

Risk Management Premium Credit: Group Policyholder FAQs

1. What is the Risk Management Premium Credit (RMPC) program?

Since 2006, United Educators (UE) has rewarded members who have taken action to mitigate risk at their K-12 school, college, or university with a premium credit. Thousands of members have participated in this program in its 15-year history, benefiting the entire UE membership by doing so.

2. Is my group eligible to participate in the RMPC program?

Group policyholders that carry at least one general liability (GL) or educators legal liability (ELL) policy with UE are eligible to participate in the RMPC, unless your group's insurance policies dictate otherwise. Contact your Broker for detailed questions about your group's eligibility.

Individual policyholders may participate, but their program is slightly different. View their FAQs [here](#).

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

A member with one group GL or ELL policy and one individual GL or ELL policy participates in the RMPC with its group. The credit awarded to the group will apply to all RMPC-eligible policies at the next renewal.

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 RMPC program is designed to encourage a sustained effort toward mitigating critical risks, we require the completion of activities within the required timeframes:

- **No later than four months after renewal:** Complete the Intake Form, where you select which risk mitigation to implement.

- **No later than 10 months after renewal:** Submit documentation that shows that the chosen mitigation is complete.

Please contact your Broker or risk@ue.org with concerns about your RMPC deadlines.

7. **Why are activities tied to specific time periods?**

The RMPC program is designed to maximize impact on risk reduction through sustained risk mitigation during the 2021-22 policy period. Credits earned for completed qualifying activities will be awarded on the 2022 renewal (between May 1, 2022, and April 30, 2023) of UE policies.

8. **Why does the group RMPC program require different activities than last year?**

We understand the last couple of years have been difficult for our member institutions, and risk managers have been particularly busy. To provide a more meaningful and impactful experience, the RMPC program now focuses on mitigating education's most critical liability risks.

The Top Risk Survey is no longer part of the RMPC program, but it will return in a new format. You can update your institution's contacts at www.ue.org using My UE Tools at any time.

9. **Why do group members earn a different credit amount than individual members?**

The pooled nature of a group's risk is reflected in its insurance premium. As a result, the RMPC program offers a slightly lower premium credit to group policyholders than to individual policyholders.

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

Your **RMPC Dashboard** provides links to all relevant RMPC activities, deadlines, and completion status. Each RMPC invitation and reminder email includes your institution's sign-on information for the Dashboard.

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

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

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