



VALUETHROUGH PARTNERSHIP

A Wholly-Owned Subsidiary of



REO Guard®

Real Estate Owned Hazard & Liability Insurance

Formed in 1884, *Proctor Financial, Inc. (PFI)* provides customer-focused, benefits-driven insurance and risk management solutions perfectly aligned with each lender's needs and business opportunities. Working with multiple *AM Best* carriers rated "A" or better, PFI partners with over 1,600 lenders nationwide to protect both their mortgage loan portfolios and borrower relationships.

Program Benefits

- No individual property underwriting
- Master Policy – protects interest of insured with instant binding authority
- Claims settled at replacement cost - even if property is not repaired
- Claims settled on average within 45 days of loss
- Web-based reporting
- Flexible billing options
- Refunds issued on a pro-rata basis
- Dedicated Customer Service Representative and toll-free number

Coverage

- All-risk, including wind, for residential properties
- Names perils for commercial properties

Optional Coverage

- Flood – Bridge60®
- Commercial All-Risk
- Commercial Loss-of-Rent
- Liability
- Residential Vacant Theft

Reporting

- InForcer® - web-based reporting and tracking system
 - 24/7 access to loan data and transaction history
 - Provides real-time billing
 - Premium Calculator
 - Detailed history including transactions, billing and accounts receivable information
- Online Forms – located at www.pfic.com
 - Simple login
 - Requires minimal information to add property

Please contact our sales department at (877) 456-7294 for additional information on **REO Guard**,® or to learn more about our complete REO solutions.

