

# Five Reasons to Choose UE

*United Educators (UE) is education's answer to the distinct risks and opportunities institutions face. With about 1,600 member K-12 schools, colleges, and universities, UE is committed to providing the liability coverage and tools needed to confidently operate campuses while managing education-specific risks.*



## Comprehensive Coverage

- Our policies are appropriate for all types of institutions ranging from large, multi-campus universities to small, independent K-12 schools.
- We remain committed to providing coverage for risks that other insurance carriers limit or avoid, such as traumatic brain injury and sexual misconduct.



## Thoughtful Claims Management

- We understand that providing a thoughtful, compassionate response balanced with a rational approach to legal matters leads to a better result for all involved.
- Our staff of claims professionals, together with select outside defense counsel, provide the individual attention each claim deserves.
- Our supplemental crisis response program, ProResponse®, helps you manage media relations, trauma and grief counseling, sexual misconduct investigation, and threat assessment consultation services in the event of crisis.



## Financial Strength

- UE has maintained an AM Best rating of "A" (excellent) every year since 1998. Members renew with us year after year, resulting in a 97.3% 10-year average premium retention rate.



## Ownership

- Eligible policyholders are UE members.
- Qualified members have a subscriber savings account (SSA) representing an ownership interest in UE.
- Our board members are respected leaders elected from UE's member institutions and their boards.



## Risk Management

- Our education-specific risk management resources, such as online courses, claims studies, and webinars, are included with eligible policies.
- Risk management professionals are available to speak about specific risk mitigation on campus, at no charge.

For more information, contact your territory manager, visit [www.ue.org](http://www.ue.org), or call (301) 907-4908.