



Coterie

Small Business Insurance Made Easy

Co-Hosted by: Braishfield and Coterie

We are SUPER PUMPED that you are here!!

Agenda

- About Coterie
- The Opportunity
- Why Coterie
- General Guidelines
- Product Information
- How to Get a Quote with Coterie
- Next Steps
- Questions and Answers

About Coterie

Our small business
insurance solutions
meet you where you are.



co·te·rie | \ 'kō-tē-(,)rē , kō-tē-'rē \
an intimate and often exclusive group of persons with a unifying
common interest or purpose.

No one wants to think about insurance or spend too much time quoting and issuing policies. We're here so you don't have to.

That's why Coterie set out to simplify commercial insurance, using digital tools to reinvigorate the industry. Our agent portal empowers agents to quote and issue policies faster and easier than ever before.

We've seen first-hand the impact that simplifying the insurance experience has had on agents across the country: saving time, reducing stress, and providing relief.

Why partner with us?

- Instantly quote & issue policies or renewals
- Immediate access to policy documents & insurance certificates
- Lines of business available: BOP, GL & PL
- Real-time digital underwriting
- View all policies, renewals, billing, and claims in one dashboard
- Professional claims handling
- End-to-end customer service support

Coterie is an MGA, working in partnership with the following carriers:



Spinnaker Insurance Company [A.M. Best A- (EXCELLENT) Rating]



Benchmark Insurance Company [A.M. Best A (EXCELLENT) Rating]



Coverage in Florida is written with Clear Spring Property & Casualty Insurance Company with an A.M. Best A- (EXCELLENT) Rating

Current Lines of Business



BUSINESS
OWNER'S

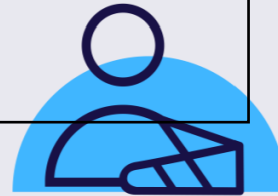
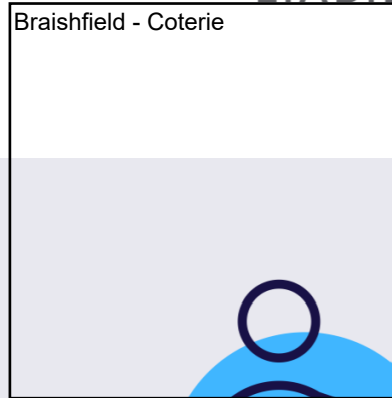


GENERAL
LIABILITY



PROFESSIONAL
LIABILITY

Future Lines of Business



WORKERS'
COMPENSATION

General Guidelines



1 location and
named insured
per policy



Annual revenue up to
\$10M
\$5M for Contractors



No more than 3 claims in
a 5-year period
No single loss exceeding
\$15,000



Our niche:
1-10 employees



Business Owners & General Liability Overview

Property Limits

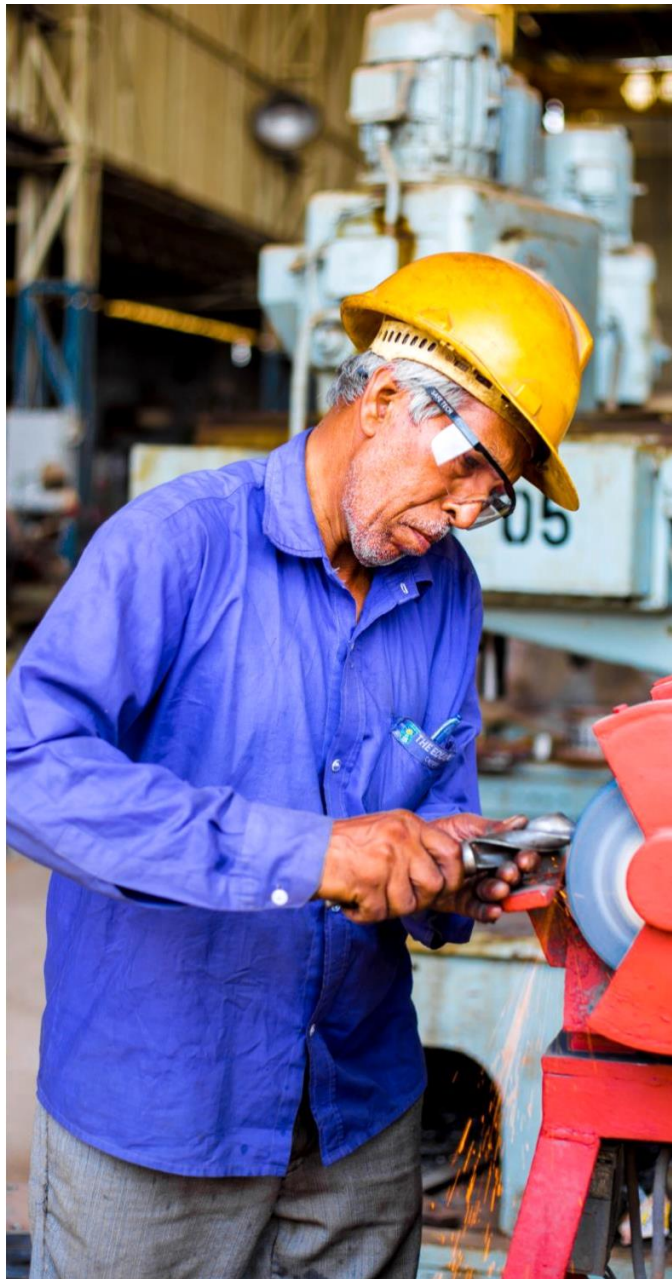
- TIV up to \$1M
- BPP up to \$500k
- Business Income ALS up to 12 months

Liability Limits

- Each Occurrence up to \$1M
- Gen & Prod Agg Limits: 2 x Occurrence
- Damage to Premise Rented up to \$1M
- Medical Payments: \$5,000

Endorsement Packages

- Silver, Gold, Platinum



Professional Liability Overview

Premium Limits

Minimum Premium: Tiered on Limit

- \$25K = \$220
- \$1M = \$400

Revenue

- Maximum Revenue: \$6M

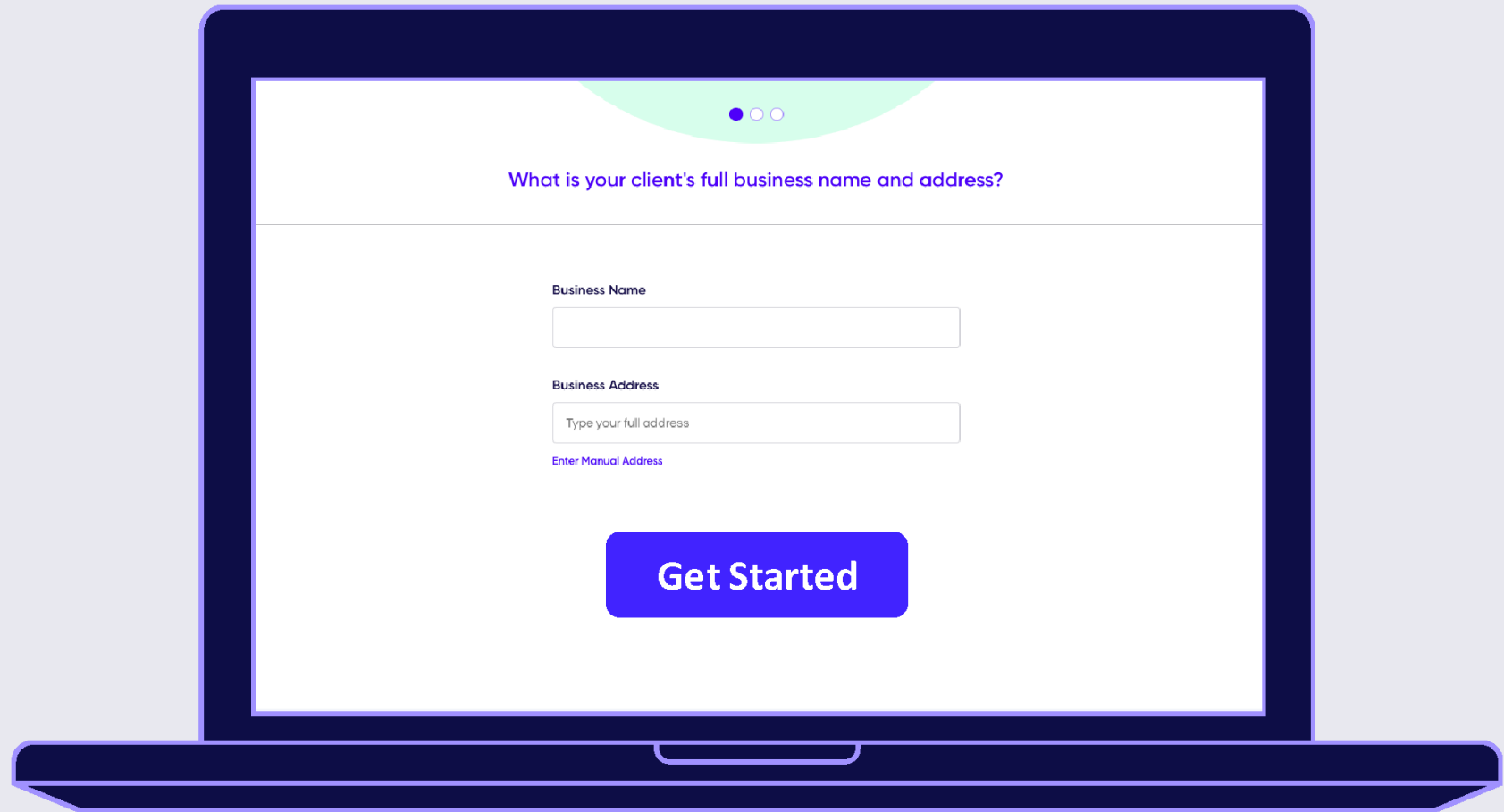
Liability Limits

- Per Occurrence Limits up to \$1M
- Aggregate Limits up to \$3M

Businesses we love to write

BOP	GL	PL	Business Type
O	O	O	Personal Services (Including Beauticians, Nail Salons, Barber Shops)
O	O		Artisan/Trade Contractors – Residential & Commercial (Including Electrical, Masonry, Plumbing, HVAC, Painting)
O	O		Medical Offices (Includes Doctors, Dentists, Chiropractors)
O	O	O	Professional Services (Including Accountants, Architects, Engineers, Insurance Agents, Real Estate Agents)
O	O		Retail Stores (Including Home – Based Businesses and Internet Stores)
O	O	O	Business Consultants (Including HR, Marketing, Business Management, Education)
O	O		Pet Services (Including Boarding, Grooming, and Veterinary Services)
O	O		Restaurants

Ready. Set. Bind.



What is your client's full business name and address?

Business Name

Business Address

[Enter Manual Address](#)

Get Started



Resources

Support »

- Call, email, or chat
 - (855) 566-1011
 - support@coterieinsurance.com

Dashboard »

Marketing »



RESOURCES



Thank you for your time.

Next Steps

- Email John Barfield - jbarfield@Braishfield.com
- I want Coterie!!
- Login credentials will be issued



Contact Us

➤ Contact me for more information:

John Barfield

Email: jbarfield@Braishfield.com

Phone: 407-802-3373

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

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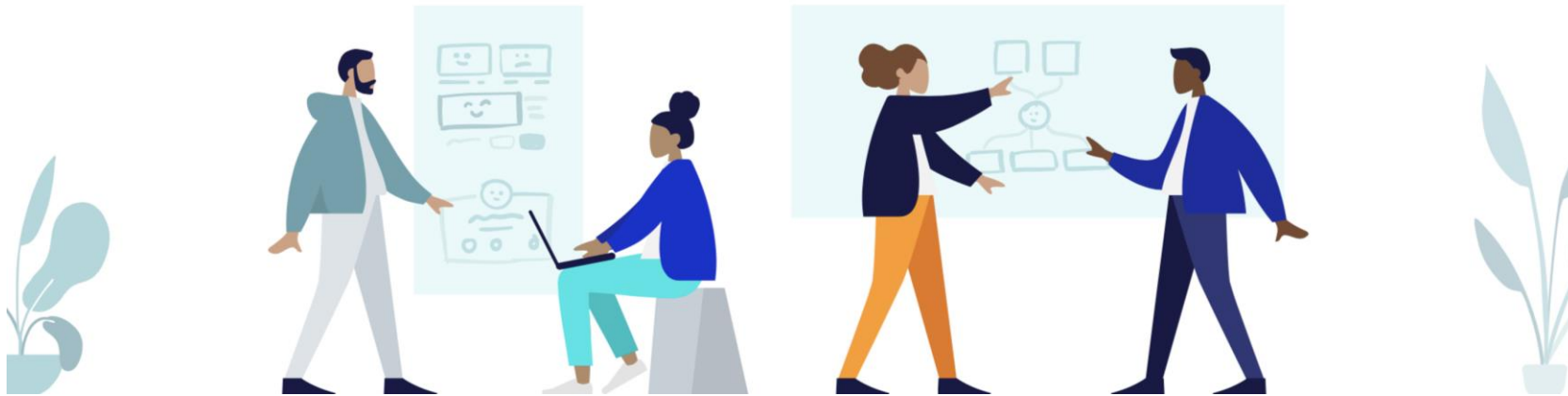
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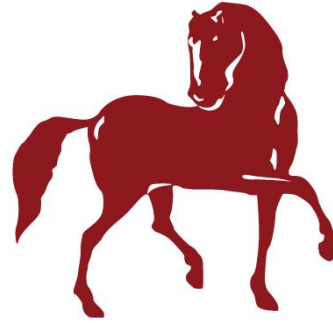
Questions?

WHAT QUESTIONS DO YOU HAVE??



This presentation is intended for the sole purpose of providing a quick reference tool concerning the insurance product(s) described herein. The descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions in applicable policies, but are solely provided as general descriptions of the coverage, rates, eligibility criteria and other underwriting considerations involved. Descriptions contained herein are general and informational only and are not intended to supplement, modify or replace actual policy terms and conditions.

Products or policies referenced in this presentation may not be available in all states.



Braishfield

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888-335-6616

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