



# Bringing UE to You

*Illinois Institute of Technology*

*May 28, 2026*

# Agenda

**9:30 a.m. Check-in**

**10 a.m. State of UE and the Liability Landscape**

*Rick Mills, President & CEO*

*Sean Barnes, VP of Finance and Administration, CFO & CIO*

**10:30 a.m. Social Inflation ... Why You Want UE on Your Side**

*Johnny Gilbert, Chief Risk Officer and Acting VP of Underwriting and Product Management*

*Ellen Kennedy, VP of Resolutions Management and General Counsel*

**12 p.m. Networking Lunch**

**1 p.m. Proactive Risk Management and Loss Control**

*Sarah Braugher, VP of Risk Management and External Relations*

**1:20 p.m. Underwriting for Impact**

*Bryan Elie, VP for Strategic Market Engagement*

*Johnny Gilbert, Chief Risk Officer and Acting VP of Underwriting and Product Management*

**1:40 p.m. Q&A**

**2 p.m. Adjourn**



# State of UE and the Liability Landscape

*Rick Mills, President & CEO*

*Sean Barnes, VP of Finance and Administration, CFO & CIO*

# Meeting Education's Needs

**Actively listening to you, our members, and industry partners**

**Recognizing risk management and risk transfer needs are changing**

**Building more flexible and diversified risk solutions**

**Expanding loss control initiatives to complement our education expertise in risk management and claims resolution**

**Sustaining financial strength and resilience**

# State of UE

Strong performance and growth in a challenging liability landscape

2025 Year End Results (Preliminary)



**95.3%**

Combined  
Ratio

**<20%**

Expense  
Ratio

**\$488.1M**

Gross Written  
Premium

**\$15.3 M**

2025 New Business

**96.9%**

Retention

# Forces Raising Costs Above General Inflation



Social inflation – third-party litigation financing



Heightened legislative risks



Increased litigation and escalating jury awards and settlements



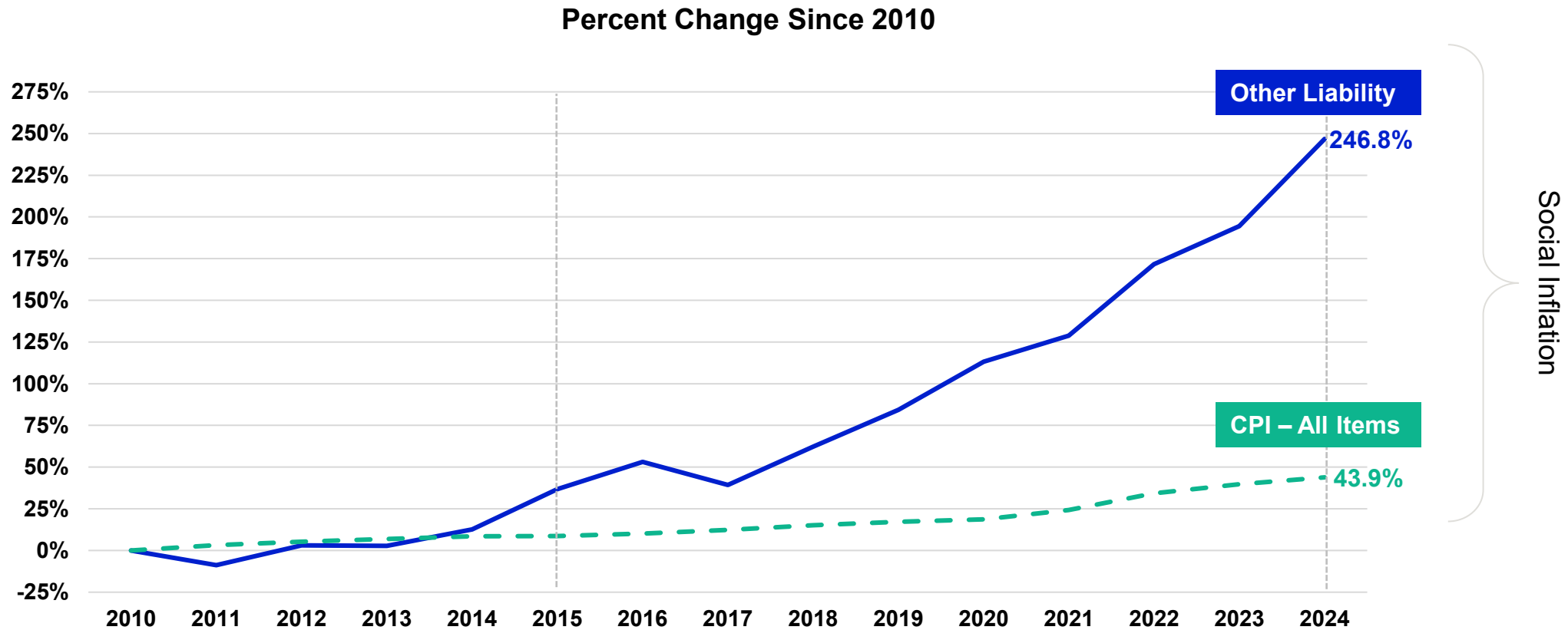
Greater uncertainty for the education sector



Rising costs of claims

# Insurance Losses vs. CPI Inflation

Rising cost of claims translates to premium increases

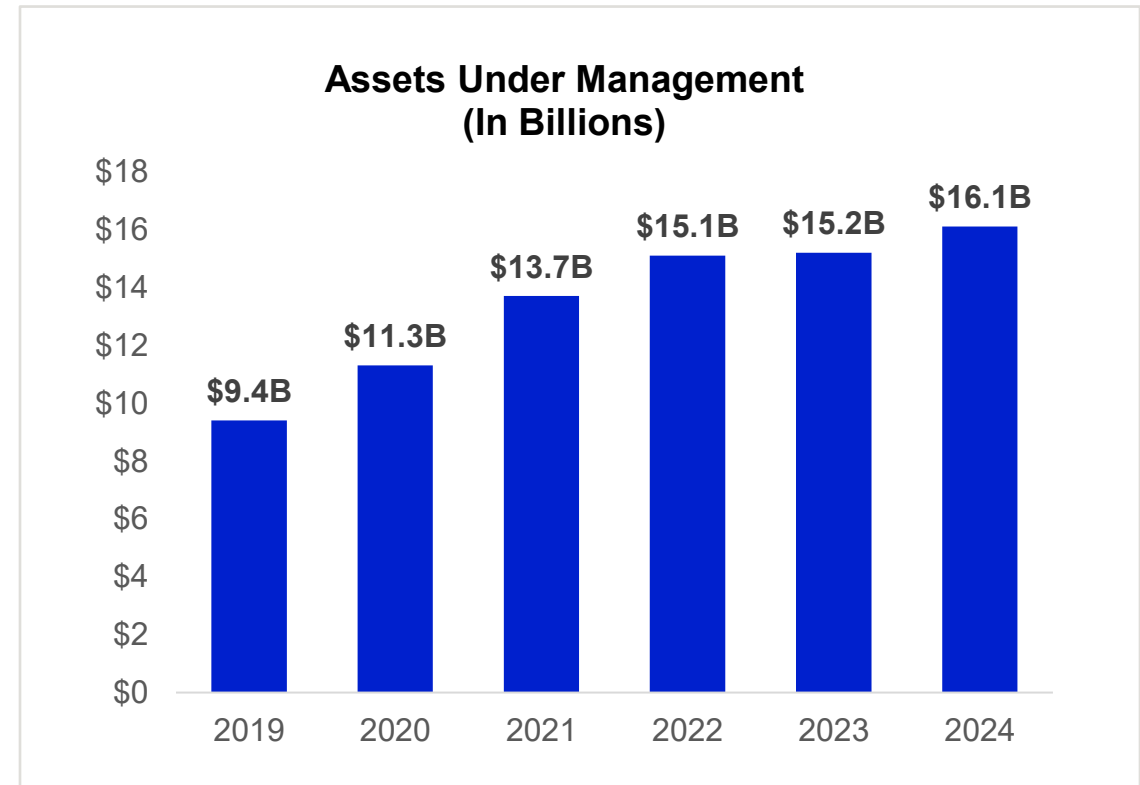


# Third-Party Litigation Financing (TPLF)

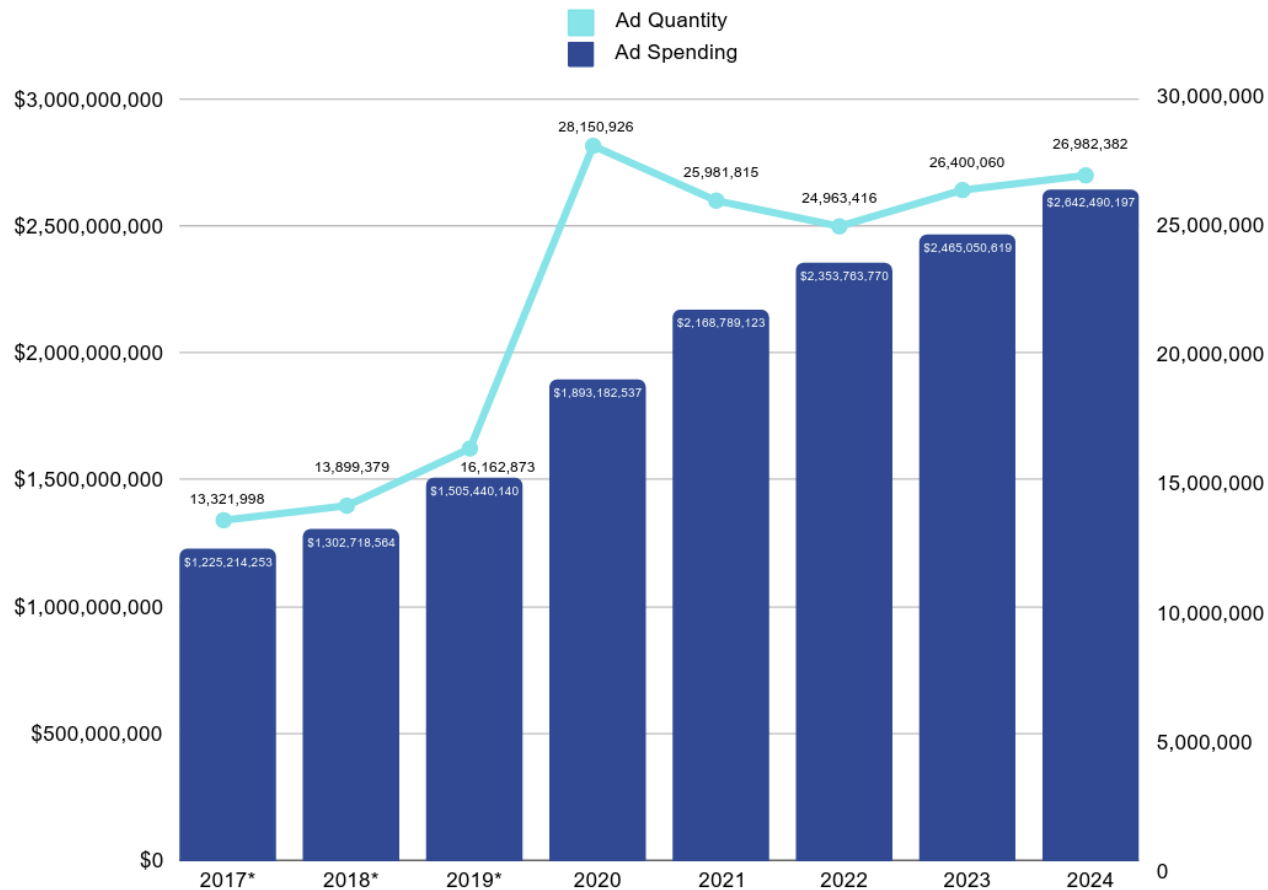
Accelerating loss cost trends, class actions, and potential for nuclear verdicts

APCIA reports:

- Litigation financing has grown to \$16.1 billion in the U.S.
- Financers admit they “**make it harder and more expensive** to settle cases.”
- Financers have invested **billions in Mass Tort Claims.**



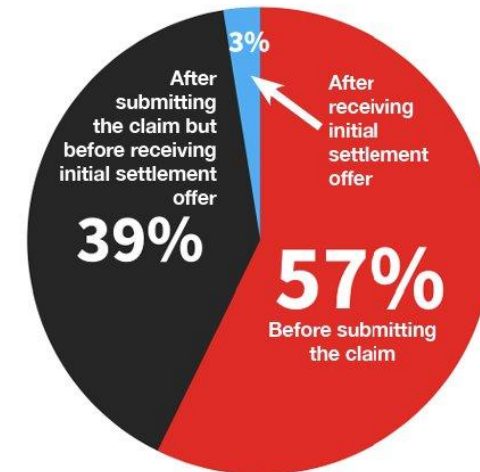
# Lawyer Advertising



## Billboard Attorney False Narrative:

- Insurers are your adversary
- Trial lawyers are your ally
- We can help you get rich

LexisNexis Survey: When Did You Decide to Hire An Attorney?  
Percent of Respondents



# International Comparison of Future Social Inflation Drivers

The U.S. is expected to remain the epicenter of social inflation due to unique societal, economic, and legal factors. However, other countries, such as Australia, Canada, the UK, and parts of continental Europe, show signs of potential liability claims growth driven by factors such as third-party litigation financing and expanded collective redress. Social inflation remains a concern globally for individuals, businesses, and insurers.

	US	Australia	UK	Canada	Netherlands	Germany	Japan
Claims penetration	H	M	H	M	L	M	L
Income inequality	H	M	M	M	L	M	M
Third-party litigation funding	H	H	H	M	H	M	L
Contingency fees	H	M	M	H	L	L	L
Collective redress	H	H	H	H	H	M	L
Case law	H	H	H	H	L	L	L
Jury based	H	L	L	L	L	L	L

High Risk

Medium Risk

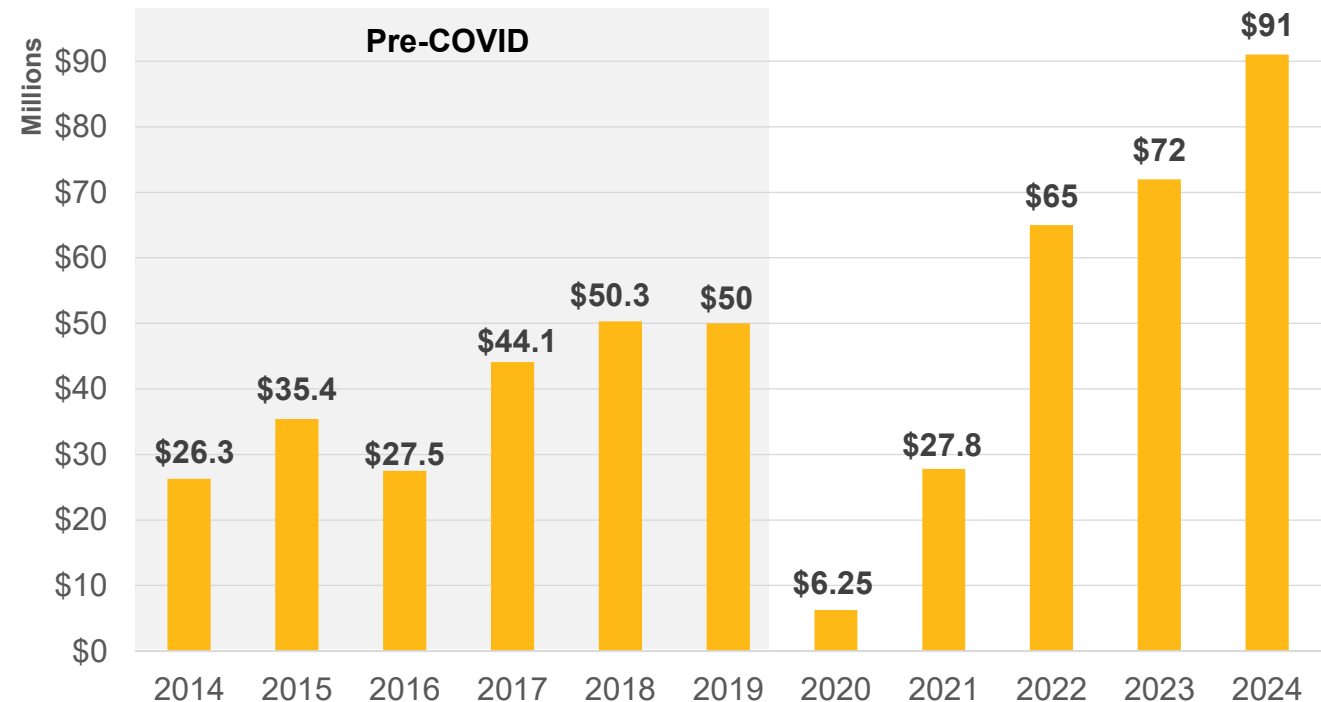
Low Risk

# Market Trends – Verdict Sizes

## Factors driving rapidly increasing liability claims costs

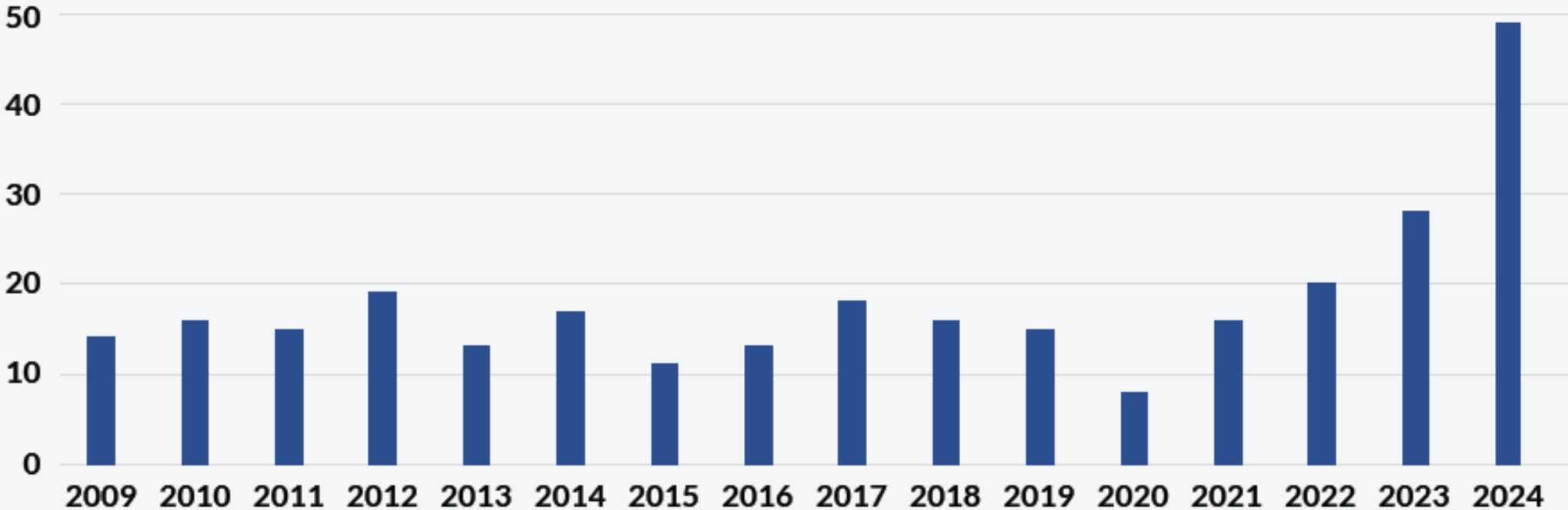
- Increased litigation
- Broader contract interpretations
- Plaintiff-friendly legal decisions
- Escalating jury awards and settlements

Median Top 50 US Personal Injury Verdicts



# Thermonuclear Verdicts Jump

## Number of Corporate Thermonuclear Verdicts (\$100M+): 2009-2024



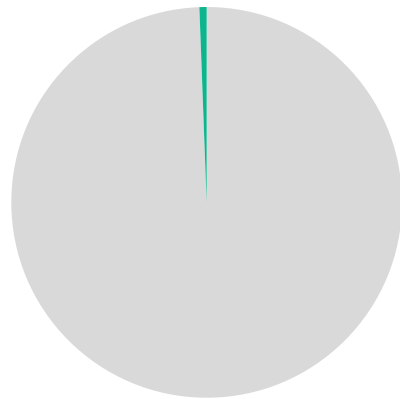
# Auto is Still a Key Exposure

2024 Corporate Nuclear Verdicts by Case Topic		
Topic	Sum of Verdicts	Number of Verdicts
Products Liability	\$13,837,687,688	32
Antitrust	\$5,102,500,000	3
Intellectual Property	\$4,444,477,588	25
Fraud	\$2,138,057,282	6
Motor Vehicle	\$1,289,753,403	16
Trade Secrets	\$1,125,652,202	5
Wrongful Death	\$725,731,498	8
Breach of Contract	\$617,732,955	6
Breach of Fiduciary Duty	\$519,180,000	2
Labor and Employment Law	\$398,132,590	8
Worker/Workplace Negligence or Safety	\$374,932,163	8
False Claims Act	\$150,000,000	1
Banking Law	\$140,000,000	1
Premises Liability or Negligence	\$134,434,208	5
Negligence	\$111,650,000	2
Bad Faith	\$101,000,000	1



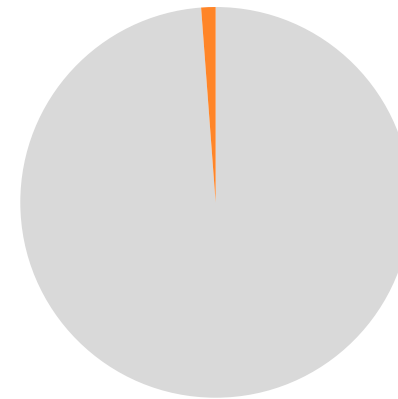
# Example of How Claim Severity Drives Up Cost

Social inflation drives up the number and severity of high-value claims



**300 of 50,000**  
insureds with  
claims >\$5M

<b>Average Cost</b>	\$12.5M
<b>Total Claims Cost</b>	\$2.25B
<b>Cost Per Insured</b>	\$45K



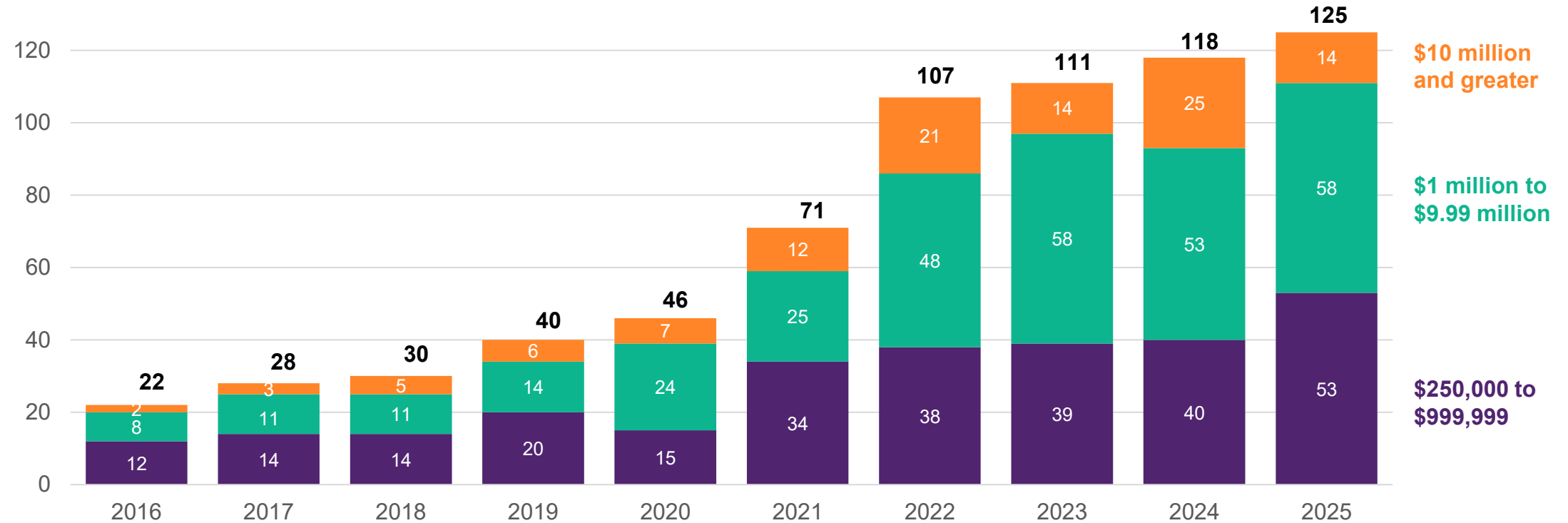
**600 of 50,000**  
insureds with  
claims >\$5M

<b>Average Cost</b>	\$16M
<b>Total Claims Cost</b>	\$6.6B
<b>Cost Per Insured</b>	\$132K

**Sample Scenario Premium  
Increase = 193%**

# Large Loss Report

## Damage Award and Settlement Trends



*Disclaimer: The summaries herein are provided for the purpose of informing institutions of trends in publicly available data. We provide this report as a service to our members, but the report in no way indicates UE's assessment of the value of any claim. While some losses included in this report reflect trends UE has seen among our members' education claims, the topics included aren't an indication of the scope of UE coverage, nor should the inclusion of a settlement or award in this report be interpreted as reflecting an opinion by UE or our membership of its reasonableness. In addition, some of the loss outcomes may have changed due to the progress of legal proceedings since they were reported. Some losses occurred in prior years but weren't publicly reported until 2025.*

# Our Partnership With Education

- Recognize pressures on education leaders drive increasing scrutiny of insurance costs.
- Set premiums to keep pace with the cost of claims, not to satisfy shareholders.
- Maintain acceptable combined ratio for sustainability.
- Continue partnering with members to mitigate rising cost severity.
- Duty to entire membership to be here to serve education across all states.



## **Social Inflation ... Why You Want UE on Your Side**

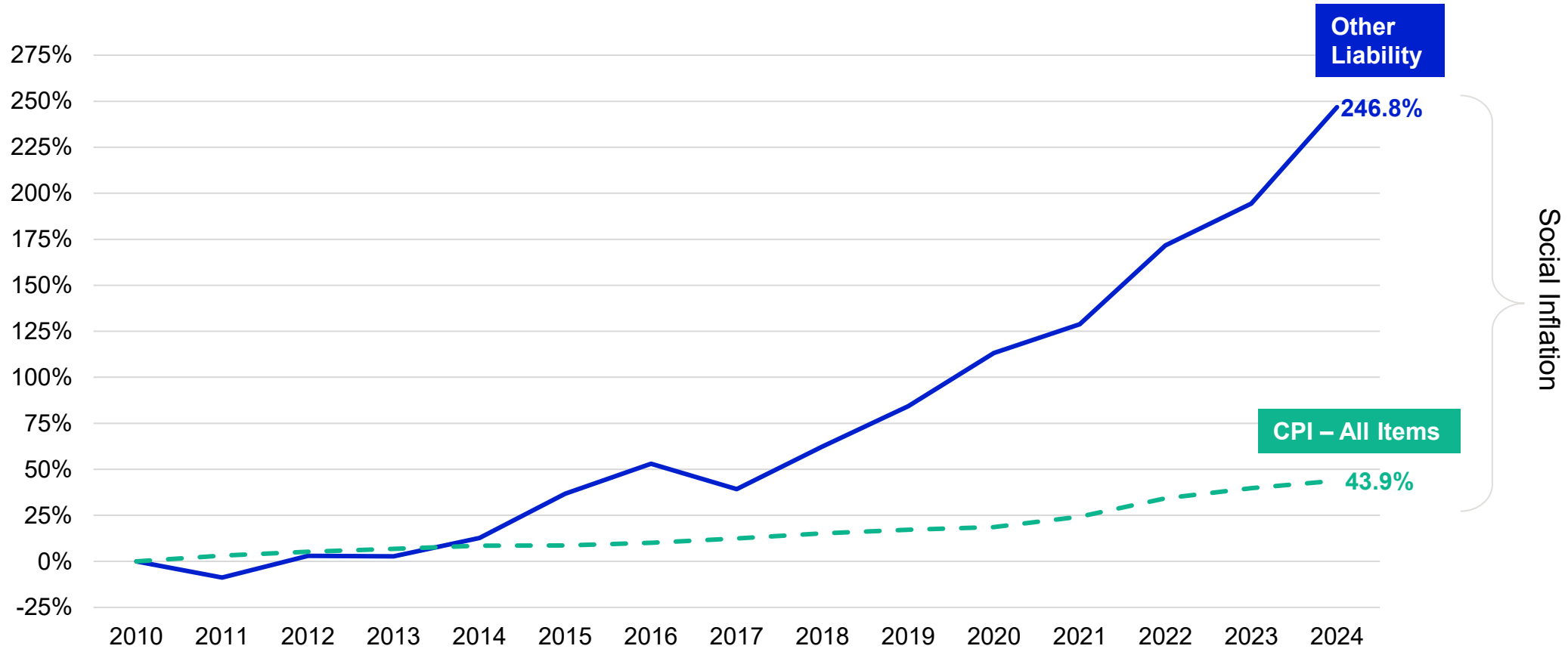
*Johnny Gilbert, Chief Risk Officer & Acting VP of Underwriting and Product Management  
Ellen Kennedy, VP of Resolutions Management and General Counsel*



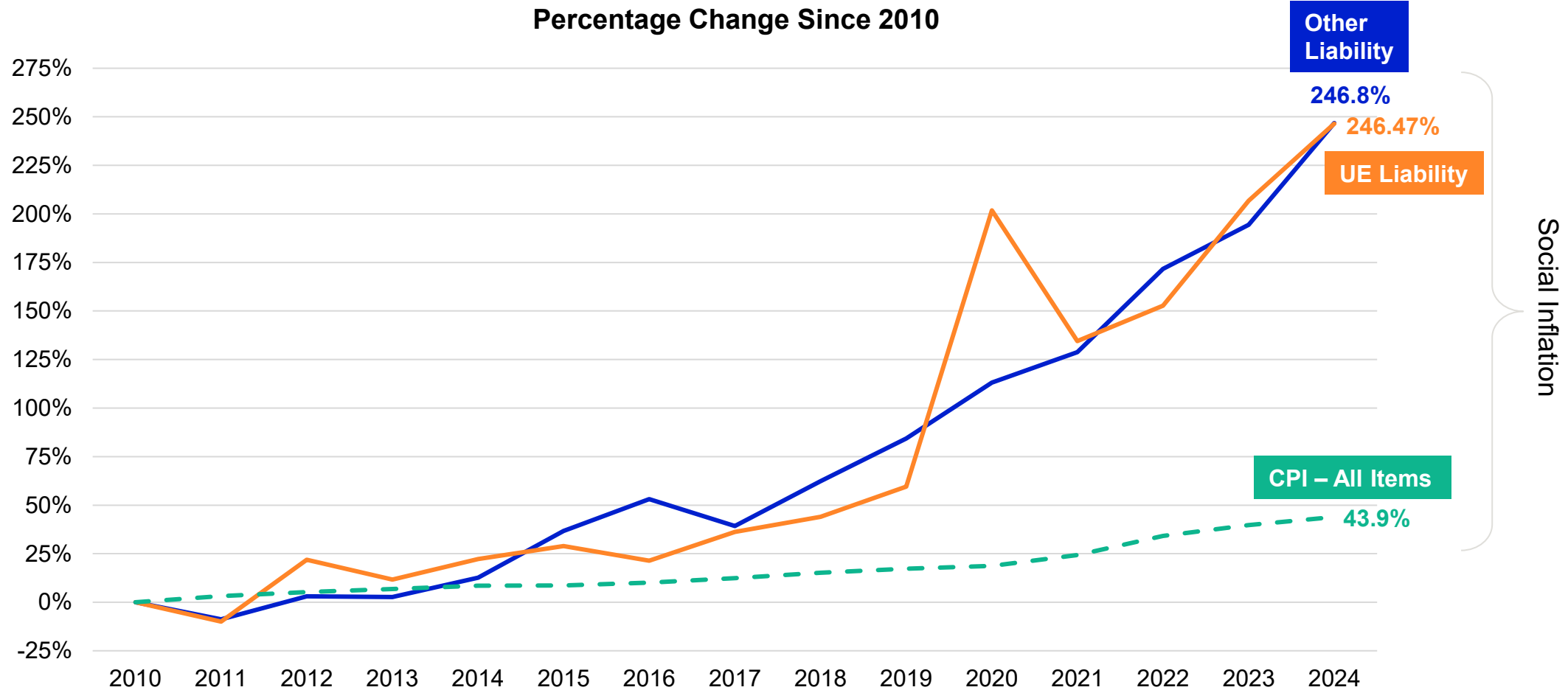
# Some UE Data Before We Start

# Insurance Liability Losses Outpacing Inflation

Percentage Change Since 2010

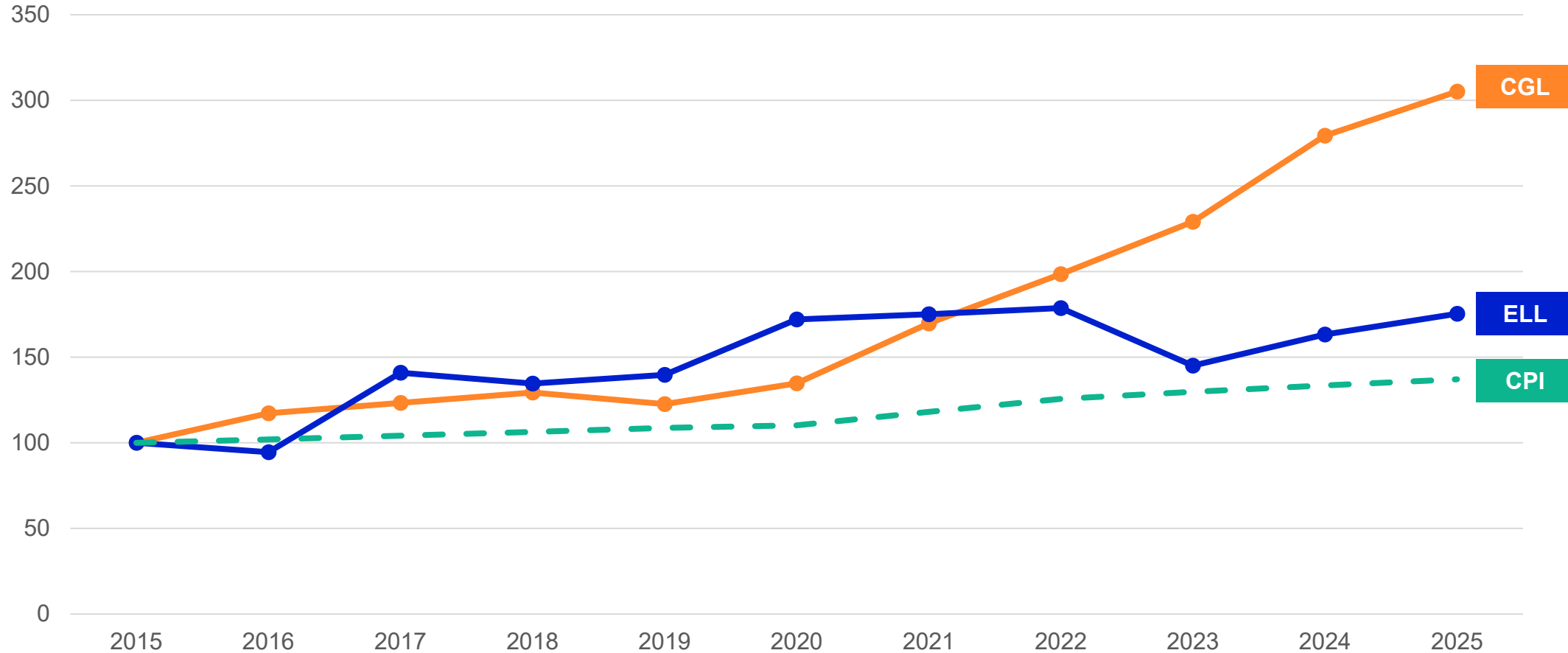


# UE Members Not Immune to Same Factors



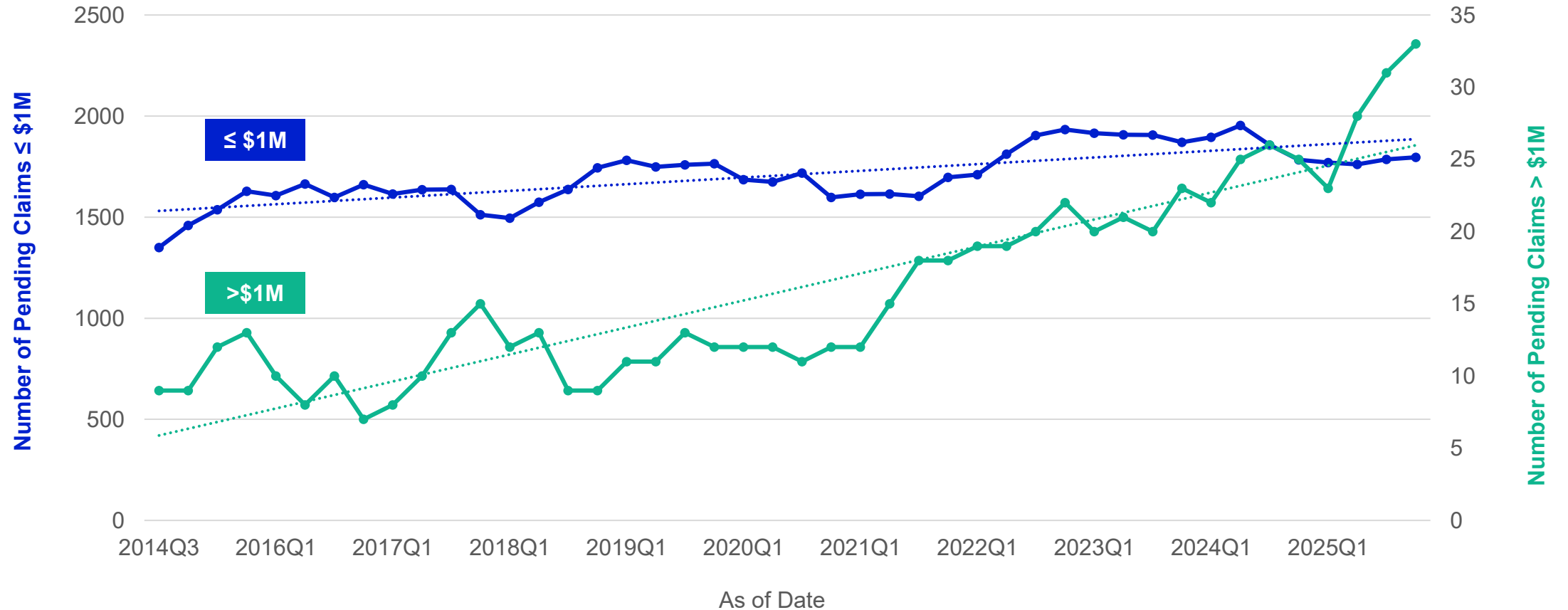
# Impacts Felt Across Products

Average Payment Per Closed Claim Relativity



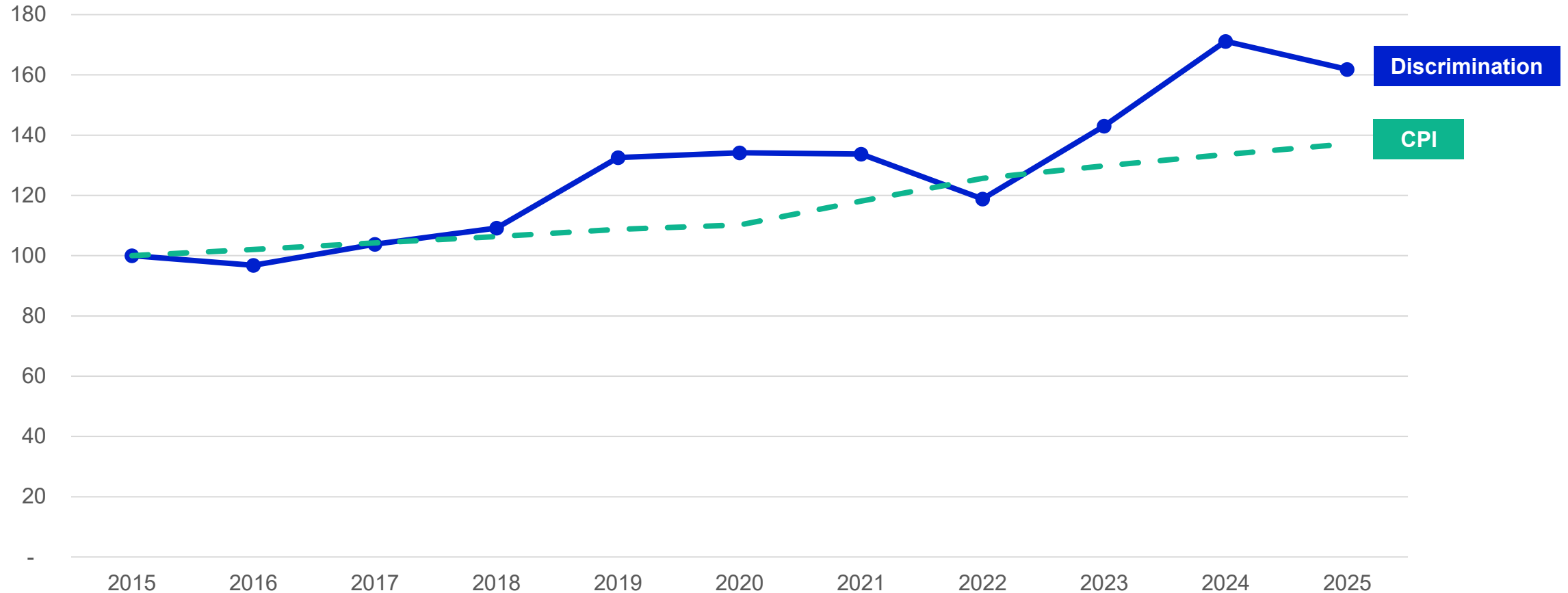
# Large ELL Claims Mounting

ELL Excluding Antitrust  
Number of Pending Claims



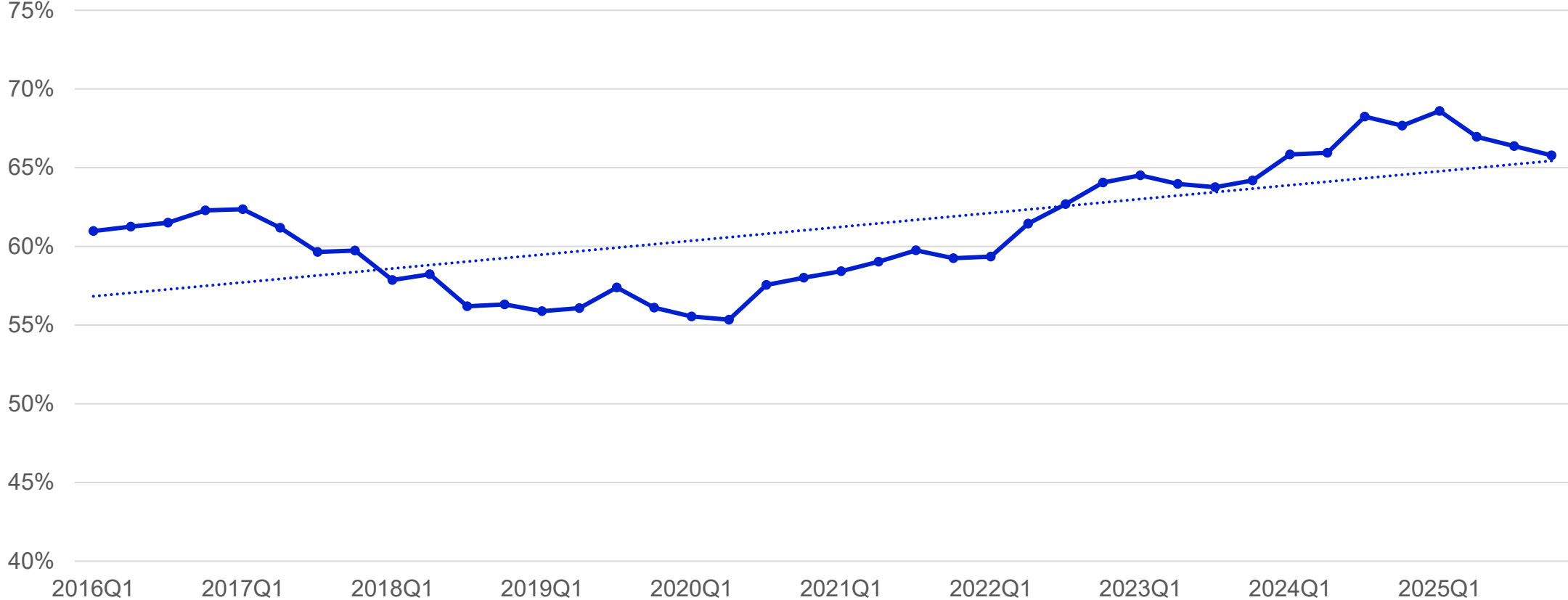
# Discrimination Severity Trends Set ELL Pace

Average Paid Per Closed Claim



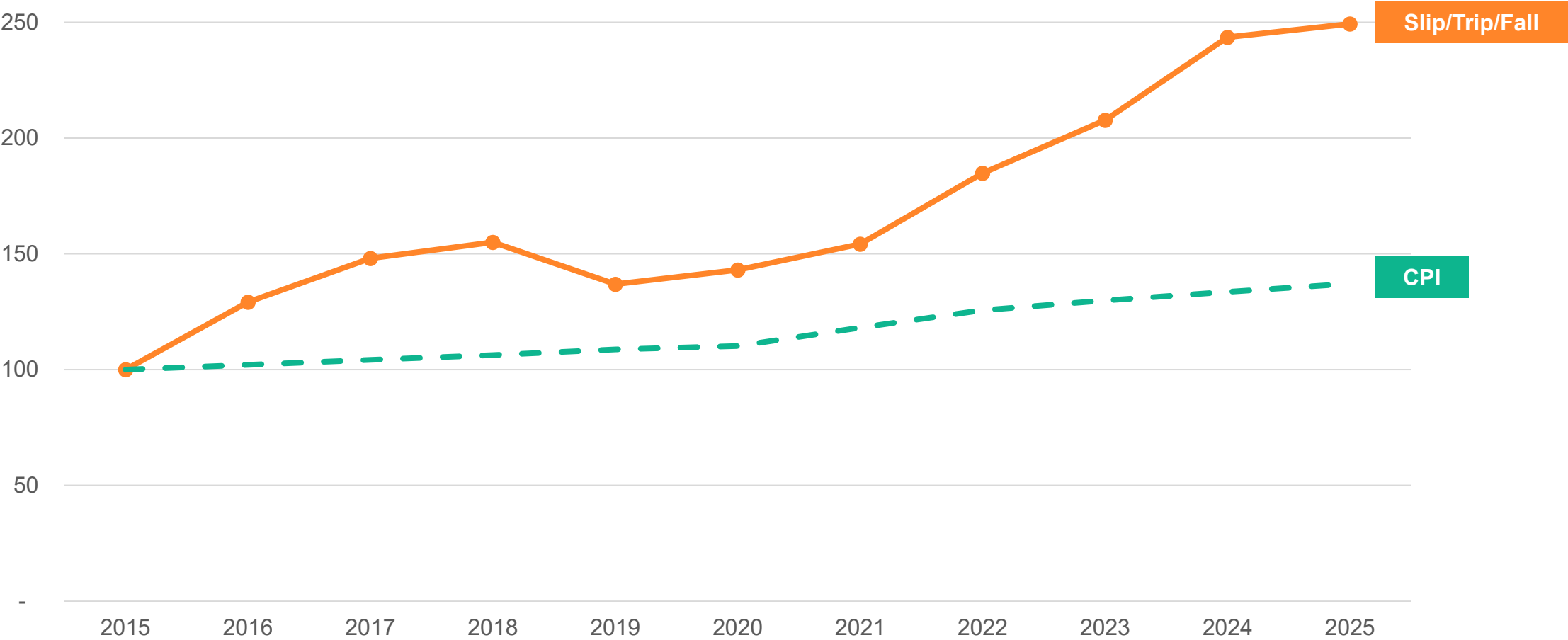
# And Discrimination Claims Making Up Larger Portion

Discrimination Percentage of ELL Pending Claims



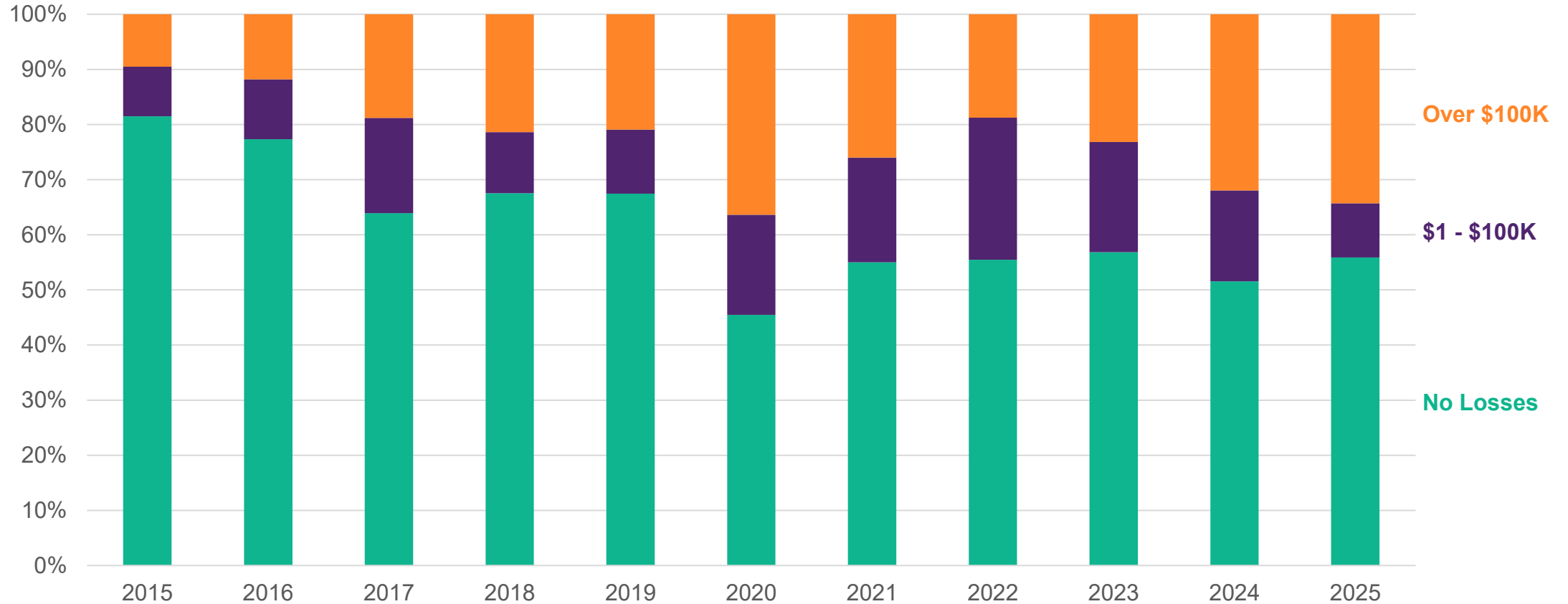
# Slip/Trip/Fall Severity Trends Set CGL Pace

Average Paid Per Closed Claim Relativity



# Sexual Misconduct Severity Still Escalating

CGL/BLX Pending Sexual Misconduct Claims by Incurred Value (Excluding Reviver)



# Perfect Loss History $\neq$ Perfect Loss Future

**36%**

Of UE members had never had an incurred claim during their entire membership life

(as of 12/31/2025)

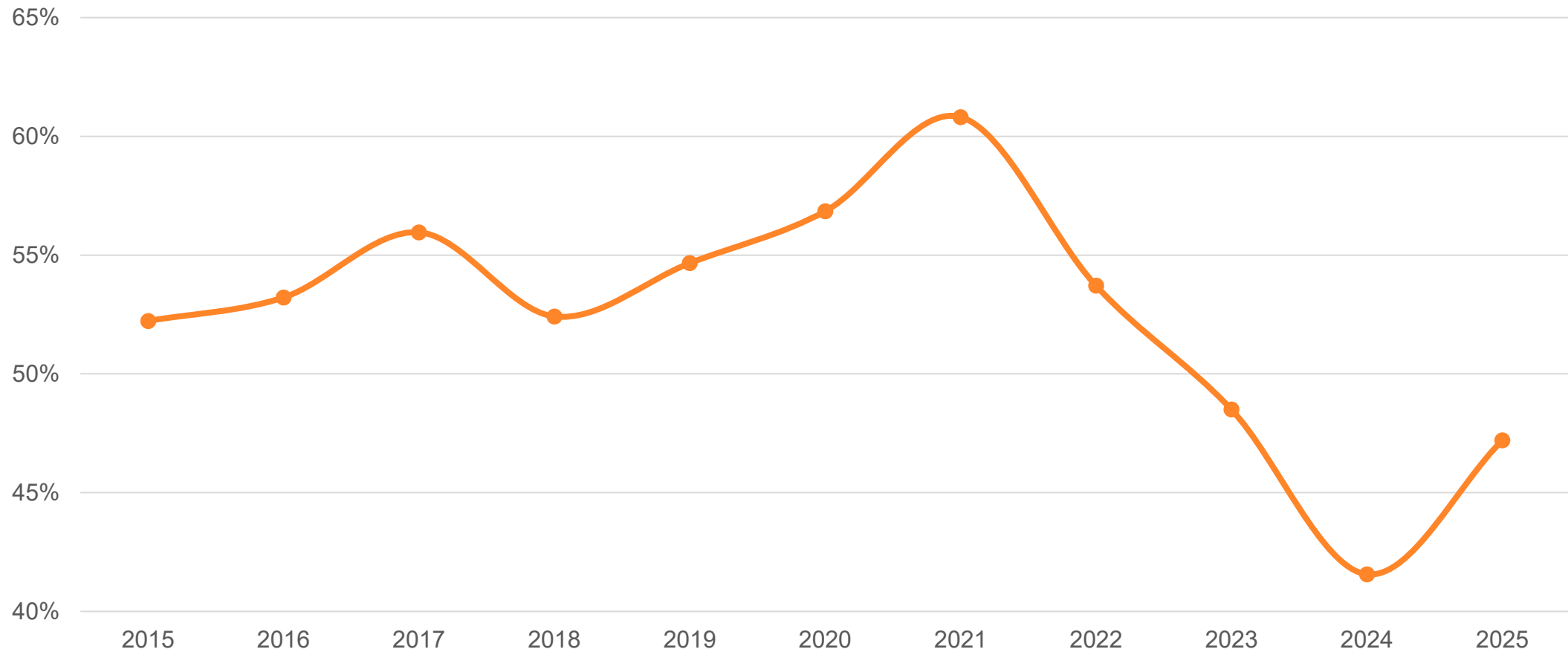
**5%**

Of previously claim-free members had their first incurred UE claim in the following year

(average over the last 3 years)

# Defense Cost Curve Bending

Percent of CGL Costs Attributable to Defense





# UE Claims Handling Matters

*We are unmatched in our deep expertise managing education claims*

# How We're Organized: UE Resolutions Groups

**FINANCE TEAM**  
 Sandra Harrison, Linda Gyamfi, Sparkle Barrett, Khamila Clark, Greg Coleman, Ming Yee Davis, Anthony Smith, Karen Ventura

**WEST**  
**Laura Olariu – SG TL**  
 Liz Franks, Jessica Gorski, Ashlee Hodge, Rebecca Umhofer  
**Samantha Ware – CG TL**  
 Claudette Fegan, Robin Hart, Crystal McLeod

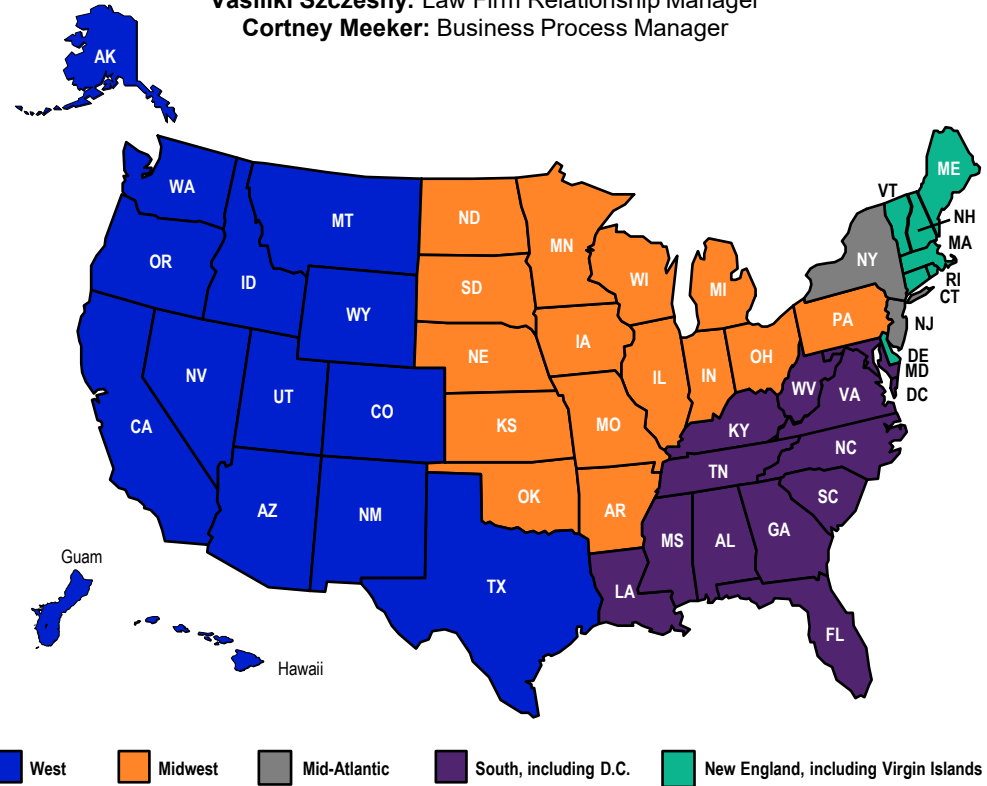
**Joe Vossen**  
 12 years

**MIDWEST**  
**Joe Vossen – SG TL**  
 Ross Goldband, Patricia Ley, Edward Sedlacek, Teri Thompson  
**Pam Buchanan – CG TL**  
 Michele Hutchinson, Lakisha Person, Geetha Prasad, Laura Wilkes

**Pam Buchanan**  
 12 years

**NATIONAL FLEX TEAM**  
**Kate Hance**  
 Tracey McGuire, Jim Smith, Cristina Wallace

**Ellen Kennedy:** VP of Resolutions Management and General Counsel  
**Mike Krackov:** AVP & Associate General Counsel of Resolutions Management (SG)  
**Erin Finn:** AVP & Associate General Counsel of Resolutions Management (CG)  
**Nikole Alcalá:** AVP of Resolutions Litigation Management and Legal Operations  
**Vasiliki Szczesny:** Law Firm Relationship Manager  
**Cortney Meeker:** Business Process Manager



**OPERATIONS TEAM**  
 Ashley Housel, Tinashe Kadenge, Ariel Wright, Jalen Dawson, Janna Green, Sophia Jafrul

**NEW ENGLAND**  
**Vicki Higman – SG TL**  
 AJ Kornblith, Sara McCabe, Dalton Patterson, Ara Washington, Dena Kaufmann  
**Aisha Fallen – CG TL**  
 Chantell Harper, Lisa James, Cindy Ortman

**MID-ATLANTIC**  
**Pam Peltzman – SG TL**  
 Susan Aldridge, Evelyn Butler, Kelsey Feeheley, Ericka Howard, Carla Marcolin  
**Hyun Kim – CG TL**  
 Denise Crowley, Clairmont Huggins, Maya Lezzam, Stefanie Milovic

**SOUTH**  
**Doug Onley – SG TL**  
 Kjrsten Hersey, Tim Huether, Marley Jayne, Ejaita Ogboru  
**Open – CG TL**  
 LaSonia Joyce, Molly Lowry, Alexis Wall

[View the territory map](#)

# Claims Handling Built for Education's Unique Risks

UE's Experience Handling Key Education Risks Is Unmatched

## Annual Average Claims Reported 2021-25



**Athletic Injury**

55 claims



**Suicide**

48 claims



**Sexual Assault  
(Adult Perpetrator)**

160 claims

# Claims Handling Built for Education's Unique Risks

We Know How to Navigate Higher Education's Highest-Profile Risks

## Annual Average Claims Reported 2021-25



**Tenure**

15 claims



**Title IX**

85 claims



**First Amendment/  
Protest**

20 claims



**Fraternity and  
Sorority Life/  
Alcohol/Drugs**

85 claims

# Claims Handling Built for Education's Unique Risks

Years of Experience Navigating Distinct Characteristics of K-12 Schools



**Sexual Assault  
(Minor Perpetrator)**

55 claims  
(Avg 2021-25)



**Boarding  
Schools**

130+ members

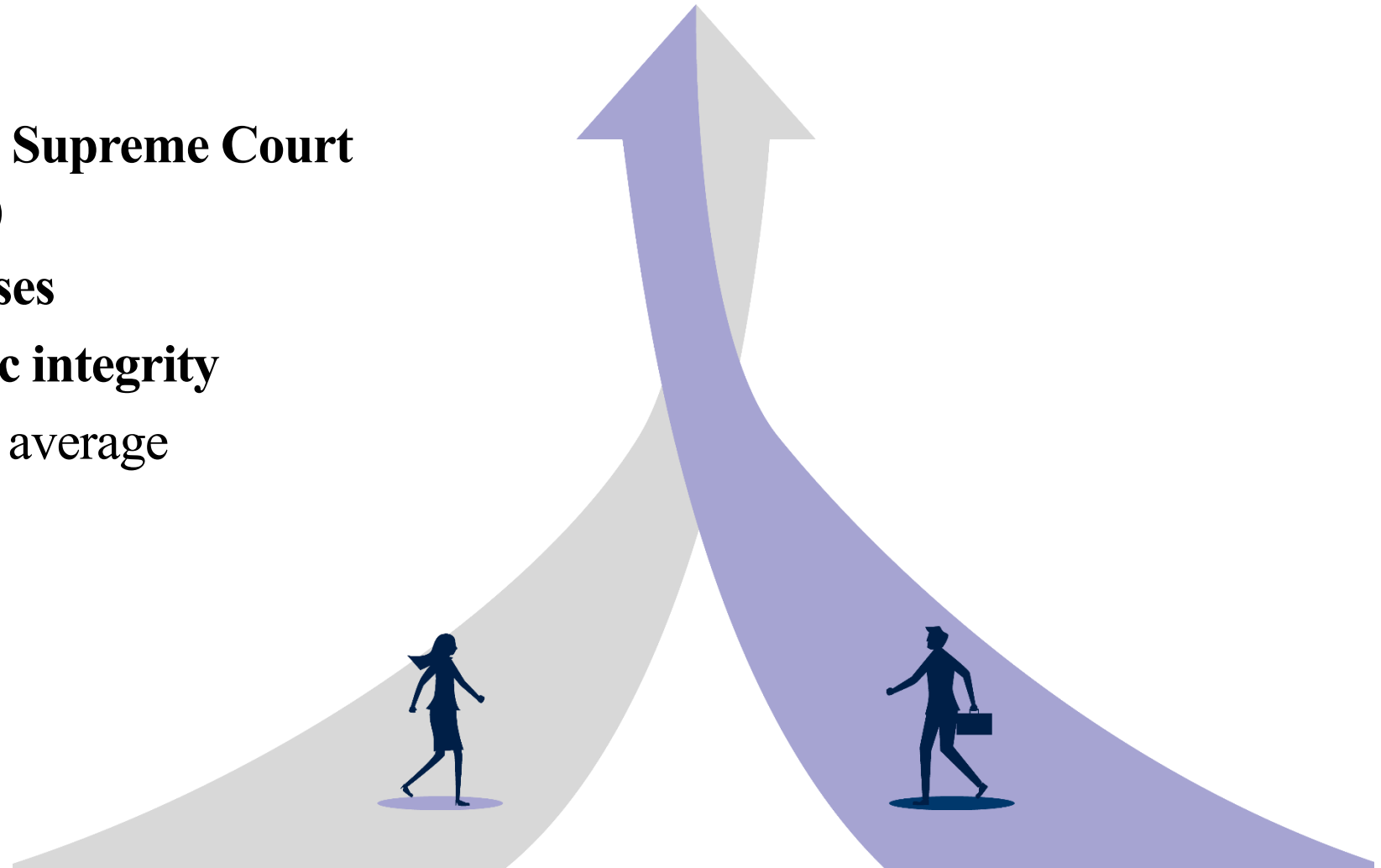


**Charter  
Schools**

120+ members

# We Support Members Through Every Stage of a Claim

- Six times to the **U.S. Supreme Court** (most recently 2025)
- **Landmark state cases**
- Defense of **academic integrity**
- **18 trials** per year on average





## How can insurers mitigate the impact of social inflation?

So, is it all doom and gloom for insurers? Absolutely not. While societal trends, the Great Resignation and a surge in early attorney representation may be largely uncontrollable, several aspects of litigation trends are controllable. Amid the industry's "innovation and automation" push, some carriers have neglected the litigation management function, which has further enlarged avoidable levels of litigation frequency and severity - a problem that can be mitigated with proper focus. Carriers must refocus their operation by providing data insights into the appropriate claim-level defend vs. settle strategy, which defense firms and attorneys to hire, more accurate and thorough case evaluations and negotiation strategies, and clearer enterprise accountability for successful litigated claim outcomes.

So, where do carriers start? Cleansing, normalizing and understanding your data for effective prioritization and decision-making will enable a more simplified litigated claims transformation. There are six strategies that every claim organization can implement to mitigate the controllable portions of social inflation:

- 1. Create a culture of proactively evaluating claims with potential for attorney representation and litigation.**  
 Traditionally, carriers will evaluate cases at an early stage, often well before mediation or settlement negotiations. However, with all of the data at their disposal, evaluations should begin as soon as the claim is reported through combinations of claim characteristics and the use of leading metrics. Carriers should use their data to thoroughly understand and proactively identify higher risk claims and prioritize them with their highest-skilled litigated claim handling employees by developing answers to the following questions:
  - ▶ What are the key decision points in the evolution of a file, and how can we measure them with leading metrics?
  - ▶ Are there certain combinations of jurisdictions, plaintiff firms or plaintiff profiles that are known to drive adverse outcomes?
  - ▶ What can you learn from your quality assurance (QA) and leakage results to understand characteristics of litigated claims that lead to controllable?
  - ▶ Is there a need to elevate and refresh your current QA and leakage approach to be more rigorous?
  - ▶ What factors determine adjuster skill level and case allocation?

Don't cry over spilled coffee; 6 strategies to mitigate the impact of social inflation

- 2. Understand who your best-performing defense firms are and provide incentives for top performers to work with you.**
  - ▶ Leverage the right metrics to assess performance, focusing on a balance between expenses and outcomes. For example, if one firm typically has favorable bill rates and expenses, but often unfavorable trial success, the indemnity costs likely outweigh the expense savings.
  - ▶ Through a contracted and rigorously managed counsel list, create leverage through incentives and accountability for quality outcomes.
  - ▶ Leverage targeted QA to assess defense counsel effectiveness for another powerful metric to inform quality
- 3. Identify the right claims at the right time with the right expertise.**  
 Discontinue the outdated mandatory supervisory file touch points at arbitrary intervals (60, 90, 120 days). These claims touch point concepts are outdated in today's data-rich environment. Instead, flag claims throughout their lifecycle for the opportunity to proactively intervene prior to adverse development at key decision points, such as:
  - ▶ The need to engage defense counsel
  - ▶ The need to engage experts
  - ▶ Decisions to settle or file a motion to dismiss
- 4. Avoid handing defense counsel a blank check.**  
 Following defense counsel assignment, proper collaboration and obtaining justification from counsel at key decision points (while being cognizant of the rules of professional conduct) is critical. There are several key decision points where expenses vs. value should be considered by claims professionals:
  - ▶ The need for defense counsel - Can the claim be managed without defense counsel involvement?
  - ▶ Defend vs. settle strategy - What is the anticipated settlement figure vs. continuing to defend, and will continued activities that are driving expense create value?
  - ▶ Potential dismissal - Is there opportunity to dismiss vs. incurring additional expenses?
  - ▶ Engagement of experts - What is the value of initiating and continuing to engage experts vs. the cost?
- 5. Remove the noise and focus where the skill is needed.**  
**De-emphasize** activities that don't matter as much to create capacity for adjusters and supervisors to focus on activities where their skills are needed throughout the claims process, which includes:
  - ▶ Defend vs. settle strategy - collaborating with defense counsel as new information comes in to evaluate continued defense, moving into settlement or filing for dismissal
  - ▶ Case evaluation - a thoroughly supported and well-documented range of settlement values
  - ▶ Negotiation strategy - developing a negotiation strategy based on strengths and weaknesses of the claim and executing on that strategy
  - ▶ Expense management - implementing budgets and revisiting budgets as the file develops

With so many organizations focused on adding more activities to their adjusters' plate, they should consider removing unnecessary tasks to increase the adoption rates of new initiatives and best employ the use of their adjusters' skills. If adjusters and front-line supervisors do not have capacity to focus on these four key areas, insurers should question what their staff is doing that's more important. This encompasses not only litigated, but also nonlitigated handlers since nonlitigated claims become litigated in often avoidable situations.
- 6. Establish an internal feedback loop, training, accountability and collaboration.**
  - ▶ There should be clear ownership of litigated claims outcomes, which includes ongoing action plans to improve such outcomes based on performance data. Often, there are too many parties involved, and cases that go sideways become a game of finger-pointing.
  - ▶ Due to the evolving litigation environment, the aforementioned action plans should include ongoing targeted training based on performance to even the most experienced staff.
  - ▶ There should be organizational buy-in to focus on the litigated claims process. Claims leaders, C-suite, actuarial (pricing and reserving) and underwriting should collaborate often to identify litigation trends, difficult jurisdictions, etc. This will enable proactive understanding of where there's emerging risk so that carriers can price properly and make more informed decisions before entering new markets.

Based on these social inflation trends and controllable aspects, one critical question that carriers should be asking themselves is this: Do we have the right strategy to mitigate and survive this evolving era of social inflation, and where do we stand in the evolution of these six strategies?

# Tips 1, 3, and 5

1. Create a culture of proactively evaluating claims with potential for attorney representation and litigation.
3. Identify the right claims at the right time with the right expertise.
5. Remove the noise and focus where the skill is needed.



- We encourage reporting – it can only help.
  - Cool Head, Warm Heart<sup>®</sup>
  - Pre-Claim Advice Credit
- We evaluate claims early and often.
  - Defend vs. settle
- We assign to the right claims handler.
  - SG is all attorneys – they handle most complex claims.
- We know our jurisdictions – judges, courts, plaintiff counsel.
  - Geographic organization

# Tips 2 and 4

2. Understand who your best-performing defense firms are and provide incentives for top performers to work with you.
4. Avoid handing defense counsel a blank check.



- Assign the right counsel for the right case.
  - Your Title IX case will get a Title IX lawyer.
  - Your catastrophic injury case will get a catastrophic injury lawyer.
- Select/appoint trial attorneys with known trial record.
- Look for counsel efficiency.
- Reflect true partnership in claims communications.
- Diversify counsel – one attorney/firm for a region is not a smart business model.

# What Else Do We Do?

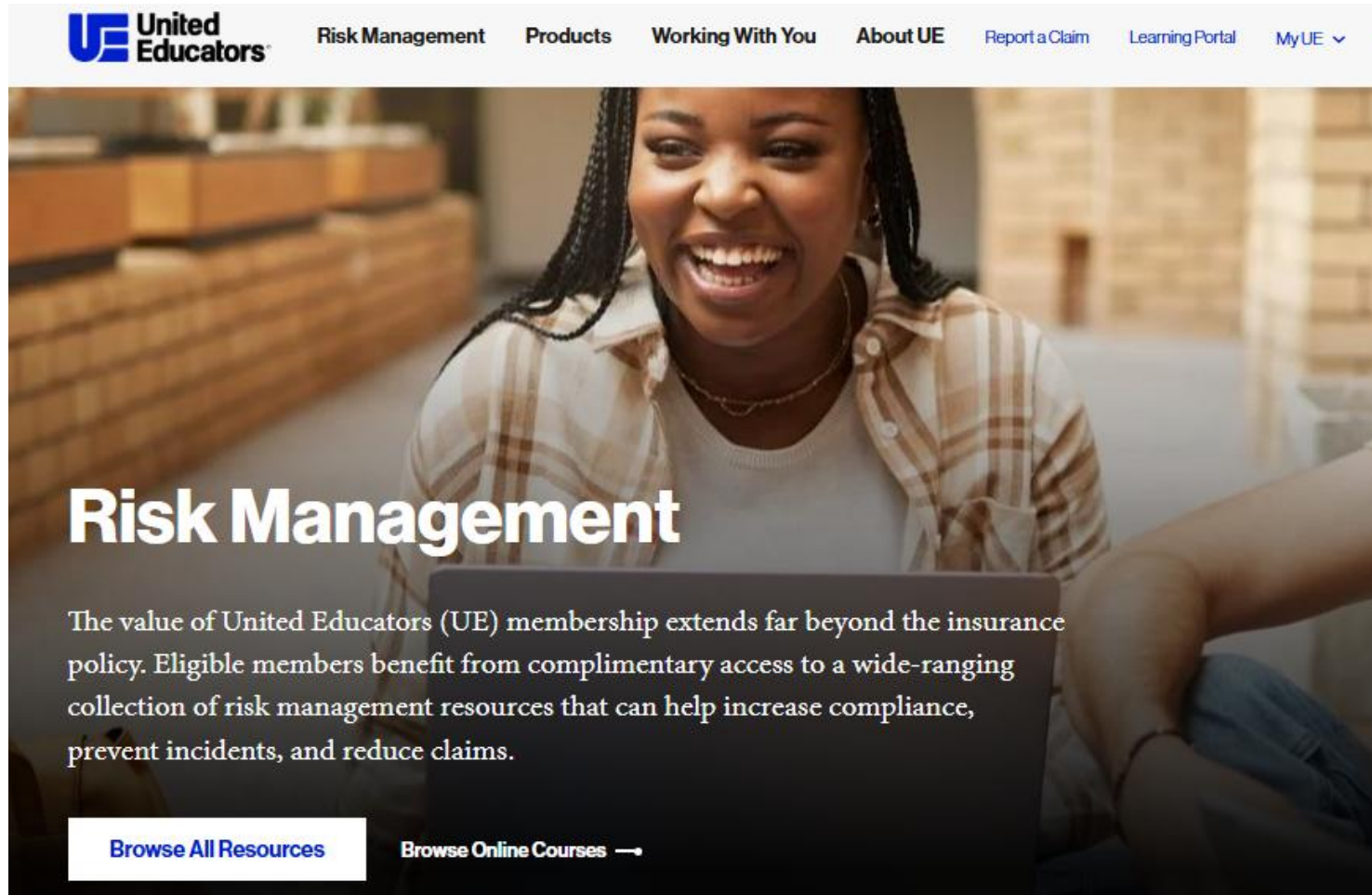
- **Mock juries and focus groups**
  - Any case with sensitive issues or high exposure
  - Balancing settlement vs. trial
- **Claims roundtables**
  - We take advantage of all the diverse viewpoints within UE.
- **Last but not least . . . Risk Management**
  - The least expensive claim is the one that never happens.



# Proactive Risk Management and Loss Control

*Sarah Braughler, VP of Risk Management and External Relations*

# Our Risk Management



The screenshot shows the top navigation bar of the United Educators website. The logo is on the left, followed by links for Risk Management, Products, Working With You, About UE, Report a Claim, Learning Portal, and MyUE. The main content area features a large image of a smiling woman with braids looking at a laptop. Overlaid on the image is the heading 'Risk Management' and a paragraph of text. At the bottom of the image area are two buttons: 'Browse All Resources' and 'Browse Online Courses' with a right-pointing arrow.

**United Educators** Risk Management Products Working With You About UE Report a Claim Learning Portal MyUE

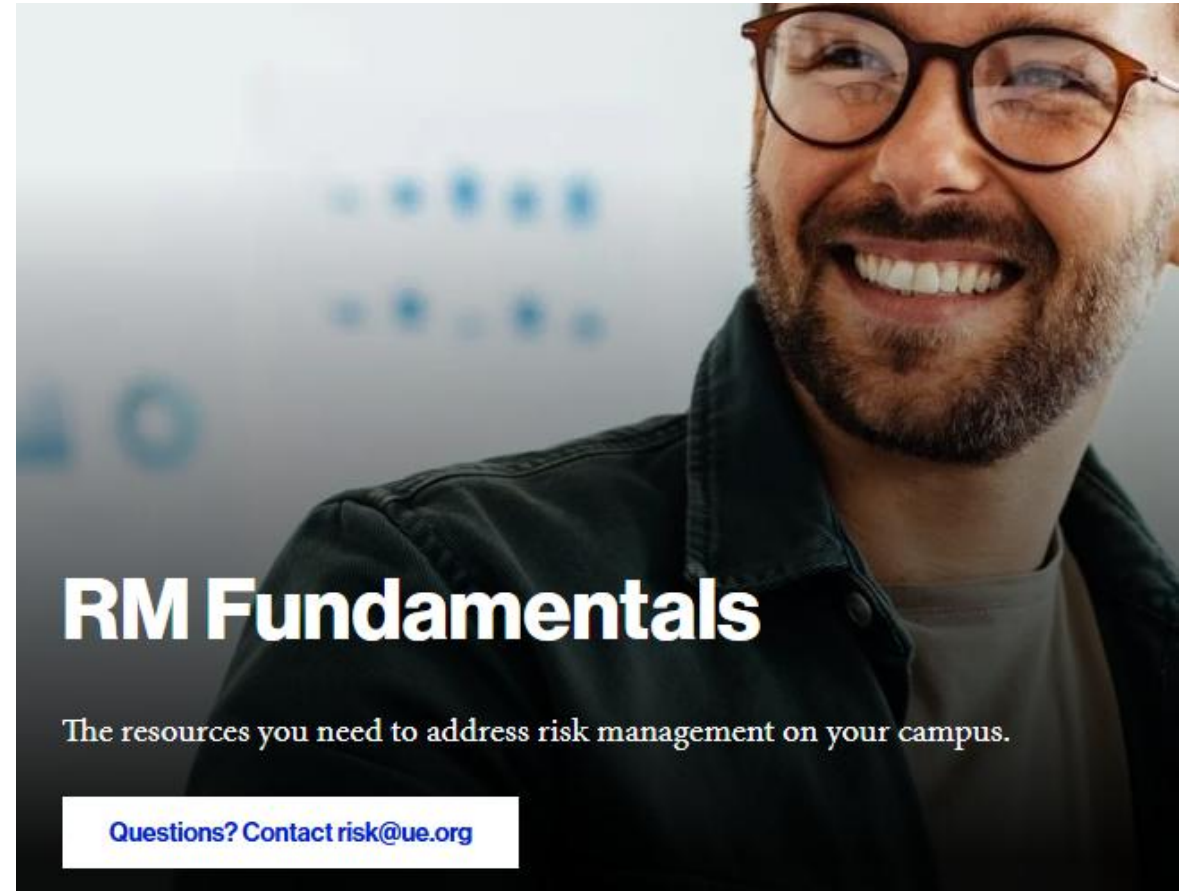
## Risk Management

The value of United Educators (UE) membership extends far beyond the insurance policy. Eligible members benefit from complimentary access to a wide-ranging collection of risk management resources that can help increase compliance, prevent incidents, and reduce claims.

[Browse All Resources](#) [Browse Online Courses](#) →

# Your Risk Management

- Analyzing Risks
- Conducting Investigations
- Contracts and Waivers
- Documentation and Retention Practices
- Establishing ERM
- Identifying Risks
- Policy Drafting and Pitfalls
- Reporting and Responding
- Training on Risks



[www.ue.org/risk-management/fundamentals](http://www.ue.org/risk-management/fundamentals)

# New Areas of Risk and Exposure

- Accreditation Model
- Federal Funding Threats
- Research Reductions
- Regulatory Shifts
- International Student/Employee Status
- Admissions Practices
- Enrollment – the Demographic Cliff
- Name, Image, and Likeness (NIL) Rules
- Extreme Weather & Climate Changes
- Diversity, Equity, and Inclusion (DEI) Programs



# Known Areas of Risk and Exposure

- Employee Sexual Harassment
- Workplace Discrimination
- Student Mental Health
- Contracts and Contracting
- Hazing
- Substance Misuse
- Student Sexual Misconduct
- Slips, Trips, and Falls
- Other Physical Injuries
- Transportation



# Resource Highlights



Risk Management Premium Credit (RMPC) Program



Publications, Webinars, Podcast



Conferences and Events



Online Courses



[Risk@ue.org](mailto:Risk@ue.org)

# Resource Highlights

- Large Loss Report
- Top Risks Report
- Critical Risk Reports
- Tabletop Exercises Library
- Risk Assessments (*new!*)



# Recent Risk Management Resources



- [Your Role in Athletics Planning: Understanding NIL Contracting and Beyond](#) (Webinar)
- [AI Notetakers: A Helpful Tool or Hidden Liability Risk?](#) (Insights)
- [Employee Layoffs Driven by Financial Pressure](#) (Checklist)
- [Behavioral Threat Assessment and Management: Supporting Event Safety Planning](#) (Webinar)
- [Campus Slips and Falls](#) (Checklist)

# Motor Vehicle RM Resources

[Transportation Resource Collection](#), which includes over a dozen resources, such as:

- [Transportation Safety Course Collection](#)
- [College-Owned Vehicles: Lessons From Claims](#) (Insights)
- [Steering Clear of Liability: Motor Vehicle Report Checks for Employee and Student Drivers](#) (Report)
- [Safety in Student and Employee Transportation](#) (Checklist)
- [Manage Risks of Operating Vehicles Abroad](#)
- [15-Passenger Van Safety Considerations](#) (Insights)
- And [Transportation Safety courses](#), including *Passenger Van Safety*, *Defensive Driving Strategies: Get There Safely* and *Driver Safety Fundamentals*

# RMPC Program



**Engage in  
a Risk  
Mitigation  
Activity**



**Earn Credit  
on Renewing  
Premium**



**Go Deeper  
Through an  
Expert  
Partnership**



**Undertake  
Proactive  
Loss Control**

# Expert Partnerships



The Jed Foundation



PRAESIDIUM

# RMPC Loss Control Track: Slips, Trips, and Falls

- New RMPC loss control track
- Required RM activity based on member loss history
- Targeted to slips, trips, and falls
- Invited members *must* focus in this area to earn the credit.



# RMPC Loss Control Track: Slips, Trips, and Falls

## In the Past Four Years



**35**  
schools

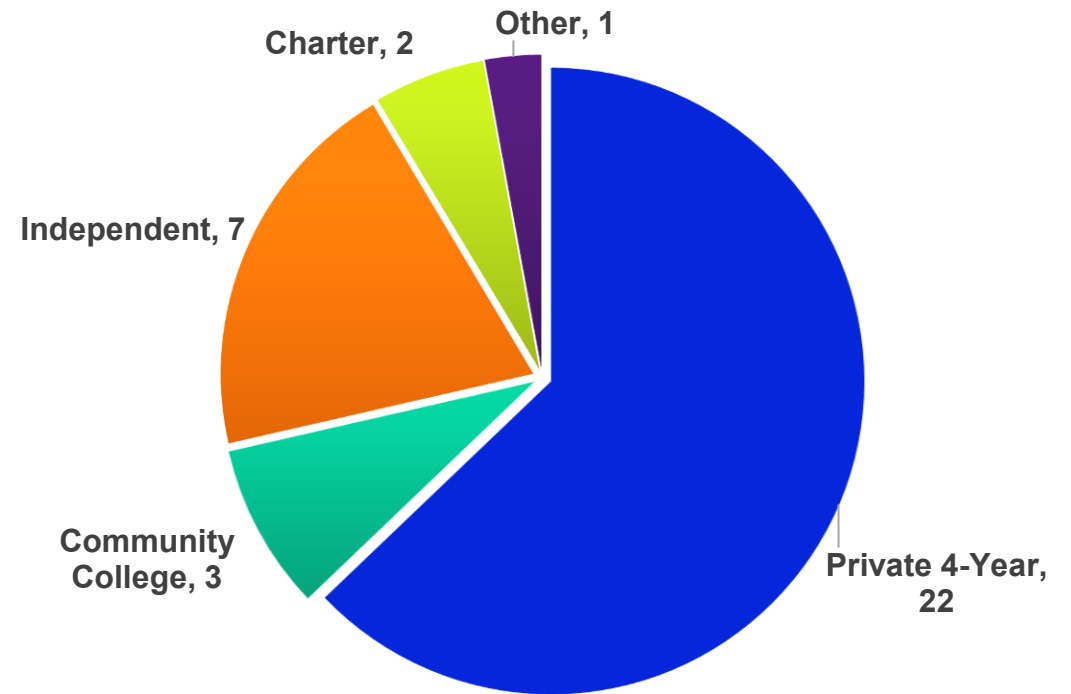


**230**  
slip/trip/falls  
reported



**\$6.8M**  
Incurred in  
UE's layer  
(80 claims)

## Participants, July-Dec. 2025



■ Private 4-Year   ■ Community College   ■ Independent  
■ Charter   ■ Other

# RMPC Loss Control Track: Slips, Trips, and Falls

## Activity Examples:

- Train on slip-and-fall prevention and mitigation.
- Revise post-incident protocols.
- Conduct a tabletop exercise to practice the institution's response.
- Establish a hazard reporting process for faculty, staff, and students.
- Develop a multi-department procedure for accident investigation and response.
- Create an awareness campaign targeting snow/ice preparedness and safety.
- Audit campus spaces using UE's [Indoor Floor Safety Checklist](#).

# Other Loss Control Initiatives

- Renewal-based loss control approach
- Directed action where attention is needed most
- Current efforts address staffing changes or reductions in force, and K-12 sexual misconduct



# Active Risk Management for Maximum Impact

1

Align Risk Management With Loss Drivers.

2

Treat the RMPC Program as a Roadmap and Opportunity.

3

Build Risk Capability Across Campus with Loss Control.

4

Make Risk Management Visible and Defensible.



# Underwriting For Impact

*Bryan Elie, VP for Strategic Market Engagement*

*Johnny Gilbert, Chief Risk Officer & Acting VP of Underwriting and Product Management*

# Operational Transition



## **Bryan Elie — UE’s new VP for Strategic Market Engagement**

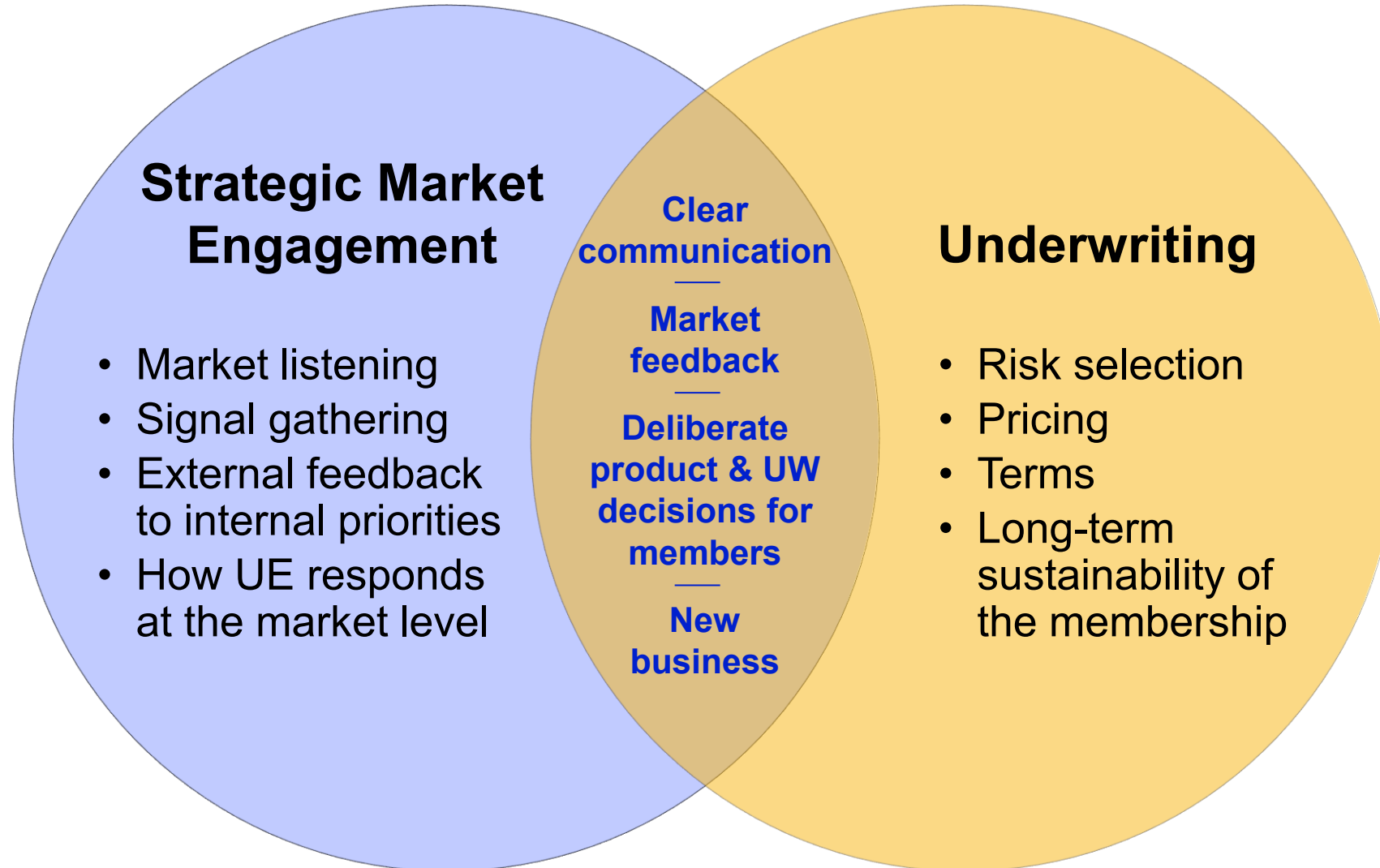
- Enterprise-level role responsible for leading market strategy, broker engagement, market intelligence, and distribution strategy
- Draws on extensive external relationships and a deep understanding of UE’s operations to advance enterprise growth



## **Johnny Gilbert — UE’s VP of Actuarial & Data Science and Chief Risk Officer**

- Will additionally serve as Acting Vice President of Underwriting and Product Management
- Search underway for a new Vice President of Underwriting and Product Management

# Strategic Market Engagement and Underwriting



# Factors Increasing Costs Above General Inflation



Education pressure and uncertainty remain.



Rising costs of UE member claims continue.



Mixed insurance market — product lines are moving in different directions.



Yet fundamentals driving casualty social inflation persist (third-party litigation financing, litigation advertising, plaintiff-friendly legal decisions, and escalating jury awards and settlements).

# Where Are We Focusing?

## Transparency

## Flexibility

## Partnership

### Key underwriting focus

Fiscal strength, Athletics,  
Automobiles, RIFs

Increased core capacity  
to \$35 million

No policy changes

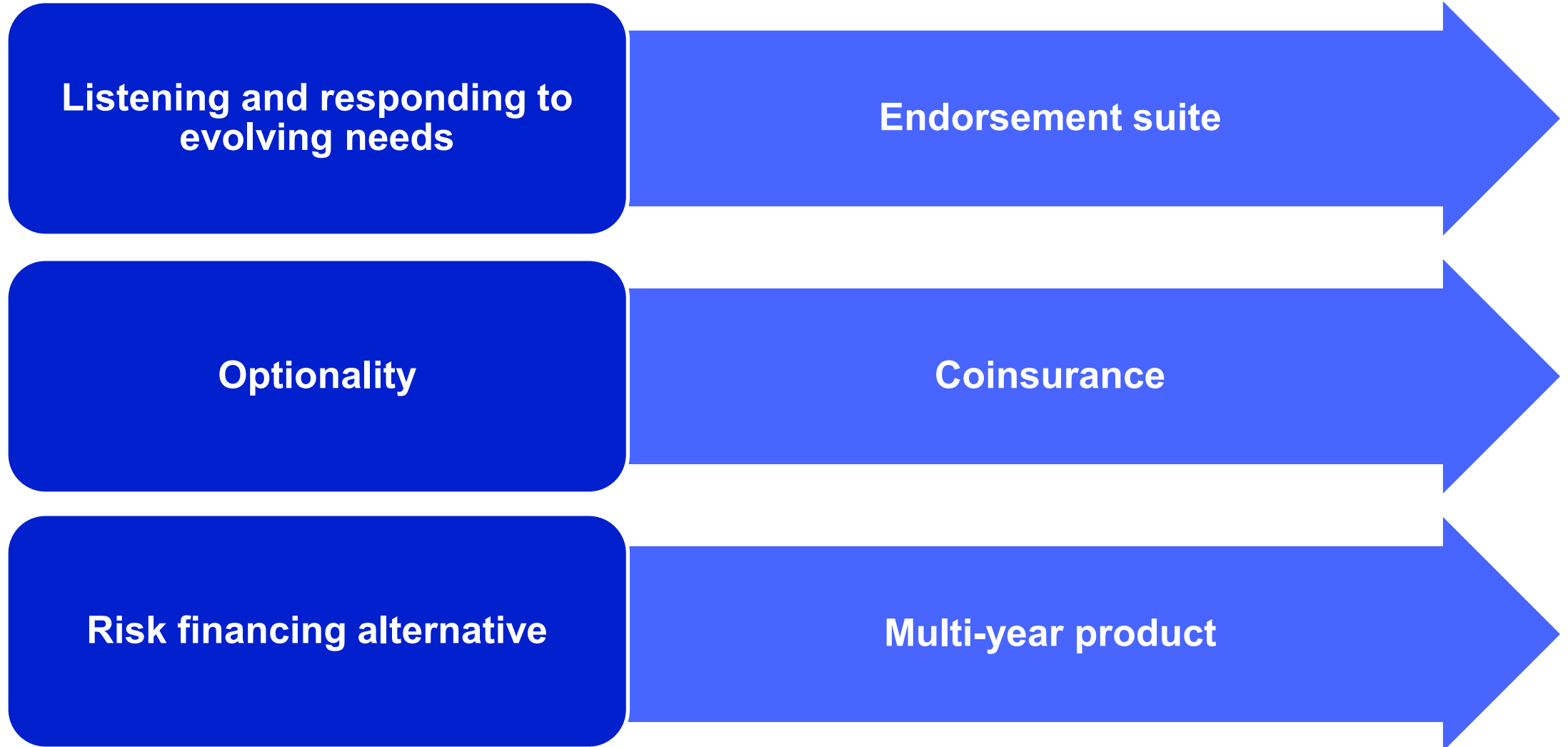
Moderate premium  
increases to keep  
pace with claim costs

Underwriting differentiation

Up to \$50M for select  
members with XFF/XPG

Loss control

# What We're Hearing/What We're Doing



# Why UE?

**Trusted,  
committed  
partner to  
education**

**Strong member  
and broker  
support**

**Unmatched  
and deep  
understanding of  
education claims**

Truly sets UE apart and  
essential when stakes  
are highest

**Risk management  
offerings to  
improve  
outcomes**

Resources to be  
brilliant on the  
fundamentals



**We Want to  
Hear From You!**

**Q&A**



**Thanks for joining us!**

*Let us know how we can better serve you in our event survey.*

# Stay Connected



*The material appearing in this presentation is for informational purposes only. It should not be considered legal or coverage advice or used as such. For legal advice, contact your legal counsel. For coverage-related questions, contact your broker. Copyright © 2026 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved.*