

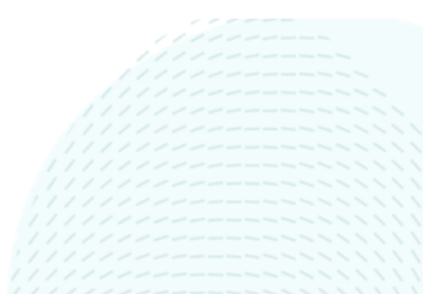


Introduction to Attune



Agenda

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- Who is Attune
 - Rethinking Insurance For Small Business
 - Product Offerings
 - System Demo
 - Next Steps
 - Q&A
- 
- A decorative graphic in the bottom right corner consisting of a light blue curved shape filled with a pattern of small, dark blue, slanted lines.

About Attune

- Multi-carrier general agency
Technology enabled platform with advanced analytics
- Licensed in all 45 states
- Focused on the small commercial market
- Customer service is core to what we do

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Our Joint-Venture Partners



Rethinking Insurance For Small Businesses

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Direct access without production requirements



Competitive commission



Broad appetite



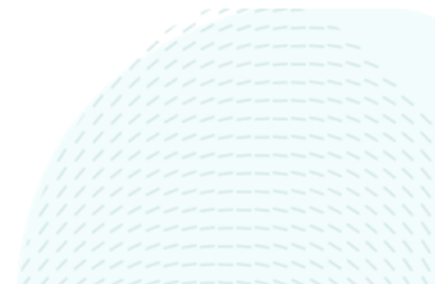
Five minutes, quote to bind



Paperless direct billing



Live customer support



Product Offerings

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Businessowners' Policy

Blackboard Insurance Company

Admitted

Standard ISO forms

Unique wind and hail capability

Over 370 classes

Available in 45 states

Full binding authority



Workers' Compensation

EMPLOYERS®

Admitted

Monoline or BOP bundle available

Competitive commission

Over 500 classes

Available in 46 states

Full binding authority



Excess Liability

New Hampshire Insurance Company

Admitted

Up to \$10M

No separate application needed

Schedule policies placed elsewhere

Available in 48 states

Full binding authority

Attune's BOP Overview



BOP Eligibility Guidelines

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Key Risk Item	Attune Underwriting Guidelines
Total TIV	<ul style="list-style-type: none">• \$15M per account, \$7.5 per location
Revenue	<ul style="list-style-type: none">• \$20M per account, \$10M per location• \$10M per accounts, \$5M per location (restaurants)
Square Footage	<ul style="list-style-type: none">• Up to 10,000 square feet (restaurants)• Up to 50,000 square feet (all other risks)
Building Age	<ul style="list-style-type: none">• No age restrictions• Buildings over 20 years old require roof updates• Buildings over 30 years old require full updates (roof, HVAC, plumbing, electric)
Building Hight	<ul style="list-style-type: none">• Up to three stories (non-office exposures)• Up to six stories (office exposures)
Loss History	<ul style="list-style-type: none">• No more than three claims in the last five years with no losses exceeding \$20,000 (not including CAT losses)
Prior Insurance	<ul style="list-style-type: none">• Continuous coverage required for the last three years
Vacancy	<ul style="list-style-type: none">• Up to 30% of total square footage can be vacant• Up to 60 days vacancy for seasonal exposures
Hours of Operation	<ul style="list-style-type: none">• Businesses must close by 1 a.m.

Restaurants (BOP)

Highlights

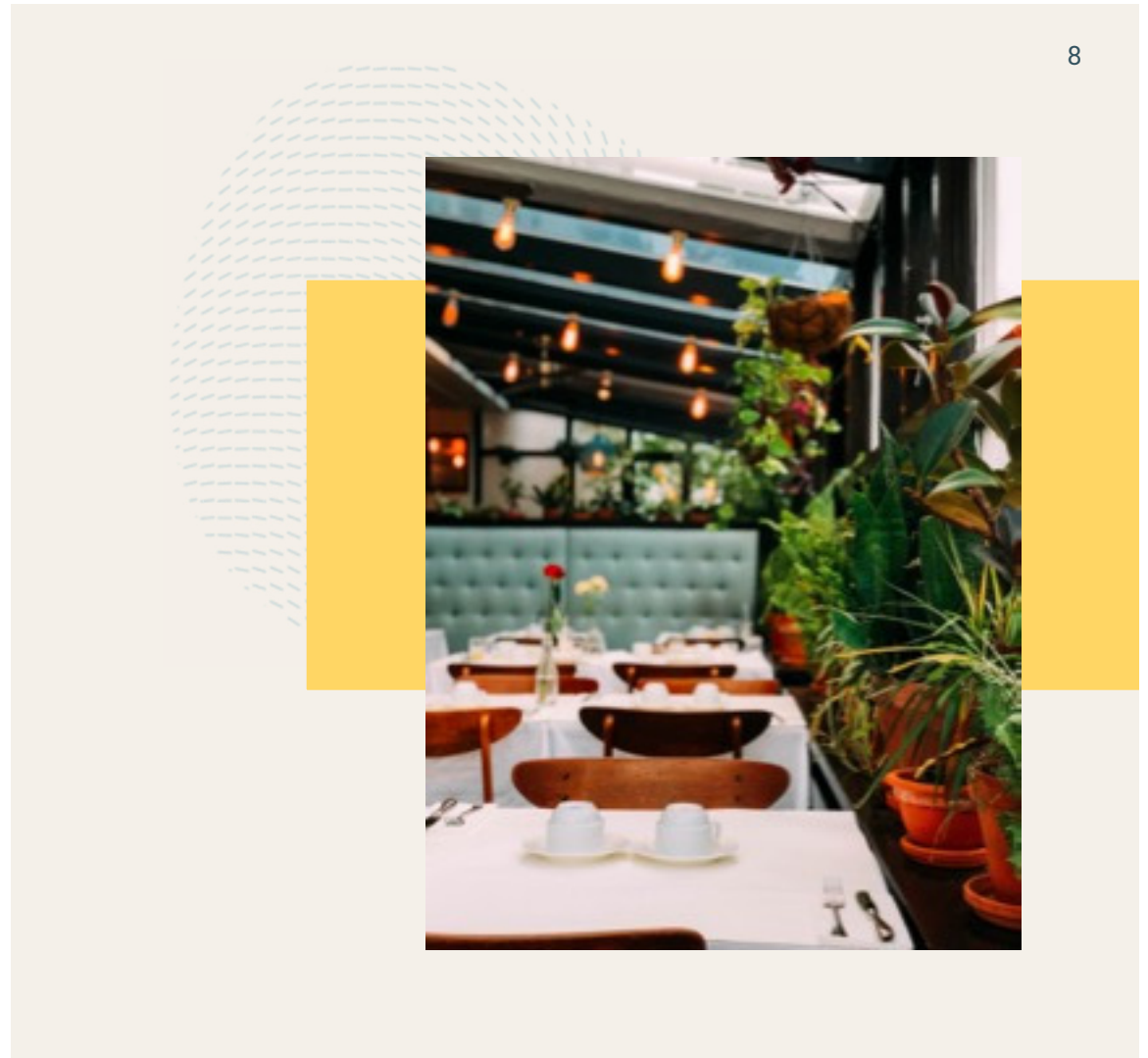
- Up to \$10M revenue, \$5M per location
- Locations up to 100,000 square feet
- Up to 50% liquor receipts on casual dining
- Up to 75% liquor receipts on fine dining
- Option to include liquor liability
- Up to 20% catering exposure

Eligible Operations

- Full-service and limited-cooking restaurants
- Fast food restaurants
- Cafes, coffee shops, and bistros

Ineligible Operations

- *Bars, taverns, nightclubs, dance floors*
- *Establishments open past 1 a.m.*



Artisan Contractors (BOP)

Highlights

- Up to \$1M in payroll and \$2M in revenue
- New ventures
- Up to 30% of sub-contracted work
- Commercial and residential work is eligible
- Form is silent on third-party action over
- Enhancement includes broad form and WOS

Eligible Operations

- Plumbing (residential and commercial)
- Landscape gardening
- Floor covering installation

Ineligible Operations

- *General contractors*
- *Exposures with hazardous or heavy construction work*



Lessor's Risk (BOP)

Highlights

- Rating class is largest occupant or if a restaurant is a tenant
- Rated on insured value of the building
- Incidental parking exposure is contemplated
- All tenants must fit within Attune's BOP appetite

Eligible Operations

- Strip malls or shopping centers
- Office buildings
- Single-tenant occupancy

Ineligible Operations

- *Habitational or mixed use*



Professional Offices (BOP)

Highlights

- Up to six stories in height
- Rated on contents
- No height restrictions with tenants

Eligible Operations

- Accountants
- Lawyers
- Dentists
- Insurance Agents

Ineligible Operations

- *Property management or development firms*
- *Engineers or architects performing build or project management services*



Retail / Wholesale (BOP)

Highlights

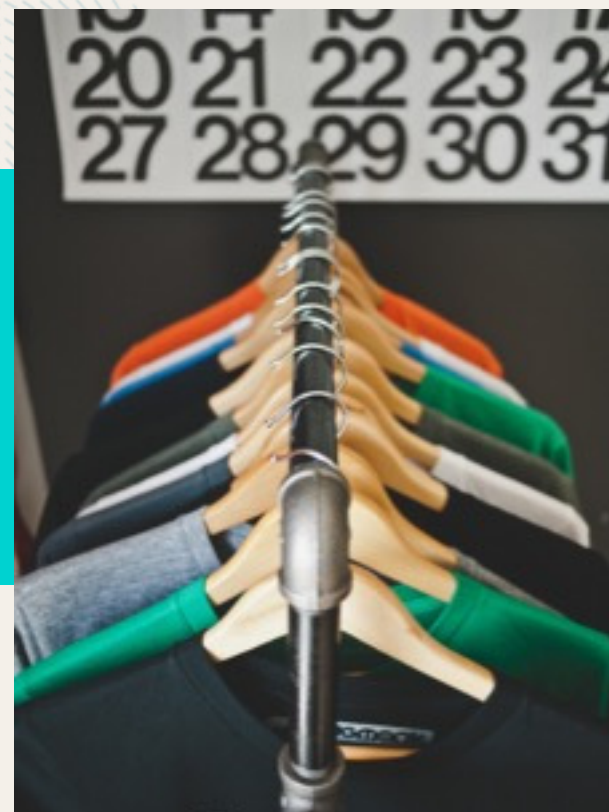
- Must have central burglar alarm if contents are greater than \$500,000
- Rated on contents

Eligible Operations

- Clothing stores
- Florists
- Locksmiths
- Book stores
- Luggage stores
- Home furnishing stores

Ineligible Operations

- *Grocery or convenience stores*
- *Pawn shops or check-cashing businesses*
- *Tobacconists*



Processing & Service (BOP)

Highlights

- Must have central burglar alarm if contents are greater than \$500,000
- Rated on contents
- Professional Liability available for select classes

Eligible Operations

- Dry cleaning and laundromats
- Printers
- Photographers
- Nail salons
- Beauty parlours and hair salons
- Funeral homes

Ineligible Operations

- *Schools*
- *Day spas*
- *Massage or bodywork services*



Our Wind Market (BOP)

Highlights

- Competitive wind deductibles apply based on construction and distance to the coast
- Business income is on an actual loss basis, however, may be sublimited for the peril of wind depending on distance to ocean and construction type
- Utility services coverages may be sublimited

State	Frame Construction	Non-Frame Construction
Florida	Eligible at two miles	No distance requirements
Texas	Eligible at two miles	No distance requirements
South Carolina	Eligible at 1,000 feet	No distance requirements
North Carolina	No distance requirements	No distance requirements
Alabama	Eligible at 1,000 feet	No distance requirements
Mississippi	Eligible at 1,000 feet	No distance requirements
Louisiana	Eligible at one miles	No distance requirements
Georgia	Eligible at 1,000 feet	No distance requirements
Virginia	No distance requirements	No distance requirements

System Demo

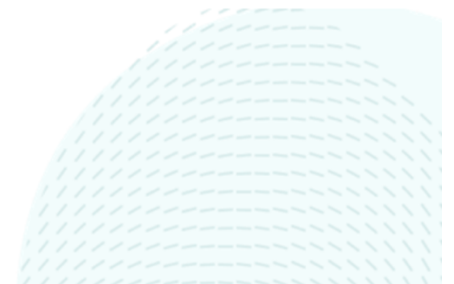


Next Steps

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Want to get started with Attune? Follow these easy steps.

- Confirm your interest with Braishfield via email to: John Barfield – jbarfield@braishfield.com, and commit to quoting a **minimum** of 5 customers each month
- Access to My Attune web application will be provided by Braishfield
- Further training and a review of the underwriting guidelines can be provided upon request



ANY QUESTIONS??





Contact Information

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Braishfield Contacts

John Barfield: jbarfield@braishfield.com

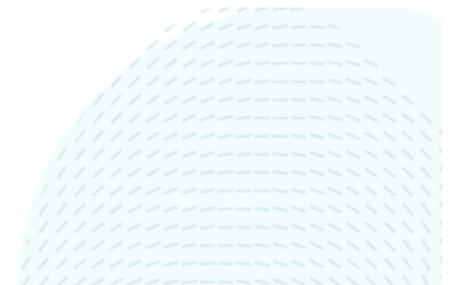
Phone: 1-888-335-6616 at ext: 3131

LinkedIn [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

Attune Contacts

Attune Help Desk: help@attuneinsurance.com

Phone: 1-888-530-4650





Thank YOU!