

2018 RMPC Program Highlights

Risk Management Premium Credit for 2018 Renewal: Group Program FAQs

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

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

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 group members are 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. So within 120 days of renewal:

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

And within 10 months of renewal:

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

6. 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 2018 program is designed to maximize impact on risk reduction through early attention to risk management shortly after 2017 renewals, which institutions can use as a spring board for further risk management activity throughout the policy year.

7. 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. Because of the significant changes we have made to the program this year, we wanted to ensure that groups were likely to succeed with the program rather than being hampered by it. The administrative work of ensuring adequate group participation levels for the program may be challenging, and we look to gauge the success of our group program this year to inform future efforts.