



More than just insurance coverage.

A smart solution for families who have more to protect.

At PURE, insurance is about more than just the things we protect. It's about our members. It's about making them smarter about risk. It's about helping them reduce their chances of experiencing a claim. And it's about making them more resilient so that if a claim does happen, they can recover faster and with greater ease.

PURE is a member-owned property and casualty insurer designed exclusively for financially successful families and driven by a purpose of doing what is right for them.

We're Not for Everyone

When you become a PURE member, you join a very select group of responsible, financially successful families who own extraordinary homes and other high-value assets. A more responsible membership means fewer claims, which leads to lower premiums.

The Power of Alignment

PURE is part of the PURE Group of Insurance Companies, a specialist group of companies serving the personal insurance needs of high net worth families across the U.S. Collectively, the companies that make up the PURE Group benefit the PURE membership by creating excellent financial strength and providing a strong sense of alignment.

PURE's member-owned model means that the interests of our membership are not at odds with delivering returns to disinterested shareholders. We focus on doing what's right for our members and are able to deliver excellent service and significant premium savings.

20% Thanks to a low cost of capital, careful member selection and proactive risk management, PURE members report an average annual savings of **more than 20%** on their Homeowners insurance.¹

FINANCIAL STRENGTH

Member insurers of the PURE Group of Insurance Companies are rated A (Excellent) for financial strength by A.M. Best. This rating reflects superior operating performance, highly conservative reinsurance, strong capitalization and the financial flexibility afforded by the holding company of the PURE Group.

INVESTMENT PARTNERS

Distinguished investors Stone Point Capital, KKR and XL Catlin invest alongside our management in the capitalization of the holding company for the PURE Group.

AWARDS

PURE is proud to be recognized in a variety of categories, including growth, product innovation, company culture and member experience.



PRIVATE ASSET
MANAGEMENT



FAMILY WEALTH REPORT
AWARDS



Best High Net Worth Insurance Company

INSURANCE DESIGNED FOR YOU

Insuring high net worth individuals is all we do, and it's all we've ever done. This focus has allowed PURE to craft specialized insurance solutions designed specifically for our members.

Generous Coverage for Your Unique Assets. Whether for Homeowners, Condo/Co-op, Automobile, Watercraft, Collections, Personal Excess Liability, Flood or Fraud and Cyber Fraud coverage, our policies are broad and flexible, allowing you to tailor coverage to meet your needs. For example, our Homeowners policy provides you with the peace of mind associated with Guaranteed Replacement Cost² and other benefits like \$50,000 of coverage for lost or stolen jewelry.³ And with options from whether to rebuild or receive a cash settlement following a loss to which deductible option best fits your lifestyle, your policy works for you.

Smart Pricing that Rewards Responsibility. PURE aims to charge the right price—one that represents the true risk of loss—not the highest price. This often results in significant savings.

A SERVICE EXPERIENCE TO MAKE YOUR LIFE EASIER



PURE Member Advocates®. These dedicated professionals are your reliable and compassionate partner before, during and after a claim. They'll help you locate vendors, set appointments and much more. They'll also take on the administrative tasks that arise during a claim, like finding rental cars or alternative housing, and provide you with a point of support throughout. After your claim is closed, they'll help you take steps to protect your home from future losses.



A Proactive Approach to Risk Management. Preventing loss begins with a PURE360™ Risk Management Consultation. This detailed inspection of your home is conducted by one of our expert PURE Risk Managers, who provide advice to help make your home safer, an accurate valuation of your property to help you purchase the right amount of coverage, information on premium discounts and more. Your Member Advocate can also connect you with our risk mitigation programs such as wildfire mitigation and PURE CyberSafe SolutionsSM. Plus, if you experience a covered Homeowners loss greater than \$10,000, we'll provide up to \$2,500 toward a solution that could help stop a similar loss from recurring in the future.



A Seamless Claims Response. While we do everything in our power to help you prevent loss, claims do happen. Your dedicated claim professional will work directly with you to deliver a straightforward claims experience with speed, professionalism and compassion. From the moment you call to report your claim, you'll speak to a licensed claims adjuster—not a call center representative—so you'll only tell your story once and begin the settlement process immediately. And your Member Advocate will be with you every step of the way.

To learn more about PURE, visit pureinsurance.com.

LOVE YOUR INSURANCE

95% We are proud to have a highly engaged and enthusiastic membership, which has resulted in a **95% member retention rate** and a world-class Net Promoter Score (NPS®) of 71.

¹ Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through Dec. 2017. Actual savings, if any, may vary. ² Not available in CA, CT, FL, NY, SC or TX. ³ Up to \$25,000 for any single item. Requires contents coverage of at least 50% of the coverage for your dwelling. This material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies. PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit pureinsurance.com for details. Trademarks are property of PRM and used with permission. ©2018 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 5.2.18