

2020 RMPC Group Program FAQs

Risk Management Premium Credit: Group Program 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, affecting risk at their institution to reduce claims, and benefiting the entire UE membership by doing so.

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

Groups which carry at least one general liability (GL) or educators' legal liability (ELL) policy with UE are eligible to earn an RMPC. The program does not apply to public K-12 schools purchasing groups.

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 credit on both its individual policy and group policy. Unless the entire group qualifies for the RMPC, no premium credit will be awarded.

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 group members are 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. So within 120 days of renewal:

- 80 percent of group members must complete the Risk Survey
- 80 percent of group members must complete the Contact Form

And within 10 months of renewal:

- 50 percent of group members must participate in an RM Connect Call

7. Why are activities tied to specific time periods?

The RMPC traditionally has high participation rates with our UE group members, and we appreciate their interest in partnering with UE to reduce risk. However, often, group activity toward earning their RMPC has minimal impact on the policy period because it is completed shortly prior to their renewal.

The 2020 program is designed to maximize impact on risk reduction through early attention to risk management shortly after 2019 renewals, which institutions can use as a spring board for further risk management activity throughout the policy year.

8. Why is the group program different from the program for members that purchase individual policies?

We recognize the burden that is placed on group administrators by UE's RMPC program. The administrative work of ensuring adequate group participation levels for the program may be challenging, and we want to ensure that groups are likely to succeed with the program rather than being hampered by it.

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. 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.