United Educators (UE), like other insurance companies, has been affected by issues of social inflation and other societal factors that are drastically increasing the cost of claims. Across the nation, the average personal injury award in 2018 was double that of 2011; the median award was 64% higher. The graphics below show how these trends are impacting education claims.

### Sexual Misconduct
Excluding employment-related harassment and high-profile claims related to mass serial abusers, UE saw sexual misconduct claims:

- **Grow 3x faster** than all other claims types over the last 15 years
- **Comprise nearly 20%** of all claims costs in the latest year

### Increased Defense Costs
Portion of claims costs attributable to legal defense

- **CGL**
  - 2011: 43%
  - 2021: 53%
- **ELL**
  - 2011: 56%
  - 2021: 62%

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