

# Five Reasons to Choose UE

*At United Educators (UE), we understand the unique challenges schools and universities face. That is why we offer education-specific liability insurance, risk management services and claims handling expertise.*



## Comprehensive Coverage

- We serve public and private institutions of all types ranging from small K-12 schools to large, multi-campus universities.
- We have a longstanding commitment to offering market-leading capacity with up to \$30 million in limits.
- We remain committed to providing coverage for complex risks other insurance carriers limit or avoid, such as traumatic brain injury and sexual misconduct.



## Thoughtful Claims Management

- We understand that a thoughtful, compassionate response balanced with a rational approach to legal matters leads to a better result for all involved.
- Our staff of claims professionals, together with select outside defense counsel, give the individual attention each claim deserves.
- Our ProResponse® program helps members mitigate risk with media relations, trauma and grief counseling, sexual misconduct investigation, and threat assessment consultation services in the event of crisis.
- Members benefit from our pre-claim advice credit, which reduces their self-insured retention when they seek early advice from UE-selected counsel for an incident that later becomes a claim.



## Financial Strength

- UE has maintained an AM Best rating of "A" (excellent) every year since 1998.
- We are ranked on Ward's 50 list of top performing insurance companies for 2024.
- Our high customer satisfaction contributes to a 97% 10-year average retention rate.



## Supporting Education

- We exclusively serve education, setting premiums no greater than necessary to keep pace with the cost of claims.
- With insights from member, broker and legal advisory groups, we focus on sustainability and innovation to meet evolving member needs.
- Our board members are elected from UE's member institutions and their boards.



## Risk Management

- Education-specific online courses, publications and webinars are included with eligible policies at no additional cost.
- Risk management consultants are available to speak about specific risk mitigation on campus, at no charge.

For more information, contact your broker or visit [www.ue.org/discover-ue](http://www.ue.org/discover-ue).