

2018 RMPC Program Highlights

Risk Management Premium Credit: FAQs

1. Who is eligible to participate in the risk management premium credit (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

2. 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% 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.

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

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

4. 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.

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

Because the 2018 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 2017 policy renewal or new policy effective date
- **Phase II: Risk Mitigation** must be completed 60 days before the 2018 policy renewal

6. Why are activities tied to specific time periods?

The 2018 program is designed to maximize impact on risk reduction through a sustained effort throughout the entire 2017-2018 policy period.

7. 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 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 3 percent for each phase of activities. However, members who have only completed Phase I by their 2018 renewal will earn a 3 percent premium credit in recognition of their effort toward earning the full 6 percent.