



# Prevention and Protection for Education™



## Dear Friends,

A tenet here at United Educators (UE) is that our partnership with members extends far beyond the policy. In fact, in addition to targeted liability coverage for large multicampus universities, small independent schools, and everything in between, UE delivers education-specific risk management, expert claims handling, and a 30-year commitment to the education market.

The bottom line is that when you consider the total cost of risk, UE offers unparalleled value.

Does your school or university measure the total cost of risk? It's easy to see insurance premiums on a budget spreadsheet and assume that risk transfer itself is a successful mitigation strategy. Of course, insurance is an extremely important tool for ensuring the financial health of your institution and keeping staff, faculty, and students safe. And the education-specific policies crafted by UE do just that.

But premiums paid for insurance coverage are just one piece of the cost of risk at your institution. What are you paying to train your employees to prevent workplace harassment or your athletics department to recognize and respond to concussions? And what is it costing you for the missed opportunity to reduce financial, reputational, and personal loss through risk management techniques proven to help educational institutions?

The nearly 1,300 members of UE represent thousands of schools, colleges, and universities that enjoy access to a wealth of resources and expertise to reduce the total cost of risk. Our experienced claims counsel, well-versed in the unique aspects of education claims, ensure that you don't pay more than necessary to defend claims. Quick, prompt, fair resolution strategies reduce the resource burden on your institution when claims are filed. In true partnership we work diligently with members on claims prevention.

Hundreds of resources on our EduRisk Solutions website help institutions address important issues—such as alcohol use, hazing, sexual assault, and molestation. The EduRisk Learning Portal provides learning programs for students, faculty, and staff on workplace harassment, short-term international programs, athletics, and more. Courses on respectful relationships, the Campus SaVE act, and sexual assault awareness help institutions comply with federal training requirements on sexual assault prevention and response. Members have reported saving thousands of dollars by using the education-specific, effective, and engaging training programs offered as a benefit of being a policyholder/member of UE.

Too often, evaluating an insurance proposal stops at the premium. I encourage you to look beyond—to consider the total cost of risk—and to explore the wealth of support UE provides to institutions like yours. We would be pleased to welcome you into the ranks of our membership.

Sincerely,

A handwritten signature in black ink that reads "Janice M. Abraham". The signature is fluid and cursive.

Janice M. Abraham, *President & CEO*



## United Educators in Brief

United Educators (UE) provides liability insurance and risk management services to nearly 1,300 members representing thousands of schools, colleges, and universities throughout the United States. Founded in 1987 as a risk retention group, UE is owned and governed by the educational institutions it insures. UE addresses our members' unique risks through thoughtful underwriting resulting in tailored coverage. Claims are handled by a mission-driven team that applies a **Cool Head, Warm Heart™** philosophy to legal matters. Our attorneys and claims analysts give individual attention to each claim recognizing the importance of balancing the claimant's personal and emotional needs with the institution's financial needs.

EduRisk™, a division of UE, provides education-specific risk management resources to its member schools and colleges. Interactive learning programs, publications, and online resources address timely topics such as Title IX compliance, concussions, and workplace issues. By engaging students, faculty, and staff in risk mitigation, institutions increase awareness of important safety issues and reduce claims.

### Financial Strength

A.M. Best Rating "A" (Excellent)

### Overall Performance

Named to the Ward's 50 group of top performing property-casualty companies in 2013 and 2014

"We were looking to partner with a company that would provide good pricing, an ability to handle our claims, but also would add in a layer of education we could share with our employees and students, and hopefully limit any future claims."

■ Jason Laubach, Northampton Community College

## Prevention and Protection for Education™

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UE helps prevent claims from occurring and protects educational institutions when unfortunate incidents occur. As partners to our members, we are committed to providing a stable alternative to the cyclical fluctuations in the commercial insurance market. Premium stability is a core part of UE's mission, and we continue to deliver on that promise. Our liability coverage has evolved through almost three decades of experience working with colleges, universities, and K-12 schools.

UE members value our EduRisk resources, developed as a result of extensive research into the educational environment and analysis of the thousands of claims filed against educational institutions. EduRisk resources are based on the premise that safe campus and school environments enable faculty to teach, students to learn, and staff and volunteers to focus on strengthening the educational institution.

### Origins

Recognizing a crisis in the liability insurance market, Congress passed the Liability Risk Retention Act (LRRA) in 1986. The LRRA allows similar organizations to form a group to share and retain liability risks, hence the name, Risk Retention Group (RRG). At about the same time, a National Association of College and University Business Officers (NACUBO) task force proposed the formation of an insurance company to solve the problems of uncertain liability coverage, skyrocketing premiums, and appropriate liability coverage for educational institutions. Soon thereafter, 59 institutions pooled their resources to create United Educators to serve higher education and K-12 schools.

As an RRG dedicated to educational institutions, UE provides members with broad liability insurance coverage, a stable presence in the insurance market, and the identification and sharing of best practices in risk management. Today, UE exhibits the financial strength, flexibility, responsiveness, and focus on member needs that are the hallmarks of a well-run RRG. For the past decade, members have shown their appreciation by relying on UE coverage year after year, resulting in an average retention rate of 97 percent.



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## Financial Strength

For more than a decade, UE has earned the A.M. Best Rating “A” (Excellent) for financial strength. In 2013, UE’s Financial Size Category (FSC) was increased from VIII to IX as a result of strength in capital and surplus. Best attributed the rating to UE’s “excellent capitalization level, strong underwriting results, high member retention rates, excellent liquidity, and significant presence in the liability insurance market for educational institutions.” Best also recognized UE for its “specialized expertise in providing a variety of liability coverages and risk management services to its member educational institutions.”

UE was named to the Ward’s 50 group of top performing companies in 2013 and 2014, making it one of the top 2 percent of property-casualty companies in the nation. Ward Group is the trusted leader of benchmarking and best practices services for the insurance industry. UE was recognized for outstanding financial results in the areas of safety, consistency, and performance over a five year period.

## Ownership in UE

Policyholders are considered members of UE and own and govern the organization. Upon purchasing a policy, a subscriber savings account (SSA) is established, allowing the member to build its ownership interest in UE. Net income generated by UE is allocated on an annual basis to individual member SSAs.

Each year since 2011, members have received dividend distributions from their SSAs. These distributions are dependent upon UE’s financial position and operating results and are reviewed each year by UE’s governing board, known as the Subscribers’ Advisory Board. Board members are respected leaders elected from UE’s membership ranks.

## Protection Through Coverage



97  
PERCENT

The average premium retention rate for the past ten years, demonstrating members' long-term trust in UE.

UE understands the unique risk profile of schools, colleges, and universities. Our policies are carefully designed and written to cover education-specific exposures. We tailor each policy through thoughtful underwriting to provide the necessary coverage for each educational institution. We don't shy away from risks that other insurance carriers limit or avoid, such as athletics, sexual misconduct, armed security guards, alcohol, tenure, and intellectual property. Our broad range of coverage options for educational institutions includes:

- **Educator's Legal Liability**, which covers the institution as well as its trustees, directors, and officers. Our broad, wrongful acts coverage protects against a wide range of potential claims including discrimination, employment practices, retaliation, and Title IX.
- **General, Excess, and Umbrella Liability**, which insures the institution, its trustees, directors, officers, faculty, and employees against liability arising out of bodily injury, personal injury, and third-party property damage occurring because of wrongful or negligent acts.
- **Licensed Professional Liability**, which covers most professional services and professional internship programs.
- **Fiduciary Liability**, or ERISA/employee benefits coverage, which covers the liability of an institution for managing and administering its employee welfare and benefit plans.
- **Directors and Trustees Liability**, also known as D&O coverage, which protects individual insureds against financial losses related to breach to duty.
- **Experiential Student Policy**, which protects students participating in internships, cooperative education programs, field studies, work-study programs, or other learning experiences.
- **Community College Focus**, which is a comprehensive liability package designed for small- to medium-size community colleges, enabling them to purchase a broad range of coverages in one package.
- **Independent School Focus**, which provides broad liability coverage for boarding schools, day schools, and other independent schools.
- **Public School (K-12) Combined Excess Liability**, which includes excess general liability, auto liability, and school board leaders' liability. UE provides specialty coverage to work with K-12 interlocal pools and state-authorized public insurance entities.

## ProResponse™

UE's crisis response benefit, ProResponse, provides immediate assistance when institutions need expert services to navigate through difficult circumstances. Qualifying members are able to access expertise for the following services:

- Public relations/crisis communications
- E-discovery consulting
- Sexual misconduct investigation
- Threat assessment
- Trauma/grief counseling

## Seamless Coverage

UE's Seamless Coverage coordinates claims for members with both Educators Legal Liability and General Liability policies with UE. Policies with separate insurance carriers often result in disputes as to which policy and carrier should respond to the claim, leaving the policyholder in the middle. Seamless Coverage streamlines the process for addressing and resolving complex incidents that could trigger both sets of liability policies, such as sexual harassment and associated emotional distress, copyright infringement coupled with advertising injury, or disability accommodation paired with slander. In these circumstances the coordinated coverage endorsement provides the coverage benefits of both policies while applying the lower retention or deductible.



“UE is very helpful with education and showing us how to better manage risk. They’re innovative.”

■ Donna Blunck, Drake University

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## Relevant to Education



88 percent of users believe UE’s training programs align with the priorities and goals of their institution.

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## Timely Topics

EduRisk resources address the issues that matter most. Learning programs on sexual assault prevention and response, and healthy relationships, help institutions comply with federal requirements in this area. Concussion learning programs help keep student athletes safe and help institutions respond to and manage head injuries. Here are some recent EduRisk offerings that have been developed in response to events in the educational environment.

### Higher Ed Resources

- Crisis response
- Protecting minors
- Title IX compliance
- Workplace harassment prevention

### K-12 Resources

- Concussion management
- Respect among peers
- Short-term international travel
- Youth athletics

# Prevention Through EduRisk

UE's mission to protect members goes beyond providing education-specific insurance. Through EduRisk, members have access to a comprehensive suite of risk management resources which address the specific situations at schools and on campus that lead to claims. EduRisk resources are:



## EDUCATION-SPECIFIC

Each resource—online course, blended learning program, publication, and blog—is based on UE claims experience with schools, colleges, and universities. We've designed these tools to help institutions navigate the unique risks associated with educational institutions—from business affairs issues, such as contracting, to student affairs, such as club events and activities.



## ENGAGING

The blended learning programs offered through EduRisk use interactive exercises, including real-life scenarios, to engage the learner. Quizzes and other tools ensure that the user not only gains new information, but interacts while learning to retain new concepts.



## EFFICIENT

Blended learning from UE offers an easy way to deliver training to students, faculty, and staff. Users have expressed positive feedback about the ability to take training at their own schedule, in their preferred location (at home or at school), and at their own pace. And, since access to EduRisk materials is included in the purchase of UE insurance policies, many institutions save tens of thousands of dollars on training through use of EduRisk learning programs.

## Accessing EduRisk Resources

**EduRiskSolutions.org**, home to the risk management information schools and campuses need to ensure student safety and to promote a positive work environment. Articles, blogs, risk assessments, and webinar recordings are readily available when you need them—from behind your desk or on the go with EduRisk's mobile friendly format. And, training administrators can explore blended learning programs, preview online courses, and obtain assistance with implementing training.

**EduRiskLearning.org** hosts UE's robust offering of learning programs. Separate programs are available for higher education and K-12 schools, and many institutions use these online courses to meet federal or state training requirements on important issues such as workplace harassment, sexual assault awareness and prevention, and concussion management.

## ASK UE

UE also offers personalized answers to questions about issues at member institutions. An email to our risk consultants results in tailored guidance on using EduRisk to prevent, or work through, a challenging situation.



## Claims Management & Philosophy

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**96%**

**UE CLAIM  
HANDLING  
SATISFACTION  
RATING**

### Cool Head, Warm Heart™

UE offers unsurpassed claims service to our members through expertise gained from nearly three decades of exclusively handling education claims. A **Cool Head, Warm Heart™** philosophy drives our approach to legal matters, resulting in a thoughtful appreciation for the emotional trauma of a circumstance. We believe that a prompt acknowledgement of the situation and sincere compassion for the injured person and the family will not jeopardize an institution's management of the incident. Rather, an open display of concern will provide the injured person and the family with support and possibly minimize potential legal claims against the institution.

UE claims professionals understand the education culture and are attuned to the needs of colleges, universities, and K-12 schools. They are adept at managing routine claims as well as those of high exposure and complexity.

### A Team Approach

We believe that collaboration among school representatives, outside lawyers, and UE's mission-driven claims team is the best way to manage claims. Some institutions want to be involved every step of the way, while others prefer a more hands-off approach. In either case, UE strives to resolve claims as quickly as possible. UE understands that every claim is unique and gives individual attention to each one.

We balance the costs and benefits of a settlement with pursuing a lawsuit. Recognizing that prolonged disputes create tangible and intangible costs for all parties, we craft strategies to develop good legal outcomes. Three times, UE has represented our members all the way to the U.S. Supreme Court, winning the lawsuits and establishing important legal precedents. Although cases of this complexity are not and should not be the norm, UE is prepared to go to extensive lengths to protect each member, thereby protecting all members.

# What Our Members Say

As a member-owned and governed organization, UE maintains a constant dialogue with education professionals at universities, colleges, and K-12 schools. Here are thoughts from some of our members:



"UE helps us expand our capability when it comes to risk management. It allows us to get deeper into the organization and ultimately helps us to have greater visibility within the university."

■ Joe Yohe, Georgetown University



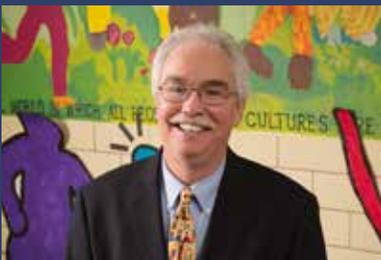
"I appreciate UE and what I get online and in print, and the personalized resources available. I have called on UE several times just to get advice, to get a suggestion, and they have been an excellent resource for Trinity."

■ Tracey Prince, Trinity Washington University



"The weekly newsletters include hot topics that are important to keep up with. International travel, student groups, and minors on campus are always of concern to us. Title IX is a significant topic. And of course, storm safety is important to us in New Orleans."

■ Jayme Naquin, Loyola University New Orleans



"I really appreciate UE's attitude because it's open and receptive; UE wants to help as opposed to just writing coverage."

■ Steve James, Maryland Association of Boards of Education

# Connect With United Educators

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Whether you're a UE member or just learning about UE's expertise in prevention and protection for education, we invite you to connect with us. Choose the format that best suits your needs and preferences. The more you connect, the more your knowledge of risk management and liability insurance for education will grow!



Register for an eNewsletter on **www.UE.org**. Check out our broker resources and sample EduRisk offerings.



Connect with us on **Twitter** or **LinkedIn**, or watch our videos on **YouTube**.



Visit **EduRiskSolutions.org** for an overview of our risk management resources.



To learn more, please visit [www.UE.org](http://www.UE.org).

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