

ACCREDITED REAL ESTATE ASSOCIATION

Real Estate Property Insurance Program

An Exclusive Member Opportunity

Program Effective March 1, 2027

EXECUTIVE SUMMARY

As part of the Accredited Real Estate Association membership new members are being offered the opportunity to participate in an exclusive property insurance program effective March 1, 2027. The benefits of the program are as follows:

1. Access global insurers that would otherwise not be accessible as individual risks
2. Create purchasing power through economies of scale
3. Provide an insurance product that pays covered claims promptly and in full
4. Eliminate the volatility of market cycles

PROGRAM SUMMARY

Property insurance only	General Liability will need to be purchased separately
No conflict with existing insurance	Capacity is separate and exclusive and does not conflict with existing insurers, agents or brokers
No commitment	There is no commitment until all final terms and conditions are presented and accepted
Proportionate decrease	Year-over-year pricing change will be applied proportionately based on combined group change — the 2026 group decrease was approximately 40%
Self-insured retention	There will be a fully funded self-insured retention that improves the performance of the program and is able to be applied to future premiums if not used

CURRENT STATISTICS

Members	7 original members, with the addition of 1 new member year to date
Performance (YTD)	There are no open or closed claims paid by insurers year to date
Total Insurable Value	$4,854,349,515
$1,000,000,000 shared limit	We will be including an additional per member limit in excess of the shared limit

INFORMATION REQUIRED

Schedule of locations	Occupancy, address, square footage, year built, fire protection, construction type
Loss history	Five years of insurer loss runs — if not available, a summary of large claims with potential further detail required
Premium allocation by property	The group total will be used to target, and ultimately apply, the renewal decrease

TIMELINE

We are requesting strict adherence to the timeline below, particularly as it relates to estimated volume (marketing) and final volume (binding).

October 1	Opportunity to participate
November 1	Requested information provided
December 1	Final package submitted to insurers
January 1	Formal proposal to all new members
February 1	Final decision / commitment
March 1	Coverage inception / documentation issued

Thank you for your interest in this exciting opportunity to join the Accredited Real Estate Association. We look forward to partnering with you and your organization, and we are always available to discuss in more detail at your convenience.

AREA CONTACT INFORMATION

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