

A low-angle, upward-looking photograph of a graduation ceremony. Several graduates in black gowns are visible, with their hands reaching out towards the center. Several black graduation caps are in mid-air, having just been tossed. The background is a bright, clear blue sky with some light clouds. The overall mood is celebratory and hopeful.

**Education ensures your students' future.  
We insure yours.**



## United Educators in Brief

Founded in 1987 as a risk retention group, United Educators (UE) is owned and governed by the educational institutions it insures. We address our members' unique risks through thoughtful underwriting that results 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.

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 three decades of experience working with educational institutions.

Through EduRisk®, members have access to a comprehensive suite of resources including risk management advice, interactive learning programs, publications, and online resources that address timely topics such as athletic injuries, sexual assault, 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)

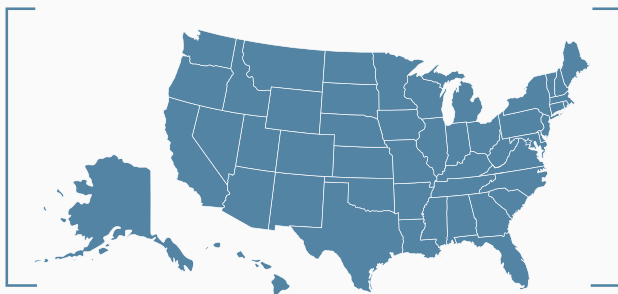


# We Secure the Future of Education

For more than 30 years, United Educators (UE) has protected educational institutions with our broad liability coverage, education-specific risk management resources, and mission-driven claims handling. Our members include K-12 schools and higher ed institutions of all sizes in all 50 states. As a testament to the value they derive from being with UE, members renew with us year after year, resulting in a 98% 10-year average premium retention rate.

This infographic illustrates the depth and breadth of our coverage across all educational sectors.

## Coverage Across the U.S.



UE has members in all 50 states, D.C., Guam, and the Virgin Islands



Student enrollment ranges from **100** to **300,000** at our member schools, colleges, and universities.

## Coverage Snapshot

**Over 1,600** Member institutions

**2.9** Average policy count per member

**98%** 10-year average premium retention rate

**12.9 years** Average length of membership for all UE members

**59%** Members that have been with UE for 10 years or more

## Members Using UE Risk Management Services



Events



Online Courses



Publications



Risk Advice



Risk Management Premium Credit

**69%**  
Overall  
in 2018

**206,706** online course completions from 456 institutions

**1,067** event participants from 258 UE members





## ● Origins

Recognizing a crisis in the liability insurance market, Congress passed the Liability Risk Retention Act (LRRRA) in 1986. The LRRRA 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 insurance for educational institutions. Soon thereafter, 59 institutions pooled their resources to create UE 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 of best practices in risk management along with the tools to implement them. 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 premium retention rate of **98 percent**.

## ● Financial Strength

Since 2001, UE has earned an A (Excellent) A.M. Best Rating. In 2013, UE's Financial Size Category (FSC) was increased from VIII to IX as a result of strength in capital and surplus. A.M. 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."

## ● Ownership in UE

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

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.

Members can use their dividend payment to offset costs for various risk management activities, such as hiring an expert to conduct training on campus.



# Protection Through Coverage

UE understands the unique risk profiles of schools, colleges, and universities. Every policy is tailored through thoughtful underwriting to provide the appropriate 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 includes:

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For more than 30 years, UE has been committed to providing coverage for the issues most pressing for educational institutions. From athletic injuries, such as concussions, to sexual assault and molestation, we understand the complex liability issues for which schools, colleges, and universities need protection.

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- **Educators 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, and retaliation.
- **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.
- **Internships and Professional Services Liability**, which covers most student internships and experiential learning opportunities.
- **Fiduciary Liability**, or ERISA/employee benefits coverage, which covers an institution's liability for managing and administering its employee welfare and benefit plans.
- **Independent School Focus**, which provides broad liability coverage for day and boarding schools.
- **Public School (K-12) Combined Excess Liability**, which includes general liability, excess auto liability, and school board legal liability. UE provides specialty coverage to work with K-12 school districts and risk-sharing pools.



## 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 related to:

- Crisis communications
- Trauma/grief counseling
- Sexual misconduct investigation
- Threat assessment

## 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 includes protection for liability associated with police and security professionals.

UE's seamless coverage streamlines the process for addressing and resolving complex incidents that could trigger both 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.



# Prevention Through EduRisk

## Timely Topics

EduRisk offers education-specific resources to help you identify and mitigate risks specific to your unique environment.

Our proven resources cover the topics that matter to you most, such as:

### Higher Ed Resources

- Alcohol awareness and prevention
- Crisis response
- Data/cyber security
- Driver safety
- FERPA
- HIPAA
- Protecting minors
- Sexual assault prevention and response
- Workplace harassment prevention

### K-12 Resources

- Alcohol awareness and prevention
- Crisis management
- Data/cyber security
- Enterprise risk management (ERM)
- Protecting minors
- Respect among peers
- Short-term international travel
- Youth athletics

“There are so many options out there for employee training, but we use UE’s because they were built for higher education. UE offers timely, relevant, and effective learning programs on important issues that are specific to the education environment.”

**Director of training and staff development, private research university**

## Relevant to Education



89 percent of users believe UE’s learning programs align with their institution’s priorities and goals.





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 that address the specific situations at schools and on campus that lead to claims. EduRisk resources are:



### EDUCATION-SPECIFIC

Each resource 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.



### PRACTICAL

The resources offered by EduRisk provide real-world guidance and expertise, helping you understand how to address a potential risk.

Each resource provides faculty and staff the guidance needed to provide a safe campus environment.

Resources may include:

- Convenient online learning courses
- Timely benchmark guides
- Newsworthy articles
- Action-oriented publications
- Expert-led webinars

## Accessing EduRisk Resources

**EduRiskSolutions.org** is home to the risk management information schools and campuses need to ensure student safety and to promote a positive work environment. Articles, blogs, checklists, 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 learning programs, preview online courses, and obtain assistance with training implementation.

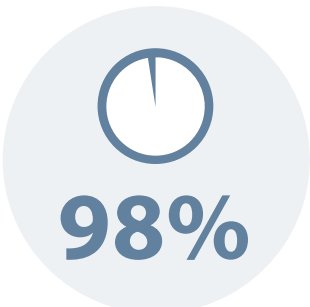
**Learn.UE.org** hosts UE's robust offering of learning programs. Separate programs are available for higher education and K-12 schools, and many institutions use these online courses to meet federal or state training requirements on important issues such as workplace harassment, sexual assault awareness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

### RISK@UE.ORG

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



UE CLAIMS HANDLING SATISFACTION RATING

## Cool Head, Warm Heart™

UE offers unsurpassed claims service through expertise gained from over 30 years 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 acknowledgment 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 demonstrate 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 a claim. 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 the unique nature of every claim 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. Four times, UE has represented our members all the way to the U.S. Supreme Court, 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.

## From Our Members

"UE is best in its class. They have wonderful industry expertise and are always challenging themselves to be in front of education's emerging issues for us."

**I Vice president and treasurer, independent K-12 school**

"There is tremendous talent in UE's claims department and I enjoy working with them on high-profile pieces of litigation...The staff is personable and good at creating relationships within our organization. It feels personal—which is important."

**I Executive director, public K-12 risk management pool**

"The online training modules support our campus messaging on important issues and their accessibility provides faculty, staff, and students with the opportunity to review materials as frequently as needed. They are excellent resources on a variety of topics."

**I Equal opportunity compliance coordinator, private university**

"We chose United Educators in the early 90s to insure our institution and we continue to be pleased with UE's commitment to offering improved coverage and outstanding risk services."

**I Procurement and risk manager, liberal arts college**

# Connect With United Educators

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Whether you're a UE member or just learning about UE's expertise in education, we invite you to connect with us in the way that best suits you. Keep in touch to increase your knowledge of risk management and liability insurance for education.



Register for an e-newsletter on **www.UE.org**. Check out our broker resources and sample EduRisk offerings as well.



Follow 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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