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**UNITED EDUCATORS INSURANCE, A RECIPROCAL RISK RETENTION GROUP  
ANNUAL GENERAL MEETING OF OWNERS**

**April 14, 2026**

**NOTICE OF ANNUAL MEETING OF OWNERS AND PROXY STATEMENT**

This proxy is being solicited on behalf of the management of United Educators Insurance, a Reciprocal Risk Retention Group (“UE” or the “Company”) for use at the Annual General Meeting of Owners of the Company, to be held on **April 14, 2026**, at 7700 Wisconsin Avenue, Suite 500, Bethesda, MD 20814, at 12:45 p.m. (the “Meeting”), and at any adjournment thereof.

**THE SUBSCRIBERS’ ADVISORY BOARD RECOMMENDS  
A VOTE FOR THE PROPOSALS SPECIFIED.**

The undersigned, being a voting policyholder/owner of the Company as of February 23, 2026, hereby authorizes Morgan R. Olsen, Bronté D. Burleigh-Jones, and Richard G. Mills or any of them, as proxies with full power of substitution in each, to represent the undersigned at the Meeting and at any adjournment thereof, with all powers which the undersigned would possess if personally present, and to exercise all of the voting rights of the undersigned in the name and place of the undersigned policyholder/owner.

This proxy authorizes votes on the following matters, and on matters incident to the conduct of the Meeting only. Votes will be cast as indicated by this proxy form. Where a policyholder/owner fails to indicate any vote on a proposal, its votes will be cast FOR the proposal. This proxy must be filed with the Secretary of the Company before the Meeting.

**PLEASE SUBMIT THIS PROXY. YOUR VOTE IS IMPORTANT.**

1. To elect the following persons as members of the board of the Company, for a three-year term beginning on April 14, 2026, and ending at the Annual General Meeting in 2029:

<b><u>Term 2026 - 2029</u></b>	<b><u>Affiliation</u></b>
Megan Elizabeth Cluver	Vermont State College System
Gregory Dyer Curtis	St. John’s College
Deborah Ann Gero	
Sharon Reich Paulsen	University of Vermont
Rajiv Neil Shenoy	

2. To transact such other business as may properly come before the meeting or any adjournment thereof.

Proxies may be revoked, either by written notice of revocation to the Secretary of the Company at any time before the proxy is exercised at the Meeting, or by attending the Meeting to vote through a duly authorized representative and notifying the Secretary of the Company of the revocation before the proxy is exercised.

Owners are urged to complete the online Proxy **immediately**.

**YOUR COMPLETED PROXY MUST BE RECEIVED BY UNITED EDUCATORS BY APRIL 3, 2026.**