

Milestones for United Educators



1987

In response to the liability insurance crisis, 59 educational institutions join together and form United Educators (UE) as a risk retention group under the federal Liability Risk Retention Act of 1986. UE offers educators legal liability (ELL) and general liability excess (GLX) coverage. By year's end, 100 policies are in force.

1988

Congress passes Civil Rights Restoration Act.

1990

Congress passes Americans with Disabilities Act.

1991

UE receives 1,000th claim.
Civil Rights Act of 1991 provides for jury trials under Title VII.

1993

Congress enacts Family and Medical Leave Act.

1994

UE issues 5,000th policy.

1995

UE welcomes 1,000th member.
Introduces Cool Head, Warm Heart claims philosophy.

1996

UE receives 5,000th claim.

1998

Janice Abraham succeeds founding UE President Burton Sonnenstein.
UE was rated A (Excellent) by AM Best and has been every year since.

2001

UE becomes a reciprocal insurance company operated under the supervision of a Subscribers' Advisory Board. Policyholders acquire an ownership interest in UE and can become eligible for allocations of a portion of UE's net income through subscriber savings accounts.
UE's premium retention rate reaches 98%.

2002

U.S. Supreme Court rules for UE member Gonzaga University; there is no private right of action in Family Educational Rights and Privacy Act (FERPA).

2005

UE introduces Risk Management Premium Credit (RMPC) program.

2007

UE mobilizes to lead the education community providing risk management guidance related to school shootings following the tragedy at Virginia Tech.

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2008

UE is ranked a top Risk Retention Group by *Captive Review*.
Crisis Communications — later known as ProResponse® benefit — is added.

2010

UE offers our first online course.
UE member University of California, Hastings College of the Law wins First and Fourth Amendment rights case in the Supreme Court.

2011

UE issues first dividend distribution to members.
The Department of Education's (ED's) Office of Civil Rights issues Title IX guidance to address sexual assault and harassment.

2013

UE is named to Ward's 50 list of top-performing property and casualty insurance companies.
Congress enacts Violence Against Women Reauthorization Act.
Supreme Court sides with UE member Ball State, finding a more limited definition of "supervisor" under Title VII. The definition is limited to an employee who is empowered to take tangible employment actions against the victim of harassment.

2014

All 50 states have laws to prevent and manage concussions.

2017

UE launches Canopy Programs to bring comprehensive risk management solutions to the entire education community.
UE finishes repaying our sponsors.

2018

UE launches an innovative internships and professional services liability (IPL) policy with broad coverage for most student internships and experiential learning programs.
UE enhances our liability insurance coverage for public K-12 schools.

2019

1 million UE courses completed.

2020

Telemedicine coverage launches.
COVID-19 pandemic causes many institutions to educate students remotely.
UE establishes Inclusion, Diversity, and Equity Alliance, which infuses awareness, sensitivity, and belonging in UE's culture.

2021

Investment portfolio tops \$1 billion.
UE revamps website, providing 24/7 access to policy and claims information and risk management resource library.

2022

UE celebrates 35th anniversary.
2.5 million UE courses completed.
UE issues 80,000th policy.

2023

Richard "Rick" Mills succeeds Janice Abraham as UE President and CEO.
Supreme Court rules against institutions using affirmative action in admissions.

2024

ED releases updated Title IX regulations addressing sex-based discrimination and harassment, including pregnancy protections.
UE is named to the list of Ward's 50® top-performing insurance companies.