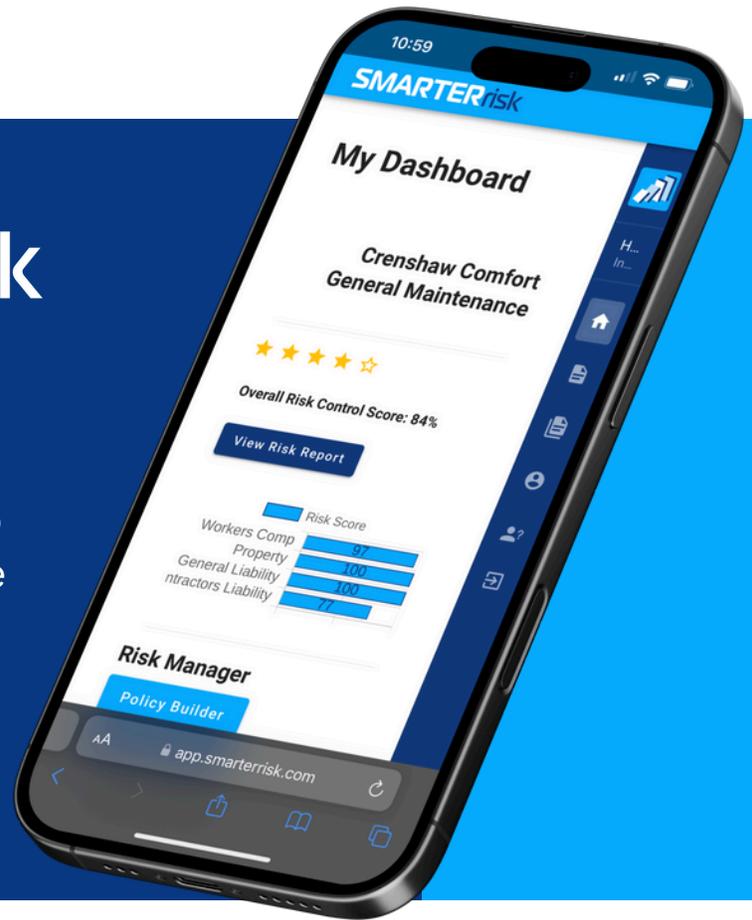




## Better Together!

We've partnered with Smarter Risk to give you access to a quick, 15-minute risk assessment for your business. Get practical steps to improve your risk score and report.



## With Smarter Risk it's simple.

- 1 Get Started**  
Coterie will notify you when it's time to sign up (typically at policy binding or about 90 days before renewal). Within 24 hours, a welcome email with a unique activation link is sent from Smarter Risk.
- 2 Complete Assessment**  
The average risk assessment takes just 15 minutes from your computer or smartphone.
- 3 Better Protect Your Business**  
Your risk control plan shows you exactly what you need to do to improve your risk. Complete recommendations to improve your score and report instantly.

## ...And Painless

The Smarter Risk policy builder and forms library automates the entire process of creating written programs, ensuring that implementation is stress-free. Create safety policies with a few simple clicks. Say goodbye to complexity!

\*included in Intelligence Plan upgrade



Check out  
SmarterRisk's  
45-second  
demo video!



**Ready to see how Smarter Risk can improve your risk?  
Get started by completing your included assessment today!**

## Manage My Risk FAQs

**Who does the insured or agent contact if the insured did not receive their email invite?**

[managemyrisk@coterieinsurance.com](mailto:managemyrisk@coterieinsurance.com)

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**Who should the insured contact for support if their risk assessment is not available or they have tech issues?**

SmarterRisk has a support ticketing system available here :

<https://smarterrisk.freshdesk.com/support/home>

If there are additional issues or if they are having trouble getting in contact with smarterrisk, please reach out to [managemyrisk@coterieinsurance.com](mailto:managemyrisk@coterieinsurance.com)

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**Does the agent get to see the results to work with client and consult?**

There is an optional field 3<sup>rd</sup> party notification through the partner dashboard, and it does not allow access to the report. If the policyholder wishes, they can share it with their agent by viewing the risk report, saving it as a PDF and emailing it.

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**Is the SmarterRisk assessment required to maintain MMR discount?**

No, although we do encourage users to complete.

**Ready to see how Smarter Risk can improve your risk? Get started by completing your included assessment today!**

\*The Smarter Risk app works on any device, no download required.