**RISK MANAGEMENT PREMIUM CREDIT: HOW THE RESEARCH UNIVERSITY PROGRAM WORKS**

**Member Binds or Renews UE Coverage**

An RMPC email invitation is sent to your institution’s primary UE insurance contact with a copy to your broker. This email links to your institution’s unique RMPC dashboard which identifies next steps and tracks progress.

**Phase I: Information Exchange = Initial Two Percent Credit**

1. **Complete Risk Survey**
   - Use the links on your RMPC dashboard within four months of renewal or policy effective date to earn a two percent premium credit. The Risk Survey informs the phone call in the first step of Phase II: Risk Mitigation.

2. **Update Institution Contacts**
   - Design a risk mitigation plan with steps to achieve the risk mitigation goal.

**Phase II: Risk Mitigation = Additional Four Percent Credit**

Upon Phase I completion, you may opt to participate in Phase II.

1. **Schedule a Call**
   - Using the link on your RMPC dashboard, schedule a call with a UE risk management consultant to discuss priorities and define a risk mitigation goal.
   - You can choose a goal that aligns with your institution's priorities. **You are not restricted to a pre-defined list.**

2. **Draft a Plan**
   - Design a risk mitigation plan with steps to achieve the risk mitigation goal.
   - UE consultants can help you set attainable milestones and adjust your plan as circumstances dictate.

3. **Mitigate Risk**
   - Submit an updated risk mitigation plan showing that you achieved your risk mitigation goal and share feedback with a UE risk management consultant.
   - UE wants to hear about your experience in this pilot program.

Completion of the **Information Exchange** and **Risk Mitigation** phases within 10 months of policy renewal qualifies members for the full 6 percent premium discount.