693.32	NE
Case no - CI 17 -Claimant alleged that property was intentionally or negligently misrepresented to them.	9410580819	2017	12/18/2017	Closed	-	-	-	-	-	NE
Case No. - CI 17- Reports that you provided to us referenced the aforementioned house as having "4370 finished square feet." I have since discovered that his was not the case as the property actually has 4057 finished square feet. This means the mark	9410580823	2017	12/18/2017	Closed	-	-	-	-	-	NE
Case #Unknown, Plaintiffs are owners of real estate described as Fire Ridge Estates Lot 53. On 10/24/2013, the Roberts defendants did enter into a purchase agreement for the sale of the property to plaintiff. The property was marked for sale by Rober	9410580824	2017	12/18/2017	Closed	-	-	-	-	-	NE
<b>Policy Year 2017 Totals</b>				<b>0 Open 30 Closed</b>	<b>90,735.67</b>	<b>-</b>	<b>75,200.69</b>	<b>-</b>	<b>165,936.36</b>	
EO- Realtor- Case No- CI 17-4186 Issues regarding the sale of the property.	9410584374	2018	1/24/2018	Closed	-	-	3,429.64	-	3,429.64	NE
Case # CI 18 381. Cimt alleges the Insd illegally sold the property.	9410585132	2018	2/2/2018	Open	80,000.00	1.00	54,152.70	14,579.07	148,832.77	NE
Claimants allege that they were the procuring cause for a real estate sale and are entitled to buyer's side commission.	9410586801	2018	2/22/2018	Closed	-	-	-	-	-	NE
Case No- Unknown I received an email from one of my Property Management Clients indicating a demand for money and/or filing of lawsuit.	9410588596	2018	3/9/2018	Closed	7,000.00	-	2,227.93	-	9,227.93	NE
REALTOR/EO - Third party defendants abused the right of access to the premises by entering the premises without notice to Favingers.	9410588660	2018	3/9/2018	Closed	-	-	6,180.58	-	6,180.58	NE
I represent buyers of house of sellers accepted buyers offer. Now the sellers want to renege on selling it to my buyers they got a higher offer. They are claiming buyers breached terms of purchase agreement. Buyers are unhappy.	9410589079	2018	3/14/2018	Closed	-	-	-	-	-	NE
Former tenant is demanding farm rights for 2018 growing season after property was sold in December 2017 to new owner. Former tenant claims no notice per statute.	9410589448	2018	3/19/2018	Closed	5,000.00	-	924.38	-	5,924.38	NE
Alleged non-disclosure of structural issues.	9410589535	2018	3/19/2018	Closed	-	-	164.43	-	164.43	NE
Claim appears to be for Insd s negl misrep as lot line boundary in 5/31/16 closing of property in NE. Insd rep d seller & says she only relayed what seller told her.	9410590204	2018	3/23/2018	Closed	-	-	-	-	-	NE

Accident Narrative	Claim Number	Policy Year	Date Loss Reported	Claim Status	Paid Indemnity	Reserves Indemnity	Paid Expense	Reserves Expense	Net Incurred Total	Loss Location
Seller disputes purchase agreement	9410594333	2018	5/4/2018	Closed	-	-	4,674.50	-	4,674.50	NE
REALTOR/EO - Home was flipped Kari Witt termies but repairs were made by contractor and I was told the City was out and approved. I was not present for the repairs. She is suing me for misrepresentation of the termite work.	9410605604	2018	8/7/2018	Closed	12,500.00	-	22,072.64	-	34,572.64	NE
NE RE Comm'n Claim for Insd's ethical viol'n in obtaining 2/1/18 exclusive listing to sell Clint's prop in Long Pine, NE knowing that he had Alzheimer's & already had 9/10/17 excl listing w/ other agency, Stracke Realty. \$25K comm'n disputed.	9410605879	2018	8/14/2018	Closed	-	-	4,572.11	-	4,572.11	NE
EO Case no: C1186297, Real property and residential improvement commonly known as 217 North 118th Street, Omaha, Douglas County, Nebraska are the subject of this action. The Home was originally built in 1967, consists of a raised ranch facing to	9410603958	2018	8/15/2018	Closed	-	-	-	-	-	NE
The seller has 2 signed purchase agreements. The agent involved in the 2nd did not specify that it was a back up offer. The difference between the 2 contracts is approximately \$9500.00.	9410607114	2018	8/31/2018	Closed	-	-	-	-	-	NE
Case # C1-19-6419. Information was subpoenaed on June 12, 2017, shortly after the incident.	9410607872	2018	9/12/2018	Closed	-	-	-	-	-	NE
Home buyers are alleging that the sellers failed to disclose water damage and other known defects with the home that they purchased	9410611672	2018	6/14/2018	Closed	-	-	-	-	-	NE
Tenant alleges mismanagement of property.	9410616971	2018	12/31/2018	Closed	-	-	-	-	-	NE
<b>Policy Year 2018 Totals</b>				<b>16 Open</b> <b>16 Closed</b>	<b>104,500.00</b>	<b>1.00</b>	<b>98,398.91</b>	<b>14,679.07</b>	<b>217,578.98</b>	
Issues regarding the sale of property specifically for the flooring	9410619425	2019	1/22/2019	Closed	10,000.00	-	-	-	10,000.00	NE
Agent assisted seller in securing buyer for sale of subject property. Transaction was scheduled to close on 2/8/2019. However, agent was contacted by Claimant on 2/2/2019 alleging that she had tortiously interfered with 2018 purchase	9410623163	2019	3/4/2019	Closed	-	-	-	-	-	NE
Claimant is alleging insured was aware of the omission in the disclosure agreement.	9410624773	2019	3/19/2019	Closed	-	-	3,319.98	-	3,319.98	NE
The property foreclosed and the HOA did not collect the past due amount since a proper claim was not filed.	9410626563	2019	4/5/2019	Closed	2,960.00	-	778.87	-	3,738.87	NE
REALTOR/EO - Marketing Violation Complaint	9410627240	2019	4/2/2019	Closed	-	-	-	-	-	NE
Case ID: C1-17-142. Request for Subpoena Assistance.	9410627668	2019	4/17/2019	Closed	-	-	308.56	-	308.56	NE
The Claimants filed a Regulatory Complaint against the Insd with the NE RE Commission alleging that the Insured has failed to release their earnest money deposit following the Claimants termination of the purchase-sales contract.	9410629253	2019	5/3/2019	Closed	-	-	4,662.79	-	4,662.79	NE
Case 19-5239 Breach of contract, negligence, breach of fiduciary duty	9410634837	2019	7/5/2019	Closed	2,500.00	-	6,592.51	-	9,092.51	NE

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Client attended an open house and made an offer on the house to agent, later they never heard anything on it. Seller notified the claimant that agent was fired on 5/25/19.	9410636684	2019	7/29/2019	Closed	-	-	-	-	-	NE
Realtor e&o: Claimants allege that the insured failed to disclose issues with sewage and water infiltration in the basement.	9410636812	2019	8/2/2019	Closed	-	-	-	-	-	NE
Unknown	9410639460	2019	9/5/2019	Closed	19,557.50	-	4,615.11	-	24,172.61	NE
Claimant is alleging misrepresentation from repairs needed.	9410642074	2019	10/7/2019	Closed	-	-	-	-	-	NE
REALTOR - pot   claim against insd & a claim against the seller/ realtor s negl/ intent   misreps about state of house in Omaha which Clmnts purch d on 5/10/19 for \$325K. insd was Clmnts/ buyers realtor. \$40K DAM alleged.	9410643869	2019	10/29/2019	Closed	-	-	-	-	-	NE
Square footage disclosure dispute	9410645419	2019	11/12/2019	Closed	-	-	-	-	-	CO
We are responsible for paying bills for properties. One of the properties is on the budget plan for gas and water. When we received the most recent bill and the gas/water company had annualized budget variance due listed, the annualized budget varian	9410645892	2019	11/20/2019	Closed	6,345.95	-	-	-	6,345.95	NE
Case No. 2018-032. NE Real Estate Regulatory Complaint	9410645911	2019	9/21/2018	Closed	-	-	5,000.00	-	5,000.00	NE
EO C119-207 Alleges personal injury when the claimant fell through a deck. Insured is the property manager for the accident premises.	9410645925	2019	11/21/2019	Closed	-	-	-	-	-	NE
None as of 12/9/2019 - Seller became Un-Reasonable, wanting to retain items originally listed as all equip was included in sale. Buyer originally offer full list price. Finally rejected all offers and counter offers. Seller is unhappy with me for abs	9410646923	2019	12/9/2019	Closed	-	-	-	-	-	NE
<b>Policy Year 2019 Totals</b>				<b>0 Open 18 Closed</b>	<b>41,363.45</b>	<b>-</b>	<b>25,277.82</b>	<b>-</b>	<b>66,641.27</b>	
Realtor EO: Claimant is alleging failure to perform work duties and resulting to scare tactics.	9410649477	2020	1/3/2020	Closed	-	-	1,499.08	-	1,499.08	NE
2020-002 Alleges that the insured did not disclose water damage and an easement.	9410651010	2020	1/29/2020	Closed	-	-	5,143.65	-	5,143.65	NE
REALTOR- NE REC Complaint; Clmnts/ buyers allege that agent discouraged them from obtaining a whole house inspection prior to buying the property in Waterloo, NE on 11/25/19; alleg'n/mold in home & \$50K to remediate.	9410651964	2020	2/7/2020	Closed	-	-	1,110.32	-	1,110.32	NE
Realtor E&O - alleged lost rental income due to an alleged misrepresentation as to the number of units.	9410652053	2020	2/10/2020	Closed	-	-	-	-	-	NE
REALTOR/EO - Claimant is alleging false representation of Pivot Sections that were not for sale.	9410652187	2020	2/7/2020	Opened	-	253,000.00	41,045.80	19,691.28	313,737.08	NE



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2020-009 Insured signed a contract with the claimant for property management and renovation. The claimant expressed he wanted a quick turn around so the property could be rented again. The estimate for repairs was \$2,200. The claimant approved this a	9410652967	2020	2/20/2020	Closed	-	-	1,692.42	-	1,692.42	NE
Realtor EO - Subpoena to provide documents.	9410655025	2020	3/12/2020	Closed	-	-	2,077.61	-	2,077.61	CO
Realtor- Pot'l CL for failure to advise buyers that river erosion cd change # of acres in Norfolk, NE that Cmty/buyer purch d 1/19/16 from 150 acres to ~ 135 acres; Insd rep d seller.	9410658647	2020	4/30/2020	Closed	-	-	-	-	-	NE
Insured had missed a part in an email that stated rough grading costs were not being held back in the escrow.	9410658887	2020	5/4/2020	Closed	3,600.00	-	-	-	3,600.00	NE
The Claimants allege that the Sellers and the Insd, as their listing agent, concealed known material defects with the Property.	9410661813	2020	6/10/2020	Closed	-	-	7,567.19	-	7,567.19	IA
Realtor E&O - Lawsuits re property management. Owner discovered significant deterioration beyond normal wear and tear after tenant left.	9410662707	2020	6/20/2020	Opened	30,000.00	1.00	28,266.68	2,158.26	60,425.94	NE
Realtor E&O - Lawsuits re property management. Owner discovered significant deterioration beyond normal wear and tear after tenant left.	9410662707	2020	6/20/2020	Opened	-	1.00	-	1.00	2.00	NE
Realtor E&O - Lawsuit in Nebraska. Alleged failure to document/record seller financing/deed of trust documentation, resulting in foreclosure.	9410666292	2020	7/16/2020	Opened	-	9,000.00	18,145.13	22,142.00	49,287.13	NE
Alleged failure to maintain earnest money in escrow.	9410667185	2020	8/7/2020	Closed	-	-	3,801.51	-	3,801.51	NE
Discrimination based on race.										
When insured listed home, it stated that it had a new furnace, it did not.	9410667927	2020	8/18/2020	Closed	-	-	-	-	-	NE
Realtor. The Insd was listing agent for transaction. The Clmnt alleges that the Insd failed to advise him of a conflict of interest and failed to advise him to get tax advice on a 1031 exchange.	9410669004	2020	8/28/2020	Opened	-	2,500.00	7,455.92	17,651.51	27,607.43	SD
EO- Realtor Claim. The allegations that may be made against the Insured are unclear.	9410669125	2020	8/31/2020	Closed	-	-	-	-	-	NE
Claimants allege failure to disclose defects.	9410671609	2020	9/29/2020	Closed	-	-	1,051.18	-	1,051.18	NE
REALTOR/EO - Allegedly insured's client (Seller) is being pursued for \$67,000.00 from FSA, and the language in the purchase agreement was not adequate to require new owner to assume the obligations.	9410671645	2020	9/29/2020	Opened	-	68,000.00	2,377.09	17,667.00	88,044.09	NE
Realtor. The Insd agent failed to ensure that the terminate inspection was completed within the inspection objection deadline.	9410672188	2020	10/5/2020	Closed	-	-	-	-	-	NE
Prof programs - Real estate - EO - Broker failed to check that a contractor working on managed property had workers' comp insurance, which led to the property owner being assessed an adjusted premium on its own workers' comp insurance	9410673662	2020	10/20/2020	Closed	15,263.00	-	-	-	15,263.00	NE

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EO - Realtor claim. Alleged misrepresentation regarding the value of a security system on a home that Insured acted as seller's agent	9410674770	2020	11/2/2020	Closed	-	-	-	-	-	NE
Real Estate - Claimant alleges damages resulting from the buyer's agents failure to inform the seller that the earnest money deposit had been stopped.	9410677476	2020	12/4/2020	Closed	2,500.00	-	-	-	2,500.00	NE
Overnight rent drop box broken into and money stolen. Drop box destroyed.	9410680443	2020	12/30/2020	Closed	-	-	-	-	-	NE
<b>Policy Year 2020 Totals</b>				<b>6 Open 18 Closed</b>	<b>51,363.00</b>	<b>332,502.00</b>	<b>121,233.58</b>	<b>79,311.05</b>	<b>584,409.63</b>	
REALTOR- Pot'l CL for Insd's failure to close the French doors between the living room & the 3 season porch causing all the windows on the 3 season porch to freeze in Clmt, Seller, Insd's client, Patricia Karo's house in Crofton, NE on 12/21/20.	9410684437	2021	1/29/2021	Closed	-	-	-	-	-	NE
REALTOR/EO - Insured is being accused of misrepresenting the property and failing to conduct agreed upon repairs.	9410684558	2021	2/1/2021	Closed	-	-	-	-	-	NE
Prof Programs - Real Estate - EO - a home buyer is alleging that the Insured misrepresented the condition of the home and failed to make repairs before closing that it had agreed to.	9410684565	2021	2/1/2021	Closed	4,500.00	-	-	-	4,500.00	NE
Realtor E/O - Demand for property damage resulting from frozen pipe burst. Insured allegedly failed to have the gas turned on.	9410687644	2021	2/26/2021	Closed	-	-	-	-	-	NE
Agent erroneously left off \$4000 seller closing credit of the sellers estimated net sheet. Discovered when reviewing seller closing statements. Agent agreed to pay sellers \$4000 for the error.	9410691933	2021	4/23/2021	Closed	2,874.11	-	-	-	2,874.11	NE
REALTOR- Clmt/ Insd's client/ buyer of new house being built in Lincoln, NE by builder threatened suit v Insd & builder 5/13/21 after builder raised price. Insd used std MLS Purchase Agr'mt. Clmt contacted atty. \$450 DAM?	9410694145	2021	5/19/2021	Closed	-	-	-	-	-	NE
Realtor. Septic system failure.	9410697878	2021	7/7/2021	Opened	-	2,500.00	-	10,000.00	12,500.00	NE
Property that was sold does not have access to highway. Access to property that did transfer is through another property.	9410699172	2021	7/28/2021	Opened	-	2,500.00	1,784.37	8,242.00	12,526.37	NE
Realtor- The Claimant alleges that the Insd failed to disclose prior issues that were known to him regarding the property.	9410700161	2021	8/11/2021	Opened	-	10,000.00	2,626.26	32,440.50	45,066.76	NE
Realtor- The Claimant alleges that the Insd failed to disclose prior issues that were known to him regarding the property.	9410700162	2021	8/11/2021	Opened	-	2,500.00	1,473.26	23,594.00	27,567.26	NE
Realtor. The Claimant alleges that the Insured failed to disclose a known material defect with the Property.	9410701378	2021	9/10/2021	Opened	-	2,500.00	-	5,000.00	7,500.00	NE
D69C1210000092 The insured represented the seller. The seller alleges that it was not disclosed that the United States Forest Service owned in whole or part the 4.53 acre residential parcel or that the road servicing the property was not a private r	9410701384	2021	9/10/2021	Opened	-	25,000.00	58.70	60,000.00	85,058.70	NE

Accident Narrative	Claim Number	Policy Year	Date Loss Reported	Claim Status	Paid Indemnity	Reserves Indemnity	Paid Expense	Reserves Expense	Net Incurred Total	Loss Location
Prof Programs - Realtors - the claimants bought land from the insured's listing, and they now claim that they can't build on it contrary to the insured's representations, so they've filed a regulatory complaint	9410702515	2021	10/7/2021	Opened	-	15.00	3.89	2,500.00	2,518.89	NE
Realtor P.L. Roofing company was to be paid through the escrow closing. Insured forgot to get their bill on the closing statement. Seller no longer has the ability to pay.	9410702828	2021	10/13/2021	Closed	14,489.91	-	-	-	14,489.91	NE
Claimant alleges the insured went under contract with 2 separate buyers.	9410703127	2021	10/21/2021	Closed	-	-	-	-	-	CO
Realtor - The Claimt alleges that the Insd under-valued the listing price of the property.	9410703520	2021	10/29/2021	Opened	-	2,500.00	36.00	5,000.00	7,536.00	SD
Case 2021-011 - Seller claims there was another willing buyer of which we were not informed or aware.	9410703866	2021	11/5/2021	Opened	-	10,000.00	5,261.53	24,895.99	40,157.52	NE
Realtor EO - Insured allegedly failed to accurately state and document which fixtures and items seller would include in the sale of property.	9410704022	2021	11/10/2021	Opened	-	2,500.00	3,493.93	1,615.00	7,608.93	NE
Realtor E/O - Complaint not served (unknown allegations at this time)	9410704115	2021	11/11/2021	Opened	-	2,500.00	31.70	5,000.00	7,531.70	NE
Realtor E/O suit - Claimant alleges realtor as dual agent breached duty by favoring seller/builder with respect to construction defect issues.	9410704828	2021	12/2/2021	Opened	-	2,500.00	49.74	5,000.00	7,549.74	NE
Seller's daughter is disputing the fact that the seller had the capacity to sell the property.	9410705374	2021	1/19/2022	Opened	-	10,000.00	-	15,000.00	25,000.00	NE
<b>Policy Year 2021 Totals</b>				<b>13 Open 8 Closed</b>	<b>21,864.02</b>	<b>75,015.00</b>	<b>14,819.38</b>	<b>198,287.49</b>	<b>309,985.89</b>	
Prof Programs - Realtors - the insured is alleged to have failed to properly handle septic system issues prior to closing, and now it will cost the home buyer to handle them for which they seek compensation	9410706572	2022	10/10/2021	Closed	10,418.44	-	-	-	10,418.44	NE
REALTOR- Client/ buyer, Mr. Kelly Gilson, CA Realtor himself, alleges Insd erred in measuring Omaha house's sq footage, resulting in Client's inability to re-fi following 5/5/21 closing. Insd is listing agent.	9410706659	2022	1/26/2022	Opened	-	10,000.00	-	5,000.00	15,000.00	NE
Realtor E/O - NREC Complaint alleging failure to disclose/conflict of interest and failure to pay commission to alleged procuring agent..	9410709112	2022	3/30/2022	Opened	-	1,700.00	-	1,075.00	2,775.00	NE
<b>Policy Year 2022 Totals</b>				<b>3 Open 0 Closed</b>	<b>10,418.44</b>	<b>11,700.00</b>	<b>-</b>	<b>6,075.00</b>	<b>28,193.44</b>	
<b>Total All Years - 1-1-2017 to 3-31-2022</b>				<b>23 Open 90 Closed</b>	<b>320,244.58</b>	<b>419,218.00</b>	<b>334,930.38</b>	<b>298,352.61</b>	<b>1,372,745.57</b>	