

Milestones for United Educators



1988

Congress passes
Civil Rights Restoration Act.

1990

Congress passes
Americans with Disabilities Act.

1993

Congress enacts Family and
Medical Leave Act.

1996

UE receives 5,000th claim.

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.

1991

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

1994

UE issues 5,000th policy.

1995

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

1998

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

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).

2004

Janice Abraham is named Insurance Woman of the Year by The Association of Professional Insurance Women.

2005

UE introduces Risk Management
Premium Credit (RMPC) program.

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