2021-22 Risk Management Premium Credit:
How the Group Member Program Works

Highlights in This Year's Risk Management Premium Credit (RMPC) Program

The RMPC empowers your institution to **mitigate one of the most acute areas of liability risk** in education.

There are no surveys, contact updates, or videos to complete.

There are **two deadlines:**

1. Begin the RMPC no later than **four months** following renewal
2. Complete the RMPC no later than **10 months** following renewal

---

Group Renews UE Coverage

Complete Intake Form

Intake Form Deadline

Mitigate Risk

Final Deadline

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Upcoming Renewal |

Months in the Policy Year

80% of all group members must complete the RMPC for the entire group to earn a 4% credit.

Begin the RMPC Program

Each group member's primary UE insurance contact receives an invitation with a link to their RMPC dashboard following the policy renewal.
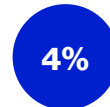
Select a Risk Mitigation

Each group member uses the link in their invitation email to access the Intake Form, where they choose a risk mitigation to implement. There is a full list of risk mitigation options on the subsequent pages.

Mitigate Risk

Each group member implements the risk mitigation they selected in their Intake Forms.

Earn a 4% Credit

4%

Each group member uploads documents that demonstrate completion of their risk mitigation activity before the final deadline.

If you are unable to access your institution's RMPC dashboard, would like support for your risk mitigation efforts, or have other questions, you can reach UE's Risk Management team at risk@ue.org.

UE United Educators

Eligible Risk Mitigation Activities

This year's RMPC program is designed to maximize impact on high-risk areas and mitigation gaps according to UE's claim and risk management expertise. Your risk mitigation options in the RMPC will reflect your in-force insurance policies. You will be able to select one from the choices below.

Once you select a risk area and mitigation to implement, return to your dashboard to continue the RMPC.

Educators Legal Liability (ELL) Topics

Workplace Discrimination	Sexual Harassment (Including Title IX)
Train supervisors on: • Avoiding retaliation • Responding to allegations of workplace harassment **Consider using UE's online training programs:** Higher education members: • Workplace Harassment Prevention – Supervisors • Diversity, Equity, and Inclusion Learning Program for Higher Education – Supervisors K-12 members: • Workplace Harassment Prevention: Mosaic for K-12 Schools – For Supervisor	Train employees on one of the following: • Conducting investigations for instances of alleged sexual harassment or Title IX violations • Conducting hearings for instances of alleged sexual harassment or Title IX violations • Serving as advisors under Title IX • Serving as informal resolution facilitators under Title IX • Your Title IX reporting procedures for employees **Consider using UE's online training programs:** Higher education members: • Preventing Sexual Harassment
Train employees on: • Workplace harassment and discrimination • Diversity, equity, and inclusion **Consider using UE's online training programs:** Higher education members: • Workplace Harassment Prevention – Faculty & Staff • Committing to Diversity, Equity, and Inclusion Learning Program for Higher Education • Bystander Intervention • Preventing Cyber Harassment • Preventing Sexual Harassment K-12 members: • Mosaic: Prevent Discrimination and Harassment Together – Employees	Train students on your Title IX process (higher ed only).
Audit and assess current protocols used for documenting employee performance.	Craft baseline hearing questions.
Audit your investigation and response procedures for allegations of workplace harassment and discrimination.	Review and revise your employee-student consensual relationship policy (higher ed only).
	Develop a communications/awareness campaign for your Sexual Harassment/Title IX reporting mechanism.
	Develop/review a list of third-party support for resolving harassment allegations or Title IX complaints (investigators, hearing officers, Title IX advisors, etc.).

UE online training is available.

United Educators

Eligible Risk Mitigation Activities

General Liability (GL) Topics*

Reducing Premises Accidents, Slips and Falls	Transportation	Contracts and Contracting*	Sexual Misconduct Against Minors and College Students
Train institutional staff on common causes of accidents/falls. **Coming Soon:** UE's online training program on slips and falls	Train one or more of the following: • Students, faculty, and staff who drive school-owned vehicles • Drivers of institution-owned passenger vans • Drivers of school-owned golf carts and/or utility vehicles **Consider using UE's online training programs:** • Driver Safety Fundamentals • Golf Cart Safety • Passenger Van Safety • Defensive Driving Strategies: Get There Safely	Train signors on your contracting policy, model indemnity language, and the significance of indemnification provisions. **Consider using UE's online training program:** • Contracting Fundamentals	Train on one of more of the following: • Protecting minors from sexual abuse policy, protocols, and procedures • Preventing and reporting sexual misconduct among college students • Alcohol abuse prevention (higher ed only) • Title IX personnel on your Title IX policies and procedures **Consider using UE's online training programs:** Higher Education members: • Identifying and Reporting Sexual Misconduct • Hiring Staff Who Work With Minors • Shine a Light • Impressions • Webinar – Intervene: Cornell's New Bystander Intervention Video & Workshop • Alcohol: Know Your Limit K-12 members: • Identifying and Reporting Sexual Misconduct • Hiring Staff Who Work With Minors • Shine a Light
Develop a protocol for investigating slips and falls or other accident-causing injuries.	Review or develop one of the following: • Transportation policy • Motor Vehicle Record (MVR) check policy (or incorporate continued monitoring of MVR checks for all school drivers into your transportation policy)	Review and revise or develop and implement contracting policy and procedures.	Review and revise protecting minors from sexual abuse policies and procedures related to one or more of the following: • Investigation and response • Background checks and other screening procedures • Reporting channels for mandatory reporters
Audit past incidents and near misses for ways to reduce hazards causing injury.	Run MVR checks for those who drive on behalf of your institution and develop a policy or process for ensuring compliance.	Audit campus contracts for appropriate and consistent terms including indemnification language.	Develop a communications plan to promote reporting options for suspected incidents of abuse of minors.
Conduct routine walk-throughs and train campus constituents on hazards to recognize and correct.	Establish or re-evaluate your traffic accident review board.	Implement a central document storage and monitoring system to keep track of contract-related documents.	Implement a registry of all programs on campus involving minors.
Identify and remedy campus areas with high slip and fall risk.	Review agreements with vendors of rented or chartered vehicles.	Develop a contract review checklist for contract signors.	Create or review an investigation and response checklist for suspected incidents of abuse of minors.
Develop and/or promote a process for faculty, staff and students to report problems/hazards.	Create a vehicle accident report kit to include in all institution-owned vehicles.		Develop/review a list of third-party support for resolving sexual misconduct allegations or Title IX complaints (investigators, hearing officers, Title IX advisors, etc.).

* Refers to contracts such as those involving third-party vendors, service providers, sports, and entertainment and facility use. Does not refer to complex transactions or specialized areas of law, including construction, real estate, software licenses, technology transfers, finance and investment, or employment issues/contracts.

UE online training is available.

Completion of the RMPC within 10 months of policy renewal qualifies members for a 4% premium credit on the next renewal.

United Educators

Additional Supporting Resources

After you complete your Intake Form, we will send you the most relevant materials to support the risk mitigation you selected. We encourage you to use this full list of resources for comprehensive insight to managing these key risks.

ELL Topics

Workplace Discrimination

- Workplace Harassment Prevention Workshop: Case Studies
- Legal Literacy for Supervisors
- Checklist: Assessing Your Employee Performance Evaluation System
- Review Your K-12 School's Performance Management System
- Documenting Workplace Harassment: Guidance for Supervisors
- Workplace Harassment in Higher Ed: Checklists: Workplace Anti-Discrimination Policies and Response

Sexual Harassment (Including Title IX)

- Checklist for Sexual Harassment Investigations
- Campus Sexual Harassment: Title IX Training Requirements
- Informal Resolution of Sexual Harassment Complaints
- ED Releases Title IX Regulations Governing Sexual Misconduct: Guidance for K-12 Schools
- ED Releases Final Title IX Regulations Governing Campus Sexual Misconduct: Guidance for Higher Education
- Faculty-Student Consensual Relationship Policies
- Employee-on-Student Sexual Harassment Claims in Higher Education
- Title IX Supportive Measures, Remedies, and Sanctions: After the Regulations

GL Topics

Reducing Premises Accidents, Slips & Falls

- Checklist for Indoor Floor Safety
- Checklist for Investigating Accidents Causing Personal Injury
- Prevention and Protection Podcast: Trends in Accident Investigation Claims
- Checklist for Safety at Commencement and Other Special Events
- Take Inventory of Your Off-Campus Real Estate

Transportation

- College-Owned Vehicles: Claims Lessons for Reducing Driver Error
- Golf Carts on Campus
- Steering Clear of Liability: Motor Vehicle Report (MVR) Checks for Employee and Student Drivers
- Resources for Transportation on Campus
- Checklist: Safety in Student and Employee Transportation
- Effectively Implement Traffic Accident Review Boards
- Managing Risks of Operating Vehicles Abroad

Contracts and Contracting

- Improving Contracting on Campus: Allocating Risks Between Parties
- Checklist: A Guide for Reviewing Contracts
- Avoid Unfavorable Indemnity Provisions in Institution Contracts

Sexual Misconduct Against Minors and College Students

- Campus Sexual Harassment: Title IX Training Requirements
- Checklist for Sexual Harassment Investigations
- Checklist for Title IX-Compliant Policies Against Sexual Harassment in Higher Education
- Checklist for Title IX-Compliant Sexual Harassment Grievance Procedures in Higher Education
- Title IX Coordinators Checklist: After the Regulations
- Title IX Supportive Measures, Remedies, and Sanctions: After the Regulations
- Prevent Sexual Abuse by Improving Volunteer Management at Independent Schools
- Action Guide for Improving Sexual Abuse Prevention and Response Efforts: Higher Education
- Action Guide for Improving Sexual Abuse Prevention and Response Efforts: K-12
- Background Check Fundamentals
- Reporting Suspected Child Sexual Abuse
- Protecting Minors on College Campuses: A Series of Checklists (HE)
- Protecting Children From Educator Sexual Misconduct: A Series of Checklists (K-12)
- Educator Sexual Misconduct: A Policy and Audit Guide for Protecting Children
- Campus Sexual Harassment: Title IX Training Requirements
- Informal Resolution of Sexual Harassment Complaints

UE United Educators®