



PURE PROGRAMS

AN EXCEPTIONAL INSURANCE EXPERIENCE FOR HIGH NET WORTH INDIVIDUALS WITH HIGHER RISK HOMES

PURE Programs is specifically designed for successful individuals and families that require an Excess & Surplus (E&S) lines solution and offers an unmatched insurance experience for both policyholders and brokers. Your clients will benefit from broader coverage than is typically found in the high net worth E&S market, along with a superior, “uniquely-PURE” service experience. You will benefit from better-served clients and a simpler, more efficient placement process that includes self-serve quoting, access to dedicated underwriters, direct billing and much more.

Coverage is Available For:

HIGH VALUE HOMEOWNERS	WIND-ONLY	EXCESS FLOOD (by endorsement)	BUILDER'S RISK / COC
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An Unrivaled Experience for High Net Worth Individuals

With PURE Programs, your clients will benefit from broader coverage backed by the same exceptional claims, risk management, and Member Advocate services afforded to PURE members. A smarter approach which includes direct billing to your clients, no upfront payment at the time of bind and flexible policyholder delivery options also contributes to a superior experience.

Among the Broadest Coverage Available

Our coverage is broader than what's typically found in the E&S market and has been specifically designed for high value homeowners. *See the coverage comparison chart for additional information.*

Access to Best-in-Class Claims Handling

At the time of a loss, claims are reported to licensed adjusters, so your clients tell their story once and the settlement process begins immediately. What's more, our highly-experienced in-house adjusters handle claims fast, efficiently and empathetically. A single adjuster means a single point of contact even when the claim involves multiple kinds of damage (e.g. flood* and property).

A Proactive Approach to Risk Management

Our team of risk managers provides a range of services aimed at helping your clients better protect their homes and property from loss. All new policyholders receive a PURE360™ Risk Management Consultation, a complimentary in-home inspection designed to help your clients determine the right amount of coverage and educate them on ways to prevent losses from happening in the first place.

The PURE Member Advocate®

PURE Programs' commitment to deliver an exceptional service experience is personified by the work of the PURE Member Advocates®. This concierge-level team of professionals eliminate hassles associated with reducing risks and resolving claims.

Access to Catastrophe Response Capabilities

When a catastrophic storm is forecast, the catastrophe team is deployed to the area along with emergency equipment and supplies in advance of the storm making landfall. We have contracts in place with arborists and restoration firms, reserving them exclusively for PURE Programs policyholders, significantly reducing or eliminating wait time.

The PURE Situation Room™

This online resource is filled with analysis and advice on risks facing high net worth homeowners. In the event your client encounters a major risk – from catastrophic weather to an automobile recall – we'll alert them and offer advice, resources, and the assistance of Member Advocates to help.

A Radically Better Broker Experience

From quoting to underwriting, to billing and claims, PURE Programs aims to provide you with an experience that significantly reduces the time burdens associated with placing and managing your clients' accounts.

A More Efficient Process

- Work with a dedicated high net worth E&S underwriter.
- You will be kept informed during the claims process.
- We bill all new business, renewal business and endorsements directly to your clients.
- We file taxes and fees.
- Receive premium indication immediately through our self-serve quoting system. Quotes are bindable within 24-hours and often the same day.
- Agency download of policy information is available.

Your Clients Served Well

- Your clients will receive the same exceptional service PURE is known for.
- PURE Programs, together with PURE, offers a total account solution for clients who have both non-admitted and admitted risks.
- In addition to providing your clients with the broadest coverage in the E&S market, our experienced team of risk managers will help ensure they have the right amount of coverage in place to help you avoid surprises in the event of a claim.

Pricing Advantages

Our granular approach to pricing takes individual risk characteristics into account. As such, your best clients with more favorable rating characteristics will benefit from highly competitive pricing. What's more, PURE Programs offers generous premium discounts including companion credits for PURE members.

Monoline Home 650 Insurance Score	PRICING SCENARIO	Packaged Account with PURE Admitted, Risk Management Credits Considered 850 Insurance Score
		
	PREMIUM: \$34,709	PREMIUM: \$21,343

More About PURE Programs

PURE Programs is a Managing General Underwriter (MGU). Florida, Massachusetts, New York and New Jersey policies are underwritten by Indian Harbor Insurance Group, a subsidiary of XL Catlin Insurance company (rated A for financial strength by A.M. Best). South Carolina and North Carolina policies are underwritten by United Specialty Insurance Company, a State National company (rated A for financial strength by A.M. Best). A PURE Programs policy not does qualify an individual as a PURE member. Further, PURE Programs policyholders do not make surplus contributions and do not receive the benefit of Subscriber Savings Accounts (SSA). Only brokers appointed with PURE have access to PURE Programs (wholesalers do not have access).

To learn more, contact your Sales & Marketing Manager or visit pureinsurance.com/programs

pure programs

Coverage may not be available in all jurisdictions. Distribution of this literature is limited to surplus lines brokers. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. PURE Programs is a licensed producer in some but not all states. *If a PURE Flood Solutions policy is in place.