certflows

Certificate of insurance tracking for commercial property managers

One price. Every certificate chased, read, and filed — automatically.

Tenants get the reminders. Brokers get copied. AI reads every ACORD 25 against your lease limits and tells you what's short. You get a portfolio that's always audit-ready.

PER TENANT, PER YEAR

$49.99

About $4.17 a month per tenant. Everything included — no setup fee, no per-user seat charge, no per-document fee.

ANNUAL ACCOUNT MINIMUM

$600

Designed for owners with **5 or more tenants**. Small portfolios pay the minimum and get the identical product.

What every account includes

AI certificate review

Every COI is read on upload — carrier, limits, additional insured, waiver of subrogation, expiration — and compared to your lease standard.

Automatic reminder ladders

Email and SMS to the tenant *and* their insurance broker at 60/30/15/expiry. Reminders stop the moment a compliant certificate lands.

Per-building lease standards

Set portfolio-wide limits, override per property. Deficiencies are flagged in plain English, not insurance jargon.

Owner & team access

Unlimited users. Read-only owner logins, full audit trail, and one-click PDF compliance reports for lenders and counsel.

What it costs at your size

PORTFOLIO	TENANTS	ANNUAL	PER MONTH
Single building, small	5	$600 (minimum)	$50
Single building	20	$1,000	$83
Small portfolio	40	$2,000	$167
Mid portfolio	100	$4,999	$417
Large portfolio	250	$12,498	$1,041

Billed annually per active tenant. Tenants added mid-term are prorated; vacancies release at renewal. 300+ tenants: ask about volume pricing.

The math a property manager cares about

- Chasing one certificate by hand costs **15–30 minutes a year** in emails, calls, and reading ACORD forms.
- At a $30/hour loaded cost, that's **$8–$15 per tenant per year** of staff time — before a single uninsured claim.
- certflows pays for itself at roughly **1.7 saved hours per 10 tenants**. Most portfolios clear that in the first renewal cycle.
- One uninsured slip-and-fall on a lapsed policy exceeds a decade of subscription.

certflows

The Certificate of Aloha — our welcome gift program

Every owner who comes aboard gets a certificate *we* issue.

You've spent years chasing certificates from everyone else. This is the one that shows up on its own, with no expiration date to track and no additional insured to verify.

CERTIFICATE OF ALOHA · CERTFLOWS

$100

COVERAGE TYPE: COFFEE, LUNCH, AND THE OCCASIONAL AMAZON CART

ALOHA · 0000 · 0000

Named insured: **You**
Effective: on signature
Expires: **never**
Waiver of subrogation: cheerfully granted

Printed on card stock, sealed with a gold foil sticker, hand-delivered — not emailed. Redeem at any local spot or as a digital card; the code activates the day your first building goes live.

How an owner earns one

$100

Welcome aboard. Sign an annual agreement for 5+ tenants and we hand you the card at kickoff.

$150

First clean sweep. Reach 100% compliance across a building within 90 days of go-live.

$250

Talk story. Refer another owner who signs — you both get carded, no cap on referrals.

Why it works

- **It's the joke of the industry, told well.** A certificate that never lapses is a punchline every property manager gets instantly — and remembers.
- **It's a leave-behind, not a discount.** Cutting price teaches owners to negotiate. A gift card lands as generosity and keeps $49.99 intact.
- **It's cheap relative to the account.** A $100 card against a $1,000–$5,000 annual account is a 2–10% acquisition cost, paid once.
- **The compliance tier pays for itself.** An owner who hits 100% in 90 days is an owner who renews — the card buys engagement, not just signature.
- **Referrals travel fast here.** Local owners and managers all know each other; the $250 tier turns one happy account into a pipeline.

Running it cleanly

- Cap the program at a set number of cards per quarter and track redemptions against signed accounts.
- Never offer a card to a public-sector or institutional owner — gift policies vary; offer an equivalent donation to a charity of their choice instead.
- Print the redemption code last. Cards are activated on go-live, so an unsigned card is just a business card with a good joke on it.