

State:

Massachusetts

Filing Company:

Privilege Underwriters Reciprocal Exchange

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

PURE High Value Homeowners Insurance

Project Name/Number:

Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260

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User Usage Agreement
Attachments

Usage Agreement

[Usage Agreement.pdf](#)

Supporting Document

(ex. Supporting Document Name Attachment Name)

Attachments

Certification of Compliance

[Certificate of Compliance - PRIV-134750907 - Docusigned.pdf](#)

Actuarial Memorandum and Abstract

[CTR1260 - Individual Risk Filing - signed.pdf](#)

Form - Property and Casualty

Insurance

State: Massachusetts **Filing Company:** Privilege Underwriters Reciprocal Exchange
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Insurance
Project Name/Number: Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260

Filing at a Glance

Company: Privilege Underwriters Reciprocal Exchange
Product Name: PURE High Value Homeowners Insurance
State: Massachusetts
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rate
Date Submitted: 11/24/2025
SERFF Tr Num: PRIV-134750907
SERFF Status: Closed-Acknowledged
State Tr Num: SRB-CR
State Status: Closed-Acknowledged
Co Tr Num: 25-MA-IRF-CTR1260

Effective Date: 12/08/2025
Requested (New):
Effective Date: 12/08/2025
Requested (Renewal):
Author(s): Jason Simoni, Justin Mohr, Erin Bengel, Dillon Salger, Runia Madson, Allie Arciola, Haylee Weakly, Bryan Novak, zzIndustrySupportLLS zzSERFFSupport, Anna Fritchman, Kevin Poll, Sydney Nicolette, zzIndustrySupportCB zzSERFFSupport, Jeff Parker, Pablo Vivas, Graham Henderson, Dekker Stebel, Jess Katuska, Christian Towner, Min Gianforti, Diana Zarbin, Leanne Sullivan, Angel Skuse, Kieran Taylor, Nancy Bordelon, Elizabeth Harrington, Matt Zolper, Owen Keiser, Joey Mailloux, Cynthia Ryan, Gina Kuniski, Sarah Gardner, Adam Stelmach, Jeanine Mc Enroe, Cassandra Wren, Joe Markovich, Adama Bamba, Laurain Pearson, Lee Anne Went, Cereen Kottal, Megan Sickinger, Colleen Conarchy, Rania Hammami, Daniela Shtrbevskaya, Salihah Bogner, Julia Allen, Bill Doran, Paul Mallary, Rebecca Bryant

Reviewer(s): Andrea Guen (primary)
Disposition Date: 11/24/2025
Disposition Status: Acknowledged
Effective Date (New): 12/08/2025
Effective Date (Renewal):

State:	Massachusetts	Filing Company:	Privilege Underwriters Reciprocal Exchange
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	PURE High Value Homeowners Insurance		
Project Name/Number:	Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260		

General Information

Project Name: Individual Risk Filing - CTR1260

Project Number: 25-MA-IRF-CTR1260

Reference Organization:

Reference Title:

Filing Status Changed: 11/24/2025

State Status Changed: 11/24/2025

Created By: Lee Anne Went

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Lee Anne Went

Filing Description:

With this filing, we are submitting an individual risk rate filing (CTR1260) for review and approval. The Massachusetts Consent to Rate form provides all required supporting information.

Company and Contact

Filing Contact Information

Jessica Katuska,

44 South Broadway

White Plains, NY 10603

jkatuska@pureinsurance.com

914-506-4818 [Phone]

Filing Company Information

Privilege Underwriters Reciprocal
Exchange

44 South Broadway

Suite 301

White Plains, NY 10601

(914) 328-0002 ext. [Phone]

CoCode: 12873

Group Code: 3098

Group Name: Tokio Marine GRP

FEIN Number: 20-8287105

State of Domicile: Florida

Company Type: Reciprocal

State ID Number:

State:

Massachusetts

Filing Company:

Privilege Underwriters Reciprocal Exchange

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

PURE High Value Homeowners Insurance

Project Name/Number:

Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260

Filing Fees

State Fees

Fee Required?

Yes

Fee Amount:

\$150.00

Retaliatory?

No

Fee Explanation:

Per Company:

Yes

Company	Amount	Date Processed	Transaction #
Privilege Underwriters Reciprocal Exchange	\$150.00	11/24/2025 01:20 PM	332818257
EFT Total	\$150.00		

SERFF Tracking #:	PRIV-134750907	State Tracking #:	SRB-CR	Company Tracking #:	25-MA-IRF-CTR1260
State:	Massachusetts	Filing Company:	Privilege Underwriters Reciprocal Exchange		
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations				
Product Name:	PURE High Value Homeowners Insurance				
Project Name/Number:	Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Acknowledged	Andrea Guen	11/24/2025	11/24/2025

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
PRIV-134750907	Note To Filer	Carla Kelton	11/24/2025	11/24/2025

State:

Massachusetts

Filing Company:

Privilege Underwriters Reciprocal Exchange

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

PURE High Value Homeowners Insurance

Project Name/Number:

Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260

Disposition

Disposition Date: 11/24/2025

Effective Date (New): 12/08/2025

Effective Date (Renewal):

Status: Acknowledged

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Privilege Underwriters Reciprocal Exchange	0.000%	0.000%	\$3,000	1	\$101,824,726	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Letter of Authorization		Yes

State:	Massachusetts	Filing Company:	Privilege Underwriters Reciprocal Exchange
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	PURE High Value Homeowners Insurance		
Project Name/Number:	Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260		

Note To Filer

Created By:

Carla Kelton on 11/24/2025 01:42 PM

Last Edited By:

Andrea Guen

Submitted On:

11/24/2025 03:09 PM

Subject:

PRIV-134750907

Comments:

Thank you for your filing submission. Your filing is now assigned to an analyst for review. Our goal is to have your filing under our review for no more than 60 days.

State:Massachusetts

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:PURE High Value Homeowners Insurance

Project Name/Number:Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260

Filing Company:

Privilege Underwriters Reciprocal Exchange

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

File & Use

Neutral

9.900%

01/01/2025

File & Use

PRIV-134197911

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Privilege Underwriters Reciprocal Exchange	0.000%	0.000%	\$3,000	1	\$101,824,726	0.000%	0.000%

State:	Massachusetts	Filing Company:	Privilege Underwriters Reciprocal Exchange
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	PURE High Value Homeowners Insurance		
Project Name/Number:	Individual Risk Filing - CTR1260/25-MA-IRF-CTR1260		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certificate of Compliance - PRIV-134750907 - Docusigned.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Annotated Comparison
Bypass Reason:	N/A - Not a forms/rule filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Base Checklist(s) - Property and Casualty Insurance
Bypass Reason:	N/A - This is a CTR, not a program rate change.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	CTR1260 - Individual Risk Filing - signed.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Letter of Authorization
Bypass Reason:	N/A - Not a 3rd party filing
Attachment(s):	
Item Status:	
Status Date:	

MASSACHUSETTS DIVISION OF INSURANCE

CERTIFICATION OF COMPLIANCE

Privilege Underwriters Reciprocal Exchange

Please enter the First Filing Company as listed in SERFF, hereinafter referred to as "the Filing Entity."

PRIV-134750907

Please enter the Company Tracking Number or SERFF Tracking Number, hereinafter referred to as "the Filing."

**I, Lee Anne Went,
as a representative of the Filing Entity
duly authorized to give this certification on its behalf,
hereby certify under the pains and penalties of perjury:
the Filing is in compliance with all relevant laws and regulations
of the Commonwealth of Massachusetts.**

Signed by:

E245B1FA09A4430...
Signature

11/24/2025

Date

Certificate Of Completion

Envelope Id: 1D34C703-9520-464B-AB51-6E41268E05E6

Status: Completed

Subject: Here is your signed document: Certificate of Compliance - PRIV-134750907 - Docusigned.pdf

Source Envelope:

Document Pages: 1

Signatures: 1

Envelope Originator:

Certificate Pages: 1

Initials: 0

Lee Ann Went

AutoNav: Disabled

34 Smith Street

Envelopeld Stamping: Disabled

Chappaqua, NY 10514

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

lwent@pureinsurance.com

IP Address: 163.116.133.122

Record Tracking

Status: Original

Holder: Lee Ann Went

Location: DocuSign

11/24/2025 9:27:23 AM

lwent@pureinsurance.com

Signer Events

Signature

Timestamp

Lee Anne Went

Signed by:


E245B1FA09A4430...

Sent: 11/24/2025 9:28:40 AM

lwent@pureinsurance.com

Viewed: 11/24/2025 9:28:47 AM

Security Level: Email, Account Authentication
(None)

Signed: 11/24/2025 9:29:50 AM

Freeform Signing

Signature Adoption: Pre-selected Style

Using IP Address: 163.116.133.122

Electronic Record and Signature Disclosure:

Not Offered via Docusign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Lee Anne Went

COPIED

Sent: 11/24/2025 9:29:51 AM

lwent@pureinsurance.com

Security Level: Email, Account Authentication
(None)

Electronic Record and Signature Disclosure:

Not Offered via Docusign

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

Envelope Sent

Hashed/Encrypted

11/24/2025 9:28:40 AM

Certified Delivered

Security Checked

11/24/2025 9:28:47 AM

Signing Complete

Security Checked

11/24/2025 9:29:50 AM

Completed

Security Checked

11/24/2025 9:29:51 AM

Payment Events

Status

Timestamps

MASSACHUSETTS DIVISION OF INSURANCE
CONSENT-TO-RATE AND RESTRICTION OF COVERAGE FORM
JANUARY 2020 EDITION

FILING COMPANY: Privilege Underwriters Reciprocal Exchange

NAMED INSURED: Santo Politi

MAILING ADDRESS: 1 Smiths Point Rd, Manchester MA 01944

TELEPHONE NUMBER: 617-830-2015

AGENT/BROKER: Alliant Insurance Services

MAILING ADDRESS: 32 Old Slip, Fl. 29, New York NY 10005

TELEPHONE NUMBER: 800-221-5830

LOCATION OF RISK: 1 Smiths Point Rd, Manchester MA 01944

TYPE OF POLICY: Homeowners

NEW OR RENEWAL? Renewal

POLICY PERIOD: 12/08/2025 - 12/08/2026

CONSENT-TO-RATE APPLICATION

Please complete and sign this section only if applying for excess rates.

The undersigned hereby makes an appeal under the provisions of M.G.L. 174A, §6(d) and/or M.G.L. 175A, §6(d) for approval of rates in excess of those filed with the Massachusetts Division of Insurance.

1. RISK CLASSIFICATION: Personal Lines - Homeowners
2. MANUAL RATE(S)/COVERAGE: / , / , /
3. PROPOSED RATE(S)/COVERAGE: / , / , /
4. REASON(S) FOR EXCESS RATE (IF CANCELLED, BY WHOM):

For high value locations, reinsurance costs often exceed those rates built into our rating algorithm. We are proposing an additional \$3,000 in rate to move towards rate adequacy. We estimate renewed premium for this location to be \$60,290. We will apply a \$3,000 premium mod to the final renewed premium.

I am aware that coverage for fire, extended coverage, vandalism and malicious mischief, and homeowners may be available at Industry Rates by making application to the Massachusetts Property Insurance Underwriting Association, either through my present agent or broker, or directly by me to the MPIUA.

I hereby verify that the foregoing statements are true.

Signature of Named Insured



Date 11/24/2025

SRB-CR (ED. 01/20)