



2026 INDEPENDENT CARRIER ENROLLMENT / RENEWAL FORM
COLORADO REAL ESTATE LICENSEE PROFESSIONAL LIABILITY INSURANCE
SAVE TIME ENROLL ONLINE - www.wugioe.com

PART I: INDIVIDUAL LICENSEE ENROLLMENT/RENEWAL

ARE YOU AN ACTIVE MEMBER OF CAR ☐ YES ☐ NO IF YES, PROVIDE NRDS NO. _____

IF YOU HAVE A PERMANENT LICENSE ID ENTER HERE
(IF NOT PUT PENDING) →

NAME AS STATED ON LICENSE				SOCIAL SECURITY NO.* <div align="right">Last 4 digits</div>	
MAILING ADDRESS		BUSINESS PHONE		FAX	
CITY	STATE		ZIP CODE	E-MAIL	

PART II: ENTITY LICENSEE ENROLLMENT/RENEWAL (COMPLETE ONLY IF PAYING FOR ENTITY)

Applies only to Corporation, Partnership or LLC

Entity Lic. # →

ENTITY NAME STATED ON LICENSE (Legal Name - NOT DBA Name)

Secretary of State State ID →

Only required for new entity

ADDRESS		BUSINESS PHONE	
CITY	STATE	ZIP CODE	

PART III: COLORADO RESIDENTS - DO YOU NEED ERRORS & OMISSION COVERAGE CERTIFICATION TO OTHER STATE MANDATED INSURANCE PROGRAMS? Please Contact us if you need certification to the Alaska, Kentucky or Tennessee Real Estate Commission.

NO ☐ YES ☐ If "Yes" list the state(s) and license number for each state.

State	License Number	State	License Number	State	License Number	State	License Number

PART IV: Do you have a professional liability insurance policy currently in force covering your duties as a real estate licensee?

NO ☐ YES ☐ If "Yes" please provide the following information.

Insurance Co. _____ Policy Dates _____

What date do you request your coverage under this proposed policy to become effective? _____

I individually or on behalf of the above-named entity warrant that I have made reasonable inquiry to provide the answers to the questions contained in this form. I further warrant that all such answers are true, correct and complete to the best of my knowledge and belief. Also, I understand that the coverage provided under this policy is claims-made coverage. If you have knowledge of any error, omission, act, circumstance or situation that may give rise to a claim, it must be reported to your current insurance company before your current policy period expires.

Signature _____

Date _____

Form must be signed & dated for coverage to apply.

WARNING!*

PAYMENT INSTRUCTIONS:

Enroll online at www.wugioe.com

(A \$5.00 convenience fee applies to online credit card payments and a \$2.00 convenience fee applies to ACH payments.

or Make Check Payable to:

Williams Underwriting Group

MAIL TO:

Williams Underwriting Group - CO

Department 8310

Carol Stream, IL 60122-8310

NOTE: Mailing address is correct!

No P.O. Box or Street Address needed!

Licensees who do not obtain E&O coverage or before January 31, 2026 will **lose** any previously established retroactive date (i.e., "Prior Acts" Coverage). Your new **retroactive date** will be the 1st of the month in which your payment is received, which will coincide with your policy effective date. Further, if you do not obtain professional liability insurance coverage by January 31, 2026, your license may be placed on inactive status by the Colorado Real Estate Commission.

* Only applies to coverage purchased through the Williams Underwriting Group program. Other carriers may have their own and/or other requirements.

NEW OVERNIGHT ADDRESS / RETURN RECEIPT

Williams Underwriting Group,
a Division of Accretive Specialty Insurance Solutions, LLC
435 N. Whittington Pkwy, Ste 300, Louisville KY 40222
800-222-4035

THIS FORM MAY BE COPIED

SEE REVERSE SIDE FOR PREMIUMS



2026 INDEPENDENT CARRIER ENROLLMENT/RENEWAL FORM COLORADO REAL ESTATE LICENSEE PROFESSIONAL LIABILITY INSURANCE

NOTICE: ALL PERSONS WITH AN ACTIVE real estate license and all licensed Entities such as Corporations, Partnerships and LLC's that have licensees attached to their firm (hereafter referred to as licensees) must maintain a policy of professional liability (errors & omissions) insurance to maintain an active license.

Williams Underwriting Group, a division of Accretive Specialty Insurance Solutions, LLC is the program administrator for a professional liability (E&O) policy underwritten by Continental Casualty Company (a CNA Insurance Company). All licensees, including real estate firms, are eligible for this coverage. Williams Underwriting Group will certify individual and firm licensee's compliance with the law directly to the Colorado Real Estate Commission (CREC) when payments are received prior to January 31, 2026.

The E&O policy issued through our program provides the minimum CREC required limits of \$100,000/\$300,000 or your choice of limits as shown below. All limits are subject to a \$1,000 paid claim deductible per licensee. **ALL INDIVIDUAL ACTIVE REAL ESTATE LICENSEES who are ALSO Registered, Licensed or Certified APPRAISERS may purchase an Endorsement to include appraisal activities with your real estate coverage. Note: YOU MUST HOLD AND MAINTAIN AN ACTIVE COLORADO REAL ESTATE LICENSE FOR THIS COVERAGE TO APPLY. Firm License are not eligible for Appraisal Coverage.**

Please indicate your choice of limits **with** or **without the appraisal endorsement** by checking the box below that corresponds with the month that you desire your coverage to begin. (Please check only one (1) box.)

REAL ESTATE ONLY				REAL ESTATE INCLUDING APPRAISAL ENDORSEMENT*			
Limits of Liability				Limits of Liability			
	\$100,000/ \$300,000	\$250,000/ OR \$750,000	\$500,000/ OR \$1,000,000		\$100,000/ \$300,000	\$250,000/ OR \$750,000	\$500,000/ OR \$1,000,000
January	\$325 <input type="checkbox"/>	\$616 <input type="checkbox"/>	\$802 <input type="checkbox"/>	January	\$482 <input type="checkbox"/>	\$781 <input type="checkbox"/>	\$1,023 <input type="checkbox"/>
February	\$298 <input type="checkbox"/>	\$565 <input type="checkbox"/>	\$735 <input type="checkbox"/>	February	\$442 <input type="checkbox"/>	\$716 <input type="checkbox"/>	\$938 <input type="checkbox"/>
March	\$271 <input type="checkbox"/>	\$513 <input type="checkbox"/>	\$668 <input type="checkbox"/>	March	\$402 <input type="checkbox"/>	\$651 <input type="checkbox"/>	\$853 <input type="checkbox"/>
April	\$244 <input type="checkbox"/>	\$462 <input type="checkbox"/>	\$602 <input type="checkbox"/>	April	\$362 <input type="checkbox"/>	\$586 <input type="checkbox"/>	\$767 <input type="checkbox"/>
May	\$217 <input type="checkbox"/>	\$411 <input type="checkbox"/>	\$535 <input type="checkbox"/>	May	\$321 <input type="checkbox"/>	\$521 <input type="checkbox"/>	\$682 <input type="checkbox"/>
June	\$190 <input type="checkbox"/>	\$359 <input type="checkbox"/>	\$468 <input type="checkbox"/>	June	\$281 <input type="checkbox"/>	\$456 <input type="checkbox"/>	\$597 <input type="checkbox"/>
July	\$163 <input type="checkbox"/>	\$308 <input type="checkbox"/>	\$401 <input type="checkbox"/>	July	\$241 <input type="checkbox"/>	\$391 <input type="checkbox"/>	\$512 <input type="checkbox"/>
August	\$135 <input type="checkbox"/>	\$257 <input type="checkbox"/>	\$334 <input type="checkbox"/>	August	\$201 <input type="checkbox"/>	\$325 <input type="checkbox"/>	\$426 <input type="checkbox"/>
September	\$ 108 <input type="checkbox"/>	\$205 <input type="checkbox"/>	\$267 <input type="checkbox"/>	September	\$161 <input type="checkbox"/>	\$260 <input type="checkbox"/>	\$341 <input type="checkbox"/>
October	\$ 81 <input type="checkbox"/>	\$154 <input type="checkbox"/>	\$201 <input type="checkbox"/>	October	\$121 <input type="checkbox"/>	\$195 <input type="checkbox"/>	\$256 <input type="checkbox"/>
November	\$ 54 <input type="checkbox"/>	\$103 <input type="checkbox"/>	\$134 <input type="checkbox"/>	November	\$ 80 <input type="checkbox"/>	\$130 <input type="checkbox"/>	\$171 <input type="checkbox"/>
December	\$ 27 <input type="checkbox"/>	\$ 51 <input type="checkbox"/>	\$ 67 <input type="checkbox"/>	December	\$ 40 <input type="checkbox"/>	\$ 65 <input type="checkbox"/>	\$ 85 <input type="checkbox"/>

* If selecting the Appraisal Endorsement, please provide your Appraisal License # _____

1. The box checked above is your Individual INSURANCE premium due..... \$ _____
2. If you are the RESPONSIBLE BROKER and are also paying for the company (Entity) please complete Part II on the reverse side and add the premium chosen for the entity..... \$ _____

Optional Endorsements:

3. Contingent Bodily Injury & Property Damage for Real Estate Services which includes Property Management Services as defined in policy.....add \$25 + \$ _____
4. Additional Coverage's Endorsement - Available to Individual Licensees Onlyadd \$40 + \$ _____
(Note: If you are an active member of CAR & have provided us with your NRDS ID # there is no charge for this endorsement)
5. Subpoena Assistance Endorsement – Available for Firms licensees only)
Subpoena assistance coverage subject to a \$5,000 aggregate limit for all subpoena costs:add \$20 + \$ _____
6. TOTAL premium due with this enrollment form - add lines 1 + 2 + 3 + 4 = \$ _____

IMPORTANT NOTICE: ALL PREMIUMS WILL BECOME FULLY EARNED ONCE COVERAGE IS IN EFFECT. We must receive the completed form and correct payment in our office no later than **December 20, 2025** to assure your certification to the Colorado Real Estate Commission by their deadline. Neither Williams Underwriting Group nor the Insurance Company will be responsible for any delay in the issuance of a license or certificate where forms and payments are received after December 20, 2025.

(Enrollment can be made on-line at www.wugieo.com. AMEX, Visa, Mastercard or Discover accepted. We assess a \$5.00 convenience fee for on-line enrollment. NEW – ACH payments now accepted with a \$2.00 convenience fee) Credit card payments will not be accepted by mail, phone, or fax.