

2020 RMPC Program FAQs

Risk Management Premium Credit: FAQs

1. What is the risk management premium credit (RMPC) program?

Since 2006, United Educators (UE) has rewarded members who have taken action to reduce risk at their school, college, or university with a risk management premium credit (RMPC). Many members have participated in this program, impacting risk at their own institution to reduce claims, and benefitting the entire UE membership by doing so.

2. Who is eligible to participate in the RMPC program?

Members who carry at least one general liability (GL) or educators' legal liability (ELL) policy with UE are eligible to earn an RMPC. Members that purchase in groups are also eligible for the program if they have a GL or ELL policy with UE. The program does *not* apply to:

- Public K-12 schools
- Members who carry *only* a Limited Professional Liability (LPL) policy with UE
- Members who carry *only* an Experiential Student Program (ESP) policy with UE

3. What if a member has both a group policy and an individual policy with UE?

The member must coordinate with the group administrator or broker and participate in the required group activities to receive a 4 percent credit on its individual policy. The group can apply the individual member's achievement of the RMPC requirements to its group total and use it toward earning group credit.

4. Can a rebate check be requested rather than a premium credit?

No, the program only offers a credit against a member's renewal premium.

5. Does achieving our premium credit guarantee a flat or decreased premium at renewal?

The RMPC program is your opportunity to earn or maintain a premium credit for a risk mitigation activity you complete. However, your premium changes are independent of the RMPC program.

6. What if I am unable to meet program requirements within the required timeframes?

Because the 2020 RMPC program is designed to reward members for undertaking a sustained effort toward reducing risk, we require the completion of activities within the required timeframes:

- **Phase I: Information Exchange** must be completed within 120 days of the 2019 policy renewal or new policy effective date
- **Phase II: Risk Mitigation** must be completed 60 days before the 2020 policy renewal

7. Why are activities tied to specific time periods?

The 2020 program is designed to maximize impact on risk reduction through a sustained effort throughout the entire 2019-2020 policy period. Credits earned for completed qualifying activities will be awarded on the 2020 renewal (between May 1, 2020 and April 30, 2021) of their UE policies.

8. What if I only complete Phase I?

We strongly encourage members to do all they can to complete both Phase I and Phase II of the RMPC in sequential order to effect risk at their school or campus. The program is designed to give members the opportunity to achieve a 6 percent premium credit, earned in two increments of 2 percent for Phase I and 4 percent for Phase II. However, members who have only completed Phase I by their 2020 renewal will earn a 2 percent premium credit in recognition of their effort toward earning the full 6 percent.

9. How can I check my institution's progress in the RMPC program?

Email prompts and reminders are sent at regular intervals throughout the program to help remind members of key deadlines. During Phase I, emails are sent every 30 days to remind participants to complete the required activities. Phase II notifications are sent four weeks and two weeks before a pending deadline. Each email includes a link to an institution's progress dashboard. The progress dashboard provides links to all relevant RMPC activities, deadlines, and completion status.

Brokers supporting UE members can track their client's progress on the Member Benefit Report available on UE.org in MY UE Tools.

10. Who at my institution will be invited to participate in the RMPC program?

The individual designated to manage your institution's insurance policy will receive the email invitation to begin the RMPC program. Alternative points of contact for the RMPC program can be submitted to risk@ue.org.