



Large Loss Report 2026

The Large Loss Report 2026 summarizes 41 publicly reported damage awards and settlements of at least \$2.5 million involving K-12 schools, colleges, and universities in 2025.

Understanding the current liability landscape is essential, even though not every claim reaches the high costs highlighted in this report. Examples below illustrate the pressures all of education — including United Educators (UE) members — face.

The report serves as a reminder for educational institutions to prioritize strategic risk management and partner with your broker and an insurance carrier to provide specialized risk management resources, expert claims resolution, and education-specific underwriting.

The summaries are provided to inform educational institutions of trends observable in publicly available data. We offer this report as a service to our members. The report in no way indicates UE's assessment of the value of any particular claim. While some losses included in this report reflect trends UE has seen among our members' claims, the topics included are not an indication of the scope of UE coverage, nor is the inclusion of a settlement or award in this report reflective of an opinion by UE or our membership of its reasonableness. Finally, 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 were not reported until 2025.

About the Large Losses

- Summaries are drawn solely from published, publicly reported accounts.
- **Most do not involve UE members, and some that do involve UE members do not involve UE claims.**
- Most public K-12 schools and public colleges and universities are subject to sunshine laws, and their settlements routinely appear in the public domain.
- Private or independent schools do not typically have the same public reporting requirements. As a result, those settlements are not included.
- Not all topics are subject to UE coverage, but the losses reflect claims trends across our membership.
- They were publicly reported between Jan. 1, 2025, and Dec. 22, 2025.

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Liability Landscape

Social inflation, defined as the increased cost of litigation above general economic inflation, has dramatically increased the cost of claims. The main factors driving **social inflation** (also referred to by some as legal system abuse), include increased advertising by attorneys soliciting plaintiffs, third-party litigation financing (TPLF), increased legislative risk, and mistrust of institutions.

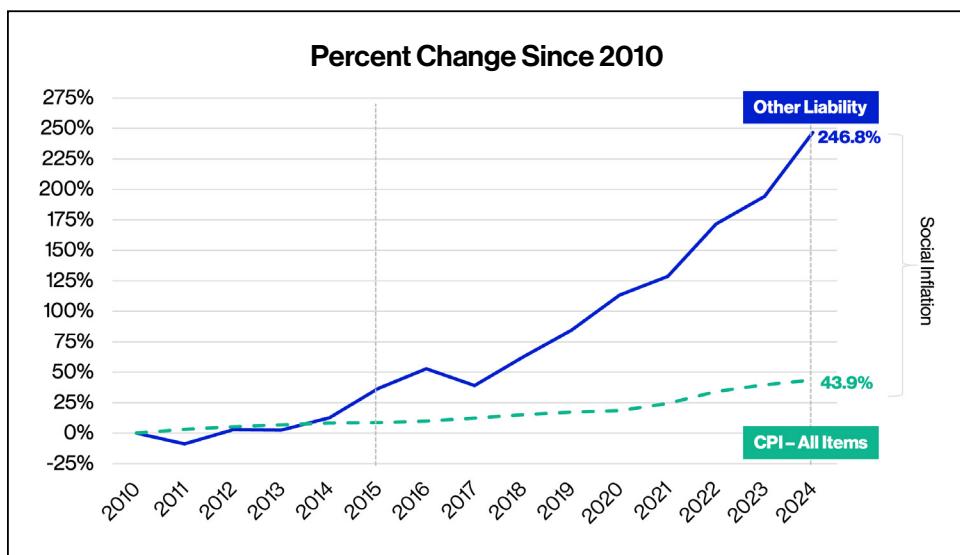
In terms of litigation advertising and solicitation of claimants, trial lawyers and aggregators increasingly spend large sums of money on advertising to recruit new clients for class action lawsuits. Wall Street and foreign investors are betting, through TPLF, on higher settlements to provide profitable returns. The American Tort Reform Association estimates that in 2024, more than **\$2.5 billion** was spent on more than 26.9 million ads for legal services or soliciting legal claims across the United States.

TPLF is an arrangement where a funder that is not party to a lawsuit agrees to provide funding to a plaintiff or law firm in exchange for an interest in the potential recovery in a lawsuit. Westfleet Advisors, a litigation finance advisory firm, **reports** the total assets under management for TPLF investments have grown to \$16.1 billion.

Findings from a 2025 Swiss Re study show that “juror sentiment has shifted decisively toward plaintiffs, and this shift is influencing verdicts in measurable ways.”

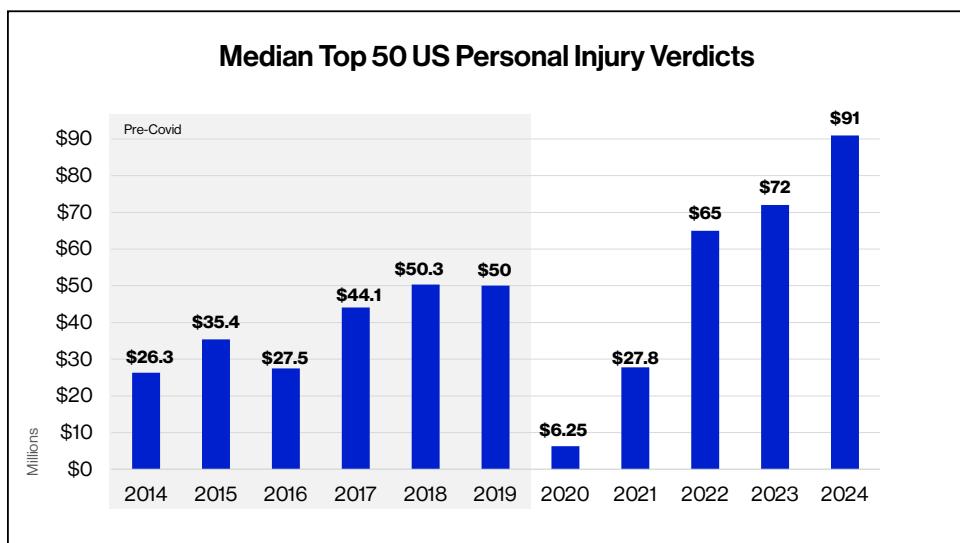
Insurance Losses vs. Consumer Price Index Inflation Percentage Change

Increased litigation, broader contract interpretations, plaintiff-friendly legal decisions, and escalating jury awards and settlements continue to drive rapidly increasing claims costs across the liability sector for education.



Median Top 50 U.S. Verdicts

Median top U.S. verdicts nearly tripled in the last 10 years. Court closures in 2020-21 held up the largest, most complex trials, but the impact of social inflation persists for the largest verdicts.



UE Insights

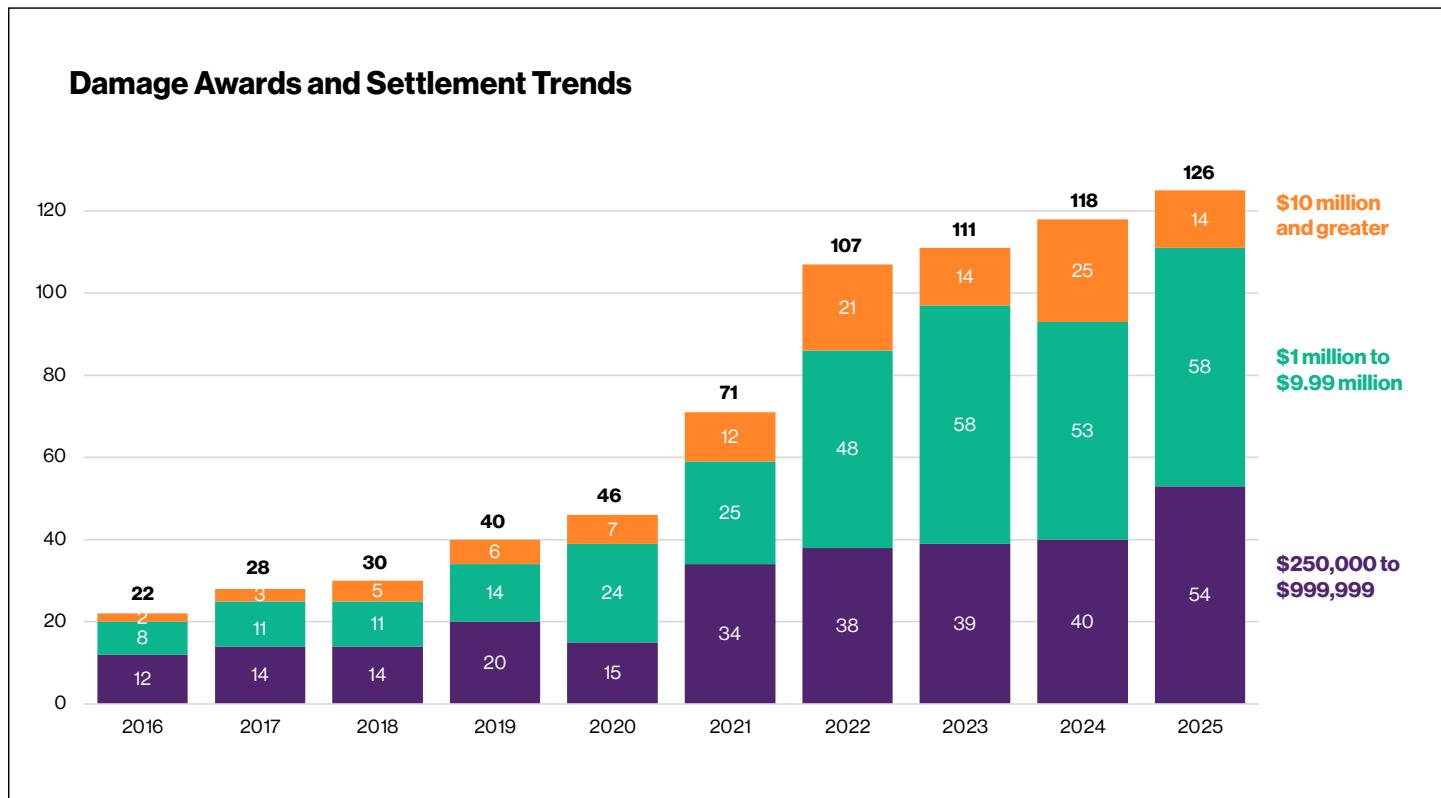
UE's K-12 and higher education members experience the types of losses described in this report. In fact, UE closed more claims of \$2.5 million or greater in 2025 than we have in company history, continuing that trend from 2024.

Defense costs are contributing significantly to increasing claims costs along with larger awards and settlements. From 2019 to 2024, the average cost nearly doubled for UE primary general liability (CGL) and educators legal liability (ELL) claims.

Both higher education institutions and K-12 schools continue to experience losses related to sexual misconduct, accounting for roughly 30% of all claims costs over the past few years. Other top causes of loss for UE claims include discrimination, Title IX, and breach of contract for ELL coverage and slips, trips, and falls; accidents causing injury or damage; and civil assault claims for general liability coverage.

Trends From 2016-25

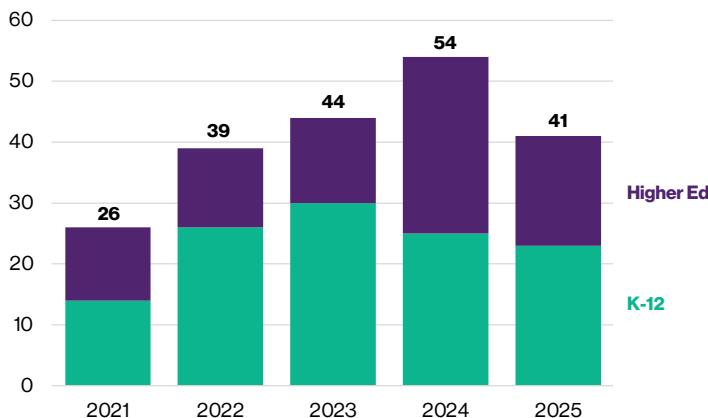
An analysis of the Large Loss Reports from 2016-25 shows trends holding for K-12 schools and higher education institutions. High costs reflect how social inflation impacts education claims, with high escalation of settlements and defense costs.



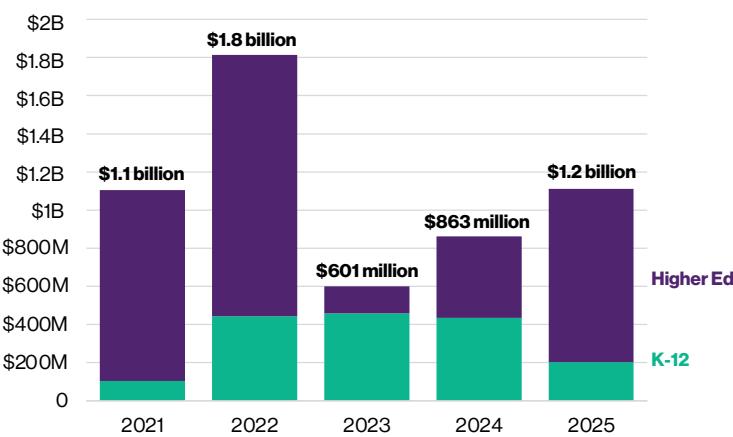
Large Losses Rising at K-12 and Higher Ed Schools

K-12 schools, colleges and universities are suffering an increasing number of publicly reported large losses of at least \$2.5 million, and those losses are becoming increasingly costly.

Number of Losses



Total Amount of Losses



* Higher ed and K-12 losses might not match the total because loss figures are rounded to the nearest million.

Source: 2022-26 Large Loss Reports, excluding ransomware payments reported in 2022.

Damage Awards and Settlement Trends

While there is some reported fluctuation year-over-year, the cost of claims continues to trend upward.

Sexual misconduct claims remain a significant portion of the publicly reported large losses, including the report's **two largest losses**. **Sixteen of the 23 K-12 large losses involved sexual misconduct**.

Many losses in this report came about after states enacted legislation to allow survivors of childhood sexual abuse to bring civil claims after the statute of limitations has passed. In fact, **17 of the 41** settlements or awards in this report involved sexual misconduct. Of those, **all but three** involved alleged misconduct occurring 10 or more years ago.

Mitigating Risks and Claims Inflation

Losses included in this report represent outliers, with unique facts and circumstances including jurisdictional differences that inflated costs. A key takeaway for education leaders is to continue to focus on risk mitigation.

Proactive claims management through careful defense counsel selection and thoughtful communication can help achieve fair and effective claims resolution while mitigating claims inflation.

Warning: This report contains references to graphic content related to harm of adults and minors.

Accidents and Crimes Not Resulting in Death

Poudre School District in Fort Collins, Colo., reached a **\$16.2 million** settlement in a lawsuit filed on behalf of multiple children assaulted by a former bus aide. Despite having a prior child abuse conviction, he worked with autistic and nonverbal students. He was sentenced in 2024 to more than 12 years in prison after admitting to physically abusing 11 students. In October 2024, parents of two of the children sued the district, saying it knew he had a prior child abuse conviction. Records show he was charged with knowing and reckless child abuse causing injury but pled guilty to a lesser charge of negligent child abuse without injury. The 2024 lawsuit alleges he lied about the conviction during the application process for the aide job at the Poudre School District, but that the district learned of it after he was fingerprinted.

A jury in Virginia awarded **\$10 million** to a former teacher who was shot by a 6-year-old student in Newport News, Va. The teacher sued an ex-administrator, accusing her of ignoring repeated warnings that the child had a gun. Reports indicate the verdict should be paid for by the **Virginia Risk Sharing Association (VRSA)**, an insurance pool made up of many public bodies statewide, including the Newport News School Board.

Seattle Public Schools was found liable by a jury for **\$8 million** in a case brought by a former middle school student who was punched in the face by a math teacher in 2018. The student suffered a brain injury, according to the lawsuit. About seven years prior to the incident, the Principal emailed the district's human resources and legal departments, stating the teacher was "unfit to be a teacher and it is only a matter of time, I believe, before something serious happens involving a student and/or possibly a parent. He is a predator and has serious anger management issues." In addition, witnesses said the teacher told students he would "kill them," kept a "blowtorch under his desk," and told stories of lighting homeless people and animals on fire.

Albuquerque Public Schools in Albuquerque, N.M., reached a **\$3.5 million** settlement with the family of a former high school student after the student was severely injured during a 2022 sword fight in a classroom. According to the lawsuit, the teacher brought two swords into class for a lesson on metal. The lesson ultimately led the teacher to encourage students to sword fight, which was caught on camera, the lawsuit states. The victim, then 16, suffered a deep cut in her hand, severing nerves. As part of the settlement, the teacher agreed to never teach again and never apply for a teaching license in the United States or work as a substitute.





Accidents and Crimes Resulting in Death

Michigan State University reached a **\$29.75 million** settlement with three surviving victims of the 2023 mass shooting on campus. One of the students was shot in the head and suffered a traumatic brain injury; his left side was paralyzed and his right eye and ear were damaged. Another student was shot in the chest, leading to a serious lung injury. A third was paralyzed from the chest down after being shot in the back.

Bayonne Board of Education in Bayonne, N.J., reached a **\$26 million** settlement with the family of two brothers who drowned in a public school pool. Attorneys for the family say the board did not properly staff the pool during an open swim session in 2022 and that the board misled police about it. The brothers, ages 19 and 16, were “clearly learning how to swim,” per witnesses, and drowned after slipping from a 4-foot shelf that was adjacent to a 13-foot-deep section. Footage the family’s attorneys obtained shows a lifeguard walking away, without urgency, after seeing the teens in distress. While the district’s policy required three lifeguards to be on duty and several staffers claimed there had been, video showed only two were, according to attorneys.

San Diego State University reached a **\$7.9 million** settlement with the family of a 19-year-old student who died in 2019 after falling from a bunk bed in his dorm room after a night of drinking at a fraternity event. The family filed a wrongful death lawsuit against several defendants, including the university, the fraternity, and the bed manufacturer. After the student’s death, several fraternities were suspended for violating university rules.

Antitrust

Johns Hopkins University and **Caltech** reached settlements of **\$18.5 million** and **\$16.75 million**, respectively, to resolve allegations they colluded on admissions decisions and financial aid. The settlements are part of a single class action lawsuit brought by five former students against more than a dozen schools. The lawsuit alleges universities violated antitrust law when they ignored a pledge to not weigh students’ ability to pay tuition when considering whether to admit them, a practice referred to as “need-blind” admission. The schools deny liability or wrongdoing.

COVID-19

Five colleges or universities will pay settlements ranging from **\$3.5 million** to **\$17 million** related to the disruption of classes in 2020 caused by the COVID pandemic. In the settlements, the universities (**University of Rochester**; **University of Washington**; **Carnegie Mellon University**; **University of Pittsburgh**; and **Penn State University**) were accused of overcharging students.

The **University of Colorado Anschutz** reached a **\$10 million** settlement with 18 plaintiffs — including staff and students — who were denied religious exemptions to the campus’s COVID-19 vaccination mandate.

St. Louis Public Schools must pay a total of **\$4 million** to 13 current and former employees who sued the district for disciplining them after they refused the COVID-19 vaccine. A federal judge awarded the amount after a jury ruled in favor of the employees, who largely had sought religious exemptions from the district’s vaccine mandate in 2021.



Cybersecurity

[University of Minnesota](#) reached a **\$5 million** settlement in a class action lawsuit filed after a 2023 data breach. Each eligible person who files a claim will receive an estimated \$30 payout, settlement documents state. The amount will depend on the number of people who file a claim. In addition, the university will cover the cost of dark web monitoring for two years.

Discrimination

[UCLA](#) reached a **\$6.45 million** settlement with three Jewish students and a medical school professor who alleged the university violated their civil rights and enabled antisemitic actions during a pro-Palestinian campus encampment hit with violence in 2024. As part of the settlement, the university agreed that it would not knowingly allow or make easier “the exclusion of Jewish students, faculty, and/or staff from ordinarily available portions of UCLA’s programs, activities, and/or campus areas.”

[California State University](#) system was found liable by a jury for **\$6 million** in a case brought by an associate dean who accused administrators of harassment. She said when she was a Cal State San Bernardino associate dean, she and other female employees faced “severe or pervasive” gender-based harassment from system officials. She said she observed the unequal treatment of female employees by university administrators, and that when she reported her concerns, they were not investigated. Instead, she said she was forced to resign after she spoke up.



Employment

Liberty University reached a **\$5.5 million** settlement with its former President, Jerry Falwell Jr., to resolve litigation after he resigned in 2020 following a scandal that drew national attention. Falwell resigned after he posted a photo of himself with his arm around his wife's assistant in which Falwell was holding a drink and their pants were unbuttoned, which led to the revelation of an alleged sex scandal involving Falwell, his wife, and another man. The settlement was announced in 2024, but details were not known until they were disclosed in a recently filed 2023-24 tax form. As part of the agreement, Falwell agreed to pay Liberty \$440,000 to settle "disputed expenses" between him and the university. Liberty declined to comment.

Fraud and Misrepresentation

Columbia University reached **\$9 million** settlement of a proposed class action lawsuit involving allegations that it misreported U.S. News & World Report data. Students first filed the lawsuit against Columbia's Board of Trustees in 2022, arguing misrepresentations in reported data artificially inflated Columbia's perceived prestige and tuition cost. In September 2022, the university said it misreported data about class size and the number of faculty with terminal degrees. The settlement agreement covers former undergraduate students who attended Columbia College, Columbia Engineering, or General Studies between 2016 and 2022. The university denies wrongdoing and previously adopted steps to improve the quality and accuracy of information available to prospective students.

Other Losses

Stone Academy, a private, for-profit nursing school, reached a **\$5 million** settlement with students after leaving them in limbo when it shuttered amid questions related to, among other things, faculty qualifications and exam passage rates. The settlement agreement provides students with a remedial program to complete their studies and allocates \$150,000 for exam prep.

Western Iowa Tech Community College reached a **\$2.5 million** settlement with 21 former students who were a part of its J-1 Visa Program. The students accused the community college and businesses involved in the program of misleading them and having them work at low-paying businesses. Western Iowa Tech denied allegations against it and said it entered into the settlement — and two prior settlements involving the program — because it was less expensive to settle than it would have been to go to trial.

Retaliation

Metro Nashville Public Schools reached a reported **\$6.5 million** settlement with five former administrators who contended the Superintendent retaliated against them by pushing them out of their jobs after she took office. Some of the plaintiffs recommended the dismissal of the Superintendent's brother — a basketball coach — after a physical fight with a parent. Another said she was targeted because her cousin was suing the school system.



Sexual Misconduct

Columbia University and New York-Presbyterian

Hospital will pay **\$750 million** combined to hundreds of people who were sexually abused by former doctor Robert Hadden. The latest settlement has led to over \$1 billion in total legal payouts connected to Hadden, who worked at Columbia University Irving Medical Center and New York-Presbyterian for two decades. Hadden initially was arrested in 2012 on sexual assault charges, but he was allowed to continue practicing at Columbia for weeks, per ProPublica. By 2016, 19 patients had accused him of abuse; he agreed to a plea deal in which he avoided prison time but gave up his medical license and pleaded guilty to low-level felonies and a misdemeanor. In 2020, Hadden was indicted by a grand jury — he had induced patients to cross state lines to his office, where he sexually assaulted them. He was convicted in 2023 on federal charges and received 20 years in prison. The settlements come from 576 legal cases against Columbia, the hospital and others over Hadden's abuse, per the plaintiffs' lawyer. In November 2023, Columbia issued a letter to the victims that included promises to conduct an investigation of the university's handling of complaints and a \$100 million settlement fund for victims' compensation.

Note: As public sources did not delineate between university and hospital payments on the amounts paid by each defendant, UE is listing the full settlement amount.



Mountain View School District in El Monte, Calif., was found liable by a jury for **\$36.2 million** in a case involving the alleged sexual molestation of six elementary students. The jury also found an ex-teacher, who is in prison for committing lewd acts on students, liable for about \$12 million. An attorney for the plaintiffs said the district ignored countless warnings about the teacher. According to a trial brief, all four principals who oversaw the ex-teacher's time at Miramonte Elementary knew he had violated school policies and inappropriately touched students, yet he remained in the classroom. He was given written warnings in 2001, 2005, and 2010 but the associated incidents were not reported to law enforcement, according to the brief. The District's Superintendent said the district is saddened by the harm caused to their students and has taken steps to help prevent abuse from going undetected or not reported.

Chicago Public Schools reached a **\$17.5 million** settlement with a former student who was sexually assaulted by a former dean. In 2025, that dean was convicted of criminal sexual assault and sentenced to 22 years in prison. Prosecutors said the dean and the then-15-year-old student began messaging on Snapchat in 2013 and had sex over the span of about two years.

California School for the Deaf in Fremont, Calif., reached a **\$14 million** settlement with a former student who allegedly suffered sexual abuse by a dorm attendant, beginning in 2009 when the victim was 10 years old. The victim reported the abuse in 2018. According to the victim's attorneys, although the state-financed boarding school was aware of red flags, it issued restrictions on the employee, such as limiting his access to student housing after hours, instead of following a zero-tolerance policy and removing him.

Palos Verdes Peninsula Unified School District in Palos Verdes Estates, Calif., was found liable for **\$13.6 million** by a jury that concluded it failed to prevent a high school teacher's sexual abuse of five students in the 1980s. The jury determined district administrators were negligent in letting the longtime high school English teacher/baseball coach groom and sexually abuse teenagers. In a lawsuit, the former students said he cultivated relationships of trust and mentoring with them when they were high school students, and that he sexually assaulted them on a five-week European tour he chaperoned annually after graduation.



Victor Valley Union High School District in Victorville, Calif., reached a **\$12.5 million** settlement with eight people over child sexual abuse committed by a junior high school counselor decades ago. In 2005, the counselor was sentenced to 102 years in prison. He was convicted of molesting 10 underage victims while working at the school and while working in the foster care system and as a staff member at a probation home. Eight of those victims joined in the lawsuit. The junior high school became a preparatory school before being abandoned in 2014 and demolished in 2020.

Clark County School District in Las Vegas reached a **\$9.6 million** settlement with a family whose children were sexually abused by a bus driver in 2015. The driver was later ordered to serve 35 years in prison after being accused of sexually assaulting children in the back of his bus. He pleaded guilty to sexual assault with a minor under 16 and lewdness with a child under 14. Parents sued in 2024, alleging the district knew or should have known about the risk their children faced. Their children were 4 and 5 when the abuse began; the settlement was reached nearly 10 years later. Police said the driver was recorded on a surveillance camera sexually abusing children in the back of the bus before taking them home. According to a complaint, parents alerted the school and bus transportation facility that their children were arriving late and the district never reviewed surveillance tapes to determine what caused the delays.

Edison Township Board of Education in Edison, N.J., settled five lawsuits, totaling **\$8.9 million**, that alleged sexual abuse of students by a former high school teacher in the 1980s. The latest settlements bring the overall amount paid to victims to \$14.15 million. The lawsuits involve former students who said their former woodshop teacher

and weightlifting coach abused them between 1979 and 1985. The former teacher pleaded guilty in 1986 to two counts of aggravated criminal sexual contact and received probation, according to court records. He is now deceased.

Visalia Unified School District in Visalia, Calif., reached an **\$8 million** settlement with a former high school student who alleged a staff member molested her during the 2022-23 school year. The plaintiff said she was 15 when she was groomed and sexually assaulted. A former campus supervisor was arrested in 2023 and charged with 11 felony counts of sex-related crimes. In a lawsuit, the former student accused the district of negligent hiring, lack of supervision of an unfit employee, and failure to report suspected child abuse.

Montecito Union School in Santa Barbara, Calif., reached a **\$7.5 million** settlement with two brothers who allegedly were abused by a former Principal in the 1970s. The lawsuit claimed the former Principal sexually assaulted the brothers between 1972 and 1978 and that the school staff knew of the abuse and failed to protect the children. The school's Board of Trustees announced the agreement includes no admission of liability.

Boise School District in Boise, Idaho, paid **\$7 million** to settle seven lawsuits alleging a former special education assistant sexually abused students at two elementary schools in recent years. Parents alleged the assistant photographed their children in school bathrooms or sensory rooms, and they accused district administrators of negligence in failing to properly investigate complaints. The assistant died by suicide in early 2025 as police officers attempted to arrest him on child sexual abuse charges.

San Ramon Valley Unified School District in Danville, Calif., reached a nearly **\$6 million** settlement involving a former student who accused a high school teacher of sexual abuse. After hearing reports in 2012 that the teacher sexually abused students, the district reportedly let him resign and promised not to say anything unfavorable about him. According to the lawsuit, in the 2009-10 school year the teacher was seen hugging female students, invited them into his office alone, had them sit on his lap in class, and sometimes made sexual comments to them. The district denied any admission of wrongdoing and liability.

Twin Rivers Unified School District in McClellan Park, Calif., reached a **\$6 million** settlement brought by the alleged victim of a former teacher who was convicted of several counts of child sexual abuse. The case claimed that during the 2014-15 school year, the teacher used his authority as head of a school's audio-visual club to isolate the sixth-grade victim in a locked, windowless, soundproof room where the abuse occurred. He allegedly photographed the abuse. The lawsuit alleged the district allowed the teacher's misconduct to go unchecked; an attorney alleged the school's administration ignored prior complaints that the teacher spent time in his classroom alone with female students.

The Board of Trustees for **Carpinteria Unified School District** in Carpinteria, Calif., reached a total of **\$5.75 million** in settlements in four lawsuits involving former students who said a Principal sexually abused them in the 1970s and 1980s. The Principal was convicted in 1986 on three counts of lewd acts with children under the age of 14; he served 12 years in prison and died in 2010. In 2020, Assembly Bill 218 took effect, letting victims of childhood sexual abuse seek damages until they turned 40, or within five years of becoming aware of trauma sustained from the abuse.

Homewood-Flossmoor High School District 233 in Flossmoor, Ill., reached a **\$3.5 million** settlement with a former student who said school officials did not protect her from an alleged sexual assault at school. As a 17-year-old high school junior, she said a male student raped her in 2022 after harassing her and making sexual advances for weeks. The district said the settlement is not an admission of wrongdoing.

Delbarton School in Morristown, N.J., and its connected monastery, **St. Mary's Abbey**, were found liable by a jury for **\$3.25 million** in a case involving the alleged sexual assault of a 15-year-old student a half-century ago by a monk at the school. The jury agreed unanimously that the former student was assaulted and should receive \$5 million in damages. The jury found the Rev. Richard Lott, who remains a priest but is no longer a monk at Delbarton, was liable for 35% of the compensatory damages. In the case, the former student accused the Benedictine order of enabling abuse, claiming Lott committed a sexual act on him on the grounds of Delbarton in 1975. More than 30 people have alleged sexual abuse against the school's monks and have filed their own lawsuits or joined existing cases, according to a lawyer who represented some of the accusers.

Watertown School District in Watertown, N.Y., reached a **\$2.5 million** settlement with a woman who said a teacher sexually assaulted her in the 1960s. She claimed a junior high teacher sexually abused her for about three years, beginning in 1966, when she was about 15.

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Appendix:

Higher Education Losses at a Glance

Liability Topic	School Name	Amount	Page
Accidents and Crimes Resulting in Death	Michigan State University	\$29.75 million	7
Accidents and Crimes Resulting in Death	San Diego State University	\$7.9 million	7
Antitrust	Caltech and Johns Hopkins University	\$16.75 million to \$18.5 million	7
COVID-19	University of Rochester, University of Washington, Carnegie Mellon University, University of Pittsburgh, and Penn State University	\$3.5 million to \$17 million	7
COVID-19	University of Colorado Anschutz	\$10 million	7
Cybersecurity	University of Minnesota	\$5 million	8
Discrimination	UCLA	\$6.45 million	8
Discrimination	California State University system	\$6 million	8
Employment	Liberty University	\$5.5 million	9
Fraud and Misrepresentation	Columbia University	\$9 million	9
Other Losses	Stone Academy	\$5 million	9
Other Losses	Western Iowa Tech Community College	\$2.5 million	9
Sexual Misconduct	Columbia University and New York-Presbyterian Hospital	\$750 million	10

Appendix:

K-12 Losses at a Glance

Liability Topic	School Name	Amount	Page
Accidents and Crimes Not Resulting in Death	Poudre School District	\$16.2 million	6
Accidents and Crimes Not Resulting in Death	Virginia Risk Sharing Association (VRSA)	\$10 million	6
Accidents and Crimes Not Resulting in Death	Seattle Public Schools	\$8 million	6
Accidents and Crimes Not Resulting in Death	Albuquerque Public Schools	\$3.5 million	6
Accidents and Crimes Resulting in Death	Bayonne Board of Education	\$26 million	7
COVID-19	St. Louis Public Schools	\$4 million	7
Retaliation	Metro Nashville Public Schools	\$6.5 million	9
Sexual Misconduct	Mountain View School District	\$36.2 million	10
Sexual Misconduct	Chicago Public Schools	\$17.5 million	10
Sexual Misconduct	California School for the Deaf	\$14 million	10
Sexual Misconduct	Palos Verdes Peninsula Unified School District	\$13.6 million	10
Sexual Misconduct	Victor Valley Union High School District	\$12.5 million	11
Sexual Misconduct	Clark County School District	\$9.6 million	11
Sexual Misconduct	Edison Township Board of Education	\$8.9 million	11
Sexual Misconduct	Visalia Unified School District	\$8 million	11
Sexual Misconduct	Montecito Union School	\$7.5 million	11
Sexual Misconduct	Boise School District	\$7 million	11
Sexual Misconduct	San Ramon Valley Unified School District	\$6 million	12
Sexual Misconduct	Twin Rivers Unified School District	\$6 million	12
Sexual Misconduct	Carpinteria Unified School District	\$5.75 million	12
Sexual Misconduct	Homewood-Flossmoor High School District 233	\$3.5 million	12
Sexual Misconduct	Delbarton School and St. Mary's Abbey	\$3.25 million	12
Sexual Misconduct	Watertown School District	\$2.5 million	12

Risk Management Resources

UE member institutions can refer to our extensive library of education-specific resources to bolster campus risk management efforts. Our checklists, articles, reports, tabletop exercises, webinars, podcast episodes, and free online training courses cover a range of topics to help members identify, prevent, and mitigate potential risks. Our team of risk consultants is also available to answer queries, suggest resources, or offer personalized risk management guidance. UE members may email risk@ue.org for assistance.

Rising Cost of Claims

Publicly reported claims data, together with UE's own claims experience, makes clear that defense and settlement costs are steadily rising for K-12 schools, colleges, and universities. Social inflation — the increase in insurer costs above general economic inflation — is a significant driver of this trend, making claims more difficult to resolve at reasonable amounts and increasing overall costs.

Several forces contribute to this environment, including growing institutional mistrust, an increasingly complex litigation landscape, and heightened legislative risk. Together, these pressures are reshaping the liability environment and demanding more vigilant, strategic risk management from educational institutions.

View these resources to learn more:

- [Market Insights \[UE Member/Broker exclusive\]](#)
- [Steps to Mitigate Social Inflation](#)
- [The Rising Cost of Claims: By the Numbers](#)
- [Social Inflation Explainer \[Video\]](#)



To learn more, please visit www.ue.org or call **(301) 907-4908**.

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