CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

PAWN STORE SUPPLEMENTAL

Covers pawnshops making pawn loans and buying and reselling merchandise, including jewelry, electronics, tools, and firearms. Complete with ACORD 125, 126, and a jewelers block or inventory application. Attach a blank pawn ticket and the state pawnbroker license.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / STORE NAME | FEIN | YEARS IN BUSINESS

STORE ADDRESS | CITY / STATE / ZIP | WEBSITE / ONLINE STORE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Part of a chain

PRIMARY CONTACT / TITLE | PHONE | EMAIL

STATE PAWNBROKER LICENSE NO. | FFL NO. AND TYPE (IF ANY) | LOCAL SECONDHAND / PRECIOUS METALS LICENSE

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: pawn loan fees and interest; retail sales of forfeited goods; outright purchases for resale; jewelry and gold (including scrap); firearms; electronics and tools; vehicle title pawn; online sales; other.

PAWN LOANS OUTSTANDING ($) | PLEDGED GOODS ON HAND ($) | RETAIL INVENTORY ($) | HIGHEST-VALUE SINGLE ITEM ($)

2-1 Does the store pawn, buy, or sell firearms? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store make vehicle title pawns or hold customers' vehicles as collateral? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store sell items online or ship them to buyers? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PLEDGED GOODS, STOLEN PROPERTY & POLICE REPORTING

A pawnbroker holds customers' pledged property and buys from the public. State laws typically require seller ID, daily reporting of transactions to police, and holding periods, and make the pawnbroker responsible for pledged goods that are lost or damaged.

3-1 Is government photo ID recorded for every pawn and purchase, with a photo or thumbprint where the state requires? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are all transactions reported electronically to law enforcement as required (e.g., through a reporting database)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are state and local holding periods observed before any purchased item is resold? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Has law enforcement placed holds on, seized, or recovered stolen items from the store in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

POLICE HOLDS / SEIZURES (3 YRS)	VALUE OF SEIZED ITEMS ($)

3-5 Is every pledged item tagged, photographed, and stored securely by ticket number? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Has a customer claimed pledged goods were lost, damaged, or sold early? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — LENDING COMPLIANCE

Pawn loans are regulated consumer credit. The CFPB settled with FirstCash in 2025 for $9 million over pawn loans to servicemembers that broke the Military Lending Act's 36% rate cap, required arbitration, and lacked required disclosures.

4-1 Is every borrower checked against the Department of Defense MLA database before a loan is made? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 For covered servicemembers and dependents, do all loans stay within the 36% MLA rate cap? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are loan agreements for covered borrowers free of mandatory arbitration clauses? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do pawn tickets include all required state and federal disclosures? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Have pawn tickets and loan terms been reviewed by counsel in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the store buy more than $50,000 a year in gold, jewelry, or stones from the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is there a written anti-money-laundering program with a named compliance officer? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has a regulator examined the store or taken action about lending, reporting, or licensing in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — ROBBERY, BURGLARY & SECURITY

SAFE / VAULT RATING	ALARM TYPE / MONITORING	FIREARMS STORED AFTER HOURS IN

Security in place (check all that apply):

☐ Central-station alarm with line security ☐ Hold-up buttons ☐ Video surveillance ☐ Buzzer / locked-door entry ☐ Bullet-resistant counter
☐ Armed guard ☐ Bollards

5-1 Are jewelry, gold, and firearms put in the safe or vault every night? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are staff trained not to resist a robbery? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has the store had a robbery, burglary, or employee theft in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF EMPLOYEES	ANNUAL PAWN SERVICE CHARGES ($)

PROJECTED ANNUAL GROSS REVENUE ($)	PRIOR YEAR ACTUAL REVENUE ($)	ANNUAL FIREARM SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

INVENTORY / JEWELERS BLOCK CARRIER	GL CARRIER / LIMITS	PLEDGED GOODS / BAILEE LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

7-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Is inventory reconciled against pawn and purchase records at least quarterly? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are electronics wiped of customer data before resale? ☐ Yes ☐ No
IF YES, EXPLAIN

9 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE