



Insurance Premium Indication

Prepared For: Bernie Trout
1955 Place Road
Los Banos, CA 93635

Provided By: MULTI STATE AGENCY
454 Agent ave Suite 124
New York, NY 10031
774-348-1099

**Premium
Indication Date:** 12/25/2023

Premium indication is subject to change based on changes in risk profile and/or rate effective dates.

Premium Indication Summary

Product	Quote Name	Premium	Taxes & Fees	Surplus	Total
Personal Auto - California	Trout	\$7,153	\$2	\$286	\$7,441
Grand Total					\$7,441

Please note:

- The premiums indicated above are based upon information you have provided us.
- Surplus contributions are made for the first 5 years of membership.
- Underwriters may require further information in order to underwrite this risk. This further information may cause the risk to be ineligible for coverage or for the premium indicated to change.
- A signed Subscribers Agreement and Power of Attorney is required before a policy can be bound.

This premium indication is descriptive only. Actual coverage is subject to the terms and conditions of the policies as issued. This is not a binder or confirmation of coverage. PURE refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies.



Private Fleet Auto Premium Indication

California

Member Name

Bernie Trout
1955 Place Road
Los Banos, CA 93635

Quote Name: Trout

Summary of Premium and Surcharges

2015 BMW I3	\$7,153
Taxes & Fees	\$2
Surplus Contribution	\$286
Grand Total	\$7,441

Driver & Assigned Vehicles

Driver	Assigned Vehicle	Relation	License	State	DOB	Sex
Bernie Trout	2015 BMW I3	Named Insured	On File	CA	06/17/1997	M

Policy Level Credits

High Value Homeowner Credits	No
Personal Excess Liability Credits	No
Jewelry and Art Credits	No

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Private Fleet Auto Premium Indication

California

Member Name

Bernie Trout
1955 Place Road
Los Banos, CA 93635

Quote Name: Trout

Vehicle 1:

2015 BMW I3

Vehicle Characteristics

Type	Private Passenger
VIN Number	WBY1Z4C5XFV277807
Agreed Value	\$15,300
Additional Coverage for Custom or Additional Equipment	\$0

Coverage	Limit	Deductible	Premium
Medical Payments	\$5,000*		\$210
Other Than Collision		\$1,000	\$794
Extended Towing and Labor	\$350		\$20
Total Vehicle Premium			\$7,153

*Liability limits are on a policy level

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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.

A smarter model that saves you money

PURE was built on a simple idea: the most responsible owners of the finest built homes deserve to pay less without sacrificing quality of service.

PURE's unique membership model encourages us to focus on what's right for our membership.

We carefully select those who are least likely to have claims, helping us deliver on our commitment to pass underwriting profits on to you as savings.

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 us 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.

Smart pricing that rewards responsibility. We aim to charge the right price—one that represents your true risk of loss—not the highest price, which often results in significant savings.

100,000 MEMBERS AND GROWING

Our membership is made up of more than 100,000 responsible, successful individuals and families who trust PURE to insure the things they love.

A service experience to make your life easier

We understand your time is valuable, so our services are designed to minimize the demands of insurance on you.



PURE Member Advocates®. These dedicated professionals are your reliable and compassionate partner throughout your membership. They'll connect you with our risk management services to help prevent loss. At the time of a claim, they'll take on the administrative tasks, like finding rental cars or alternative housing, and provide you with a single point of contact. After your claim is closed, they'll help you take steps to prevent a similar loss from happening again.



A proactive approach to risk management. We are committed to helping you avoid loss and protect the things that matter most. This begins with a PURE360® Risk Management Consultation, a detailed inspection conducted by one of our expert Risk Managers, to provide an accurate valuation of your property, identify risks unique to your home and make recommendations on how you can better protect it. Your PURE Risk Manager will also help you implement this advice by coordinating vendors and scheduling appointments.



A seamless claims response. While we do everything in our power to help you prevent loss, claims do happen. Your dedicated claims 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.

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 59.*

FINANCIAL STRENGTH

Privilege Underwriters Reciprocal Exchange is rated A (Excellent) for financial strength by A.M. Best.

A MEMBER OF TOKIO MARINE

PURE has the financial backing of Tokio Marine, one of the largest and most respected insurers in the world. The alignment of our cultures combined with the additive strength and flexibility enables us to continue to pursue our purpose-driven mission with even greater confidence.

AWARDS

We are proud to be the most-awarded firm in our class of specialty property and casualty insurers and to be recognized in a variety of categories including innovation, company culture and member experience.