The Member’s Guide to Working with PURE
The Member’s Guide to Working with PURE is designed to help you take full advantage of your membership. You will find details about our proactive risk management services, our claims process, the PURE Member Advocate® and other conveniences intended to provide you with an exceptional member experience.

Details about your account are available on the PURE Member Portal at pureinsurance.com/memberportal.

Table of Contents:

- Your Independent Broker ......................................................... 4
- Your Company .................................................................. 5 - 7
- PURE’s Product Suite ........................................................ 8 - 9
- The PURE Member Advocate ................................................10
- Meet a Few of the PURE Member Advocates .......................11
- Risk Management Services .................................................12 - 15
- Claims ...........................................................................16 - 17
- Billing and Policy Services ....................................................18 - 20
- The PURE Member Portal .................................................... 21
- Contact PURE ...................................................................... 23
Our select roster of independent Brokers are among the most qualified and respected in their field, and work alongside us so you receive sound guidance and comprehensive coverage. These Brokers represent many companies and are encouraged to work in your best interest.

Your Broker is your best source of guidance regarding your insurance coverage and the design of your family’s risk management program. Work closely with your Broker for advice regarding all aspects of your policies, from your existing coverage to any modifications you would like to make in accordance with changes in the market and in your personal life.

Unless you prefer that your Broker be your initial point of contact following a loss, we encourage you to call us directly to report a claim. We’ll work hard to stay connected to your Broker so you don’t have to maintain two lines of communication.
PURE is a member-owned exchange, designed from the ground up for a select community of like-minded families whose deep values deserve to be rewarded with higher value.

PURE is dedicated to providing best-in-class coverage, service and communication; to innovating how risk is assessed, managed and proactively reduced; and to delivering an exceptional member experience.

Inspired by some of the finest mutual and reciprocal insurance companies in the world, PURE aims to put the long-term interests of its membership first. Here are a few things that make PURE such a compelling option:

**As a reciprocal exchange, PURE enables policyholders to do together what they could not do by themselves.**

Perhaps as important as the products and services we offer, our company structure provides a lasting advantage. When Members join PURE, they agree to exchange contracts of insurance (policies) and pool their insurance risks among a carefully selected membership. Membership in PURE is completely non-assessable, so each Member’s liability ends with the cost of his or her policies. There is no risk of an assessment from PURE.

**The PURE membership is a select group of successful, highly responsible individuals and families.**

PURE was designed for the most responsible owners of the finest built homes. The PURE membership consists of high net worth families who have a track record of proudly maintaining their homes and property. They drive safely and protect their collections. Whether they are entrepreneurs, financiers, corporate executives, or other professionals, they are bonded by a track record of responsibility — including having few, if any, insurance claims prior to joining PURE. This ultra-preferred risk pool is one of the reasons PURE Members receive such competitive rates.

**PURE doesn’t have employees. Instead, the membership has appointed PURE Risk Management, LLC (PRM), as its independent management company.**

As a reciprocal exchange, PURE is an unincorporated association of subscribers (Members). When new Members join PURE, they sign a **Subscriber’s Agreement** which appoints and authorizes a common **Attorney-in-Fact (AIF)** to manage the affairs of the exchange — including designing insurance products and rates, underwriting, collecting premiums, settling claims, and more. The Subscriber’s Agreement also provides a detailed and transparent look at the governance of PURE, including the responsibilities of and fees paid to the for-profit AIF.
PURE’S capital structure has several distinctive advantages.

The PURE Group creates enhanced financial security.
As a Member of the PURE Group, PURE is pooled with another company, PURE Insurance Company (PIC), that is owned by the parent of PURE’s AIF (independent management company). This pooling agreement creates more surplus capital availability for PURE, as well as greater capital flexibility if ever needed. The PURE Group is rated A- (Excellent) for financial strength from A.M. Best and received a “positive outlook” in 2015. The rating is reflective of PURE’s capitalization, comprehensive reinsurance program, and operating performance.

In 2015, Privilege Underwriters, Inc., the holding company for the PURE Group of Insurance Companies recapitalized with investments from Stone Point Capital and KKR – two of the world’s preeminent private equity investors – in addition to XL Catlin. This recapitalization enables PURE’s continued independence in a period of massive consolidation in the industry.

A low cost of capital helps keep premiums low.
Insurance premiums are typically a reflection of losses (the claims made by policyholders), expenses (in PURE’s case, the fees paid to both insurance brokers and the AIF) and the expectations of profits for the investors who, at least notionally, assume the risk of losses. PURE creates an advantage not only by restricting membership to those less likely to submit frequent or frivolous claims, but by reducing the need to satisfy the investment objectives of shareholders. Members contribute capital to PURE by making Surplus Contributions for the first five years of membership. These contributions, which are equal to a small percentage of a Member’s premiums, provide a steady flow of capital to PURE, enabling PURE to sustain a much lower cost of capital than most stock insurers. A lower cost of capital contributes to highly competitive rates.

It’s important to note that the pooling agreement does not apply to surplus contributions. PURE and PIC share all net premiums and net losses equally — but 100% of all surplus contributions exclusively benefit PURE and its membership.

PURE’s Annual Report to Members, available at pureinsurance.com/annualreport provides additional details and insights about the finances of PURE and the PURE Group.
PURE’s surplus growth is allocated to the membership.

In a year when PURE’s policyholder surplus exceeds that of the prior year, the difference (policyholder surplus growth) is eligible to be allocated to **Subscriber Savings Accounts (SSAs)**. SSAs are notional accounts that remain on PURE’s balance sheet (supporting PURE’s overall claims paying ability) in the name of each qualifying PURE Member. They allow PURE greater financial strength while showing our commitment to serve the membership well. Holding these funds on the balance sheet of PURE reinforces the AIF’s motivation to deliver world-class service (because all SSA monies can be returned to Members if and when they cancel all of their PURE policies) and is a tangible demonstration of the alignment of interests between PURE and its membership. Annual statements, including FAQs on pureinsurance.com/SSA, help Members answer any questions they may have about PURE’s SSAs.

The **Subscribers’ Advisory Committee** serves as the voice of the membership and is an important part of PURE’s governance.

PURE has a committee of appointed Members who advise on the company’s direction and ensure that the voice of the membership is heard on important matters. This dedicated panel also ensures that the AIF maintains a communicative, transparent relationship with the PURE membership at all times.

Members of the **Subscribers’ Advisory Committee (SAC):**

- Meet quarterly with PURE’s management to offer advice and insights
- Act as champions for PURE in their local communities
- Have defined supervisory responsibilities for PURE’s AIF
- Select and supervise auditors
- Advise on initiatives and issues relating to claims, billing and other matters
- Generate or comment on new coverage ideas or claim enhancements
- Review and comment on many Member-wide communications and announcements

The current SAC Members are recognized experts in their respective fields, and share a commitment to making PURE the best possible insurer for its Members.

Visit pureinsurance.com/SAC to meet the current Subscribers’ Advisory Committee.
Pure’s Product Suite

Pure offers comprehensive, customizable insurance products to meet the needs of high net worth individuals. Members who bundle their policies have fewer coverage gaps and benefit from generous discounts and the ease and convenience of a single billing statement. Talk to your broker or visit our website to learn more about any of the following policy lines.

High Value Homeowners Insurance
Our coverage is among the broadest and most flexible in the industry, giving you the ability to tailor policies for your specific needs. We strive to identify adequate insurance values for every home we underwrite to help you select the right amount of coverage.

Automobile Insurance
We provide comprehensive automobile insurance — including protection for regularly used vehicles, antique cars, luxury motor homes, motorcycles and golf carts — all on one policy and often at significantly lower rates. Our pricing model is designed to reward responsible drivers with lower premiums. We also offer 24-hour Roadside Assistance to help you with tire replacements, towing, lockouts and breakdowns.

Jewelry, Art and Collections Insurance
We provide high quality coverage for nearly all types of valuables — including jewelry, fine art, collectibles, coins, stamps, silver and wine. We help you care for your collection and restore damaged items when needed.

Personal Excess Liability Insurance
Our policy protects you from lawsuits filed against you and your family for personal injury and property damage. For Members who maintain the minimum requirements for their homeowners, automobile and watercraft insurance, this policy is intended to provide seamless coverage in the event that the liability limits of the primary policies are exceeded. This coverage is essential for successful families, and we provide broad, competitively priced coverage limits designed for them.

Watercraft Insurance
Our policies provide you with comprehensive coverage and exceptional claims service. Whether you own a sailboat or cruiser, a runabout or luxury yacht — or something in between — our policies can be tailored to meet your specific needs.
PURE Flood Solutions®

PURE Flood Solutions allows you to obtain superior flood coverage and claim service. The product suite has been designed to meet the diverse needs of the membership and offers three customizable levels of protection. Every solution begins with primary flood insurance that PURE offers through the National Flood Insurance Program (NFIP) and can be enhanced with broadening endorsements and increased coverage limits. The PURE Member Advocate® and PURE-appointed claim adjusters help create a dramatically better service experience while reducing the time required to settle a loss.

Domestic Workers’ Compensation

Our coverage is designed to help you protect yourself against potential workplace lawsuits while providing for your employees following work-related injuries. PURE Member Advocates are also available to assist with any risk management or service request involving domestic staff, including identifying payroll administration vendors or tax service providers, locating recruitment or placement service providers, and facilitating background checks.

PUREfortified® Luxury Home Construction Insurance

PUREfortified was designed specifically to stand out in the high end construction marketplace by providing smarter coverage, superior risk management advice, and concierge-level service. Our coverage is broader than the market-leading options often selected by builders and yet more customizable than other high end offerings. That means fewer out-of-pocket expenses for you in the event of a loss, and confidence you are not paying for coverage you likely won’t need. Coverage is supplemented by loss prevention support delivered by your dedicated Risk Manager who will collaborate with you and your builder to ensure your home is well-protected during construction and long after.
Our commitment to providing an exceptional member experience is personified by the work of the PURE Member Advocate. These individuals save Members time and eliminate hassles associated with reducing risks and resolving claims.

Making life easier before, during and after a loss:

• PURE Members may receive a PURE360™ Risk Management Consultation to help identify potential causes of loss within a home. During the inspection, recommendations may be made to help protect a home from experiencing a claim. Member Advocates help research and coordinate with providers to make implementing these recommendations easy.

• During a claim, Member Advocates take on and manage administrative hassles in order to reduce the time-burden for you. For example, they can help locate rental vehicles and homes, or facilitate appointments on your behalf.

• Following a loss, Member Advocates look for ways to help you prevent similar losses from occurring, and in cases of larger losses, will offer our allowance towards the cost of loss prevention solutions.

• At any time, Member Advocates can connect you to specialists, such as arborists, art appraisers, personal security professionals, experts for caring for valuable collections, etc, who can help manage risk.

Karsten Richards, PURE Member Advocate, with Mike and Kathy Charness. PURE Members since 2011.
MEET A FEW OF THE PURE MEMBER ADVOCATES

Anne Marie Martich, AIC, National Member Advocate Manager, began her career with PURE as a Claims Analyst after more than 12 years adjusting claims. Today, she leads the Member Advocate team in helping Members find out-of-the-box ways to prevent losses and resolve claims, while saving them time and eliminating hassles.

Eric Beban joined PURE in 2012 as Member Advocate and now holds a position as Member Advocate Manager in our Western Zone. Throughout his time at PURE, Eric has been described by our membership as helpful, courteous and compassionate. As a Manager, Eric helps educate and inspire new Member Advocates, encouraging them to provide Members with the highest level of service.

Jeremy Hamel brings over 10 years of claims experience to his role as Member Advocate Team Leader. He leads his team by example as he looks for ways to help Members efficiently resolve their claims and minimize risk to their property. Jeremy is dedicated to identifying new and innovative ways to serve PURE Members.

Cathy Lugo joined PURE in 2010 as Claims Analyst and has recently transitioned into the role of Member Advocate Team Leader. With more than 12 years of experience in the insurance industry, Cathy provides excellent customer service to PURE’s Members and achieved a perfect 10 Net Promoter Score from Member Claims Surveys in 2013.

Craig Dickinson joined PURE in 2013 as a Claims Analyst in the Southeast Region and has recently transitioned into the role of a Member Advocate Team Leader. With more than 15 years of experience in various roles in the insurance industry, Craig strives to provide excellent customer service to PURE’s Members.

Anne Marie Martich, AIC, National Member Advocate Manager, began her career with PURE as a Claims Analyst after more than 12 years adjusting claims. Today, she leads the Member Advocate team in helping Members find out-of-the-box ways to prevent losses and resolve claims, while saving them time and eliminating hassles.

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To learn more about this unique role and to meet the rest of the team, visit the digital Member’s Guide to Working with PURE at pureinsurance.com/memberguide
The PURE360™ Risk Management Consultation

A comprehensive insurance program begins with making sure your home has the right coverage and proper limits. The PURE360 is intended to address both, while providing a number of distinct benefits. The PURE360 includes:

- **Right Coverage Valuation** - an estimate of what it would cost to rebuild your home today, with a clear explanation of what goes into our calculation, as well as the items that do not. Our Risk Managers work to ensure Members are engaged and have a voice in this process.

- **Home Health Scorecard** - an assessment of how resilient your home is to risk and advice to help you prevent future losses.

- **CyberSafe Fundamentals Check** - a 10-point cyber risk assessment designed to help you assess, prevent, detect and respond to cyber threats by identifying and mitigating major vulnerabilities in your home network, devices and online activities.

- **Member Advocate Services** - personalized concierge-level assistance to fulfill any recommendations made in the report (from researching solutions to vetting providers and scheduling appointments), and to help you take additional steps to protect your home and family.

- **Discount Dashboard** - a snapshot of all available premium credits and a record of those for which you have qualified. Our Discount Discovery Guarantee ensures that any discounts we discover during the PURE360 visit will be applied back to the last transaction on your policy.

Most new PURE Members will be scheduled to have a PURE360 Risk Management Consultation. If an appointment has not been scheduled for you and you’d like to request a consultation, contact your Member Advocate at memberadvocate@pureinsurance.com or 888-813-PURE (7873).

To learn more about the PURE360 Risk Management Consultation visit pureinsurance.com/360.
The PURE Situation Room™

PURE is committed to helping prevent losses, not just paying claims. That’s why we created the PURE Situation Room, an online resource filled with fresh content and analysis designed to help members become smarter, safer and more resilient to risk. New content is added weekly, and on occasion, we will email you insights that we believe may help to reduce your risk to certain threats.

Arborist Evaluation Services

A network of leading arborist firms has agreed to provide PURE Members with complimentary assessments of the trees on their property. These specialists work to identify hazardous or precariously located trees that are likely to fall in future storms. They can design plans to reduce risk and improve the health of your trees.

Generator Purchases and Installation

Permanent generators help keep sump pumps working, prevent losses in other ways, and maintain quality of life when the power goes out. Leading manufacturers of installed generators offer PURE Members discounted pricing and expedited installation. Your Member Advocate can help you find the right generator and expedite the ordering and installation process.

Visit puresituationroom.com for more information and advice to help you reduce risk to your family and property.
Water Shut-off Valve Installation
We work with consulting services that will help you identify the water shut-off valve that best suits your house. These customized devices are designed to automatically stop the flow of water into a home when you are there or when you are away, helping to protect your home from significant water damage. These devices are often available to PURE Members at a discounted rate.

Personal Employee Background Checks
Many PURE Members rely on the services of domestic employees like maids, gardeners, nannies and caregivers. While the presence of private staff can often decrease the likelihood of risk in a home, without proper screening, these employees can pose a threat to the safety and security of our Members’ property and loved ones. We have a preferred relationship with a national risk consulting company to provide background screening services for domestic employees at discounted rates. In some cases, these background checks are complimentary.

Fine Art Valuations and Preservation
We have negotiated discounted rates for fine art experts who provide preservation and valuation advice for your jewelry or fine art collection. Along with our contracted experts, your Member Advocate can recommend companies and facilities specializing in the proper high-security transportation and storage of your collection. They can also help you devise plans to care for your collections in the event of an emergency evacuation.

Hurricane and Emergency Preparation
If you are away from home and cannot get back to your residence during the time of an expected hurricane, contact us immediately. Whenever possible, your Member Advocate will work to secure the services of contractors to take measures to safeguard your home and valuables, like closing shutters, boarding up windows, and moving patio furniture and other external objects that can cause damage in a severe windstorm.

Home Safety Devices & Security Assessments
If you are considering purchasing or installing equipment like a fire or burglar alarm, a safe or a carbon monoxide detector to improve the safety of your home, your Member Advocate can be a resource for researching and recommending high quality products. We can also connect you to highly trained, premier security consultants who perform home security assessments to identify potential safety risks that may make your home a target for predators and will handle the arrangements to remedy identified issues.
Wildfire Mitigation
This program includes pre-fire preparation and wildfire response services intended to reduce, or even prevent, loss from wildfire. Should a wildfire immediately threaten a home, those enrolled in this program receive a visit from our qualified partners in wildfire protection, to inspect for and reduce vulnerability to wildfire and, if necessary, apply a fire retardant. At your request, additional consultative services including pre-season perimeter sprays and evacuation planning can be coordinated.

Contents Inventories
Ranging from simple videos to more complex, customized software, we can access the resources to help you create a thorough inventory of your home’s contents — making your property easier to account for and replace following a loss.

Home Maintenance
Your Member Advocate is available to help you research service providers for your home’s upkeep. In the past, we’ve helped Members get quotes and coordinate appointments with chimney sweeps, pool service companies and vendors that specialize in cleaning gutters.

Lightning Suppression
Lightning can be the source of major losses to a home’s architecture and electrical infrastructure. Your Member Advocate can help you find local service providers that specialize in the installation of lightning suppression systems, designed to shield your home from lightning strikes.

Watercraft Protection
PURE Members with boats and other watercraft benefit from our very specific loss prevention services, including hull inspections and help finding qualified hurricane shelters.

To take advantage of these and other services, contact a Member Advocate: 888-813-PURE (7873)
memberadvocate@pureinsurance.com
We aim to deliver the best claims experience possible:

- Your safety and well-being matter the most. That’s why we strive to deliver a truly exceptional claims experience by standing in the shoes of our Members and finding ways to make life better when it’s needed most. Doing so requires a high degree of emotional intelligence. We call it ‘purEQ’, and it’s so important to us that we screen and train our employees for it.

- Licensed claims adjusters are available 24 hours a day, and will address your most immediate needs in a timely manner.

- Your adjuster will communicate with you in the manner and frequency that you prefer, keeping both you and your Broker apprised of the status of your claim.

- We have a deep respect for your busy lifestyle. Your claim will be addressed quickly, with no hold-back provisions to preclude you from beginning repairs or restoration.

- Your adjuster will work with you to ensure a high quality repair.

- We’re committed to helping you avoid claims in the future. Your Member Advocate will study your loss to help you identify ways to prevent similar losses from happening again.

In the event of a loss, call us at (888) 813-PURE (7873), email us at claims@pureinsurance.com, or fax us at (888) 636-1359. Claims service support is available 24 hours a day, seven days a week.

The Claims Tracker on the PURE Member Portal, accessible at pureinsurance.com/memberportal, provides up-to-the-minute status updates about your claims, including details about damages, payments issued, contact information for vendors, and direct access to your adjuster and PURE Member Advocate.
PURE claims adjusters are among the most experienced in the industry. Members commonly describe them as compassionate, capable and knowledgeable, and appreciate their calming presence at the time of a loss. Meet some of the team:

Gary Stephen
EVP Claims & Risk Management

Alan Schaefer

Andy Brotherton

April Esterhuizen

Arpan Sikder

Audi Mincey

Bill Becker

Brian Hooper

Dennis Daniels

Edwin Reyes

Eric Harson

Frank DiGrande

Robert Purcell

Randy Davis

Sandy Manzella

Venessa Perkins

To read their bios and meet the rest of the team, visit the digital Member’s Guide to Working with PURE at pureinsurance.com/memberguide.
PURE’s Member Services representatives are available to answer any questions related to billing, payment and document delivery. Contact Member Services at (888) 813-PURE (7873) or by email at service@pureinsurance.com. Normal business hours are 7 a.m. to 9 p.m. ET Monday through Friday and 9 a.m. to 6 p.m. ET Saturday.

Policy and Billing Delivery

We use eDelivery as our primary means of Member communication and encourage all Members to use the service to safely and securely receive their billing statements and policy documents.

- **Secure and easy.** Data security is critical, and your documents will be sent via encrypted email as password-protected PDF documents.

- **No fees or charges.** There are no charges for document delivery.

- **Manage your preferences.** You can change your document delivery preference and/or contact information at any time by contacting Member Services at 888-813-PURE (7873), or by email at edelivery@pureinsurance.com.

- **Copies on request.** If you ever require a copy of a document, whether electronic or paper, you can request one at any time. All documents are also available on our Member Portal.

- **Minimal technical requirements.** All you need to participate is a valid email address and Adobe Acrobat 7.0 or higher.

Sign up for eDelivery through our Member Portal. If you prefer to receive a paper copy of your policies, please contact your Broker or Member Services. Members electing to opt-out of eDelivery will receive printed billing statements via US mail.
• Our billing cycle runs on the 10th of each month with payment due 20 days from the statement date.

• You will receive one single, consolidated billing statement for your account reflecting a complete and transparent look at all of your PURE policies. The statement contains a breakdown of specific charges, a schedule of your upcoming payments, and an overview of recent transactions and payments. You also have the option to have one or more of your policies billed separately (i.e. bill to mortgagee, property manager or financial advisor).

• You may select to pay your bill in full or in quarterly installments. If you elect to pay in installments, you will receive four quarterly statements:
  
  • Your first installment may be larger than remaining installments as it includes any state mandated fees and assessments in addition to the surplus contribution and 25% of the annual premium. As detailed in the Subscribers’ Agreement, the surplus contribution is paid in addition to your premium for the first five years of membership.

  • Future installments, each equal to 25% of annualized premium, are due according to your quarterly billing cycle. You will receive a billing statement prior to any installment coming due.

• Premium changes resulting from endorsements, such as adding a car or a piece of jewelry, will be reflected on your next invoice. New policies will be billed within thirty days, and subsequent installments will be aligned with your quarterly statement.

• Once your account is paid in full, you will typically only receive a statement when there is new activity on your account.
How to Pay Your Bill

PURE offers several different methods of payment for your premium. There are no additional fees associated with any payment methods. Please note, credit card payment is available for payment of your total balance only.

Recommended Methods

- **Directly from your PURE eBill.** Enroll in eDelivery, and enjoy the ease of paying your bill safely without leaving your billing statement. Secure payment can be made via credit card or electronic funds transfer from your bank account.

- **PURE's Online Payment Center.** Log in to PURE’s Member Portal to pay your bill, sign up for Autopay, manage your Wallet and view your payment history. You can also manage your account and access important documents and claims information.

Other Methods

- **Pay by Personal Check.** Checks can be mailed to the address below. Please attach the payment coupon located at the bottom of your PURE billing statement and include your Member Identification number on the check.

Payments should be sent to:

PURE Insurance
PO Box 95000-2655
Philadelphia, PA 19195-2655

You can also log in to our Member Portal at pureinsurance.com/memberportal for enhanced visibility into your bills as well as copies of past invoices and a future payment schedule. Or, visit pureinsurance.com/FAQ for answers to our most frequently asked billing questions.

For answers to billing questions, contact Member Services:

888-813-PURE (7873)
service@pureinsurance.com
Through the PURE Member Portal, Members have enhanced visibility and 24/7 access to coverage, bills and claims information, and much more.

- **24/7 Self-Serve Access to Vital Account Information.** Billing and coverage details, as well as important documents such as auto ID cards and policies, are always at your fingertips.

- **Claims Tracker.** Enhanced visibility into your claim, including details on recent activities, contact information for third-parties involved, a log of payments issued, and more.

- **Mobile-Friendly Design.** Whether you are viewing the Portal on your desktop, tablet or mobile device, you have full access to all of the site’s features in a user-friendly format.

To access your Portal account, visit pureinsurance.com/member-portal.
CONTACT PURE

pureinsurance.com
(888) 813-PURE (7873)
claims@pureinsurance.com
memberadvocate@pureinsurance.com
service@pureinsurance.com

Regional Office Locations

White Plains (Headquarters)
44 South Broadway
Suite 301
White Plains, NY 10601

Arizona
6263 North Scottsdale Road
Suite 245
Scottsdale, AZ 85250

California (San Francisco)
1 Post Street
Suite 1025
San Francisco, CA 94104

California (San Diego)
4660 La Jolla Village Drive
Suite 360
San Diego, CA 92122

Florida
800 Corporate Drive
Suite 420
Ft. Lauderdale, FL 33334

Georgia
300 Colonial Center Parkway
Suite 200
Roswell, GA 30076

Illinois
10 S Riverside Plaza
Suite 1900
Chicago, IL 60606

New Jersey
106 Allen Road
Suite 301
Basking Ridge, NJ 07920

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915 Broadway
Suite 601
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701 East Bay Street
Suite 312
Charleston, SC 29407