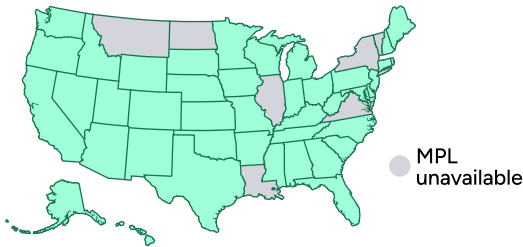


What easy small business insurance *really* feels like

Coterie delivers fast, simple, and affordable digital insurance solutions—built for small commercial agents, brokers, and wholesalers, right where they already work.

Nationwide Coverage



General Liability

✦ Available in all 50 states



Business Owners Policy

✦ Available in all 50 states

! BOP coverage has coastal restrictions.
Contracting classes unavailable in New York.



Misc. Professional Liability

Available in most states

✖ Not currently available in: DC, IL, LA, MA, NY, ND, VT, VA



Coverage Backed by Trusted Carriers

- **Spinnaker Insurance Company** (A.M. Best A- Excellent)
- **Benchmark Insurance Company** (A.M. Best A Excellent)
- **Everspan** (for Professional Liability, A.M. Best A- Excellent)



Underwriting Guidelines

- **Revenue up to \$10M** (\$5M for contractors)
- **Max 50 employees** (15 for contractors)
- **1 location** per policy
- **No more than 2 losses** (none > \$15K in last 5 years)
- No prior **cancellations, non-renewals, or bankruptcy**
- **Home-based businesses** welcome



What We Offer

- **Instant quotes & policy issuance**
- **Immediate access** to documents & certificates
- **Digital underwriting in real time**
- **Dashboard access** with smart prefill
- **Seamless AMS integration** via IVANS
- **Professional claims handling**
- **Dedicated support from start to finish**



Get Started Today

- 1 Sign up at coterieinsurance.com
- 2 Become a Coterie producer
- 3 Create quotes & policies instantly
- 4 Get paid



Businesses We Love To Write

[Explore our Appetite Guide →](#)

The next few pages highlight the types of businesses we're a great fit for. These are industries we know well, price fairly, and can insure quickly and easily. If you're looking for a smooth quoting experience, you're in the right place.

Businesses We Love To Write

Instantly quote & issue policies

- Tailored coverage for your small business clients
- Broad appetite for the small businesses of today
- 100% digital underwriting
- Instantly quote & issue policies

Business Type

Pages: 1 2 3

BOP: Business Owner’s Policy
GL: General Liability
MPL: Misc. Professional Liability

	BOP	GL	MPL
Personal Services: Beauticians, Nail Salons, Barber Shops			
Artisan/Trade Contractors - Residential & Commercial: Electrical, Masonry, Plumbing, HVAC, Painting			
Medical Offices: Doctors, Dentists			
Professional Services: Accountants, Architects, Engineers, Insurance Agents, Real Estate Agents			
Retail Stores: Home-based businesses and Internet Stores			
Business Consultants: HR, Marketing, Business, Management, Education Support Services			
Pet Services: Boarding, Grooming, & Veterinary Services			

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	BOP	GL	MPL
Wholesalers and Distributers			
Outpatient Mental Health Service			
Testing Laboratories			
Health Fitness: Personal Trainers, Yoga/Pilates/Dance Instructors			
Florists			
Freelance Businesses: Photographers, Designers, IT Technicians			
Hobbyist Clubs & Organizations: Women’s Auxiliaries, Fan/Booster Clubs, Senior Citizen Associations			
Trade, Art, and Business Schools			

Businesses We Love To Write

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Business Type

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BOP: Business Owner’s Policy
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	BOP	GL	MPL
Restaurants and Bakeries (Including Catering)			
Landscape and Janitorial Services			
Funeral Homes and Mortuaries			
Publishing and Printers			
Property Management			
Dry Cleaners			

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