

# Appetite Guide

The digital transformation of small business insurance is here

- The most inclusive appetite for the small businesses of today.
- 100% digital underwriting.
- Instantly quote & issue policies.

## Businesses we love to write

### Most Popular

BOP	GL	PL	Business Type
✓	✓	✓	Retail
✓	✓		Finance & Insurance Agents, Portfolio Management & Investment Advice
✓	✓		Business and Building Support Services
✓	✓	✓	Professional, Scientific and Technical Services, (including Architect and Engineers)
✓	✓	✓	Publishing and Printers

### Highly Popular

BOP	GL	PL	Business Type
✓	✓	*	Construction/Trade Contractors (including Electrical, Masonry, Plumbing, HVAC)
✓	✓		Wholesale & Distributors
✓	✓		Outpatient Healthcare
✓	✓	✓	Mental Health Services

### Popular

BOP	GL	PL	Business Type
✓	✓	✓	Personal Services (drycleaning, nails, hair, barber)
✓	✓	✓	Funeral Homes and Mortuaries
✓	✓	✓	Fitness and Health
✓	✓	*	Landscape & Janitorial

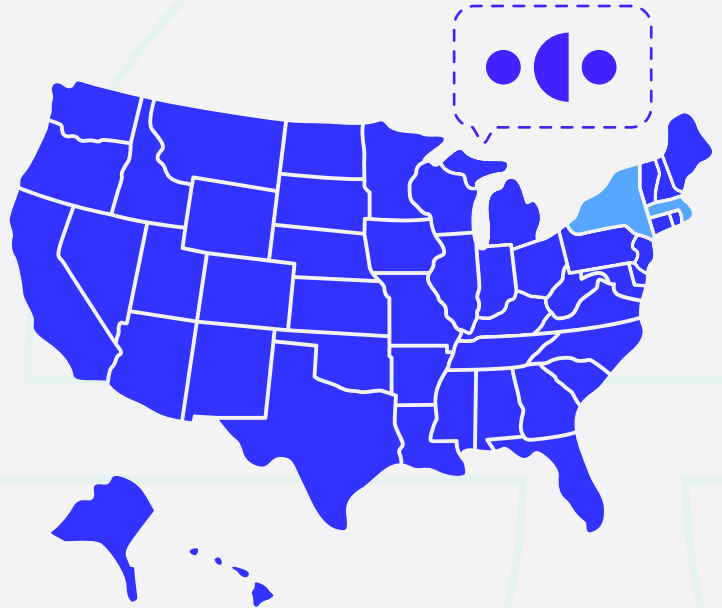
\* Not available yet, but coming soon!

# Where we deliver seamless quotes & coverages for businesses

Coterie provides BOP and Stand-alone GL & PL. (WC coming soon!) insurance in 48 states, with NY & MA on the way!

- Coverage is written with **Spinnaker Insurance Company** [A.M.Best A- (EXCELLENT) Rating] or with **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.

*\*Coastal restrictions apply for BOP coverages*



## Coterie is licensed to offer & sell



**General Liability**



**Business Owners**



**Professional Liability**



**Workers Comp and Cybersecurity (early 2021)**

## A few general guidelines to keep in mind

- Annual revenues up to \$10M (\$5M for Contractors)
- No more than 50 employees (15 for contractors)
- 1 location per policy
- No more than 2 losses or claims (single loss >\$15k)
- No prior cancellations, non-renewals or bankruptcy
- Home-based businesses accepted

## Get Started Now

