



To Our Clients:

At this time, we continue to hope that you and your loved ones are safe and healthy. We believe our purpose as an insurance company is to help our members live their lives to the fullest and pursue their passions with greater confidence. These days, we all look forward to the thought of greater human engagement and personal fulfillment. We are writing to share the evolving approach to serving our members and partner brokers and address the movement to refund a portion of automobile premiums for a period of time when the amount of driving has been dramatically reduced.

However, we recognize that these are exceptional times, and we are committed to making a Reduced Miles Refund to all members with regular auto policies with us. Subject to regulatory approval in each respective state, we will provide a 15% credit on all regular auto premiums for the period of time from the introduction of state stay-at-home orders until they are lifted. As the stays are lifted, these credits will be paid in cash or applied to reduce any outstanding balance due to PURE. Note that, because our premiums for *Classic Cars* already reflect the low-to-no mileage of these vehicles, this credit will not be applied to *Classic Cars*.

We hope you continue to be safe and healthy.

