

Milestones for United Educators



1987

In response to the liability insurance crisis, 59 educational institutions join together and form United Educators (UE) as a risk retention group under the federal Liability Risk Retention Act of 1986. UE offers educators legal liability (ELL) and general liability excess (GLX) coverage. By year's end, 100 policies are in force.

1991

UE receives 1,000th claim.

1995

UE welcomes 1,000th member.
Introduces Cool Head, Warm Heart claims philosophy.

1998

Janice Abraham succeeds founding UE President Burton Sonnenstein.
UE was rated A (Excellent) by AM Best and has been every year since.

2002

U.S. Supreme Court rules for UE member Gonzaga University; there is no private right of action in Family Educational Rights and Privacy Act (FERPA).

2005

UE introduces Risk Management Premium Credit (RMPC) program.

2008

UE is ranked a top Risk Retention Group by *Captive Review*.
Crisis Communications — later known as ProResponse® benefit — is added.

1994

UE issues 5,000th policy.

1996

UE receives 5,000th claim.

2001

UE becomes a reciprocal insurance company operated under the supervision of a Subscribers' Advisory Board. Policyholders acquire an ownership interest in UE and can become eligible for allocations of a portion of UE's net income through subscriber savings accounts.

2007

UE mobilizes to lead the education community providing risk management guidance related to school shootings following the tragedy at Virginia Tech.

2010

UE offers our first online risk management course.
UE member University of California, Hastings College of the Law wins First and Fourth Amendment rights case in the Supreme Court.

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2011

UE issues first dividend distribution to members.

2013

Supreme Court sides with UE member Ball State, finding a more limited definition of "supervisor" under Title VII. The definition is limited to an employee who is empowered to take tangible employment actions against the victim of harassment.

2017

UE finishes repaying our sponsors.

2018

UE launches an innovative internships and professional services liability (IPL) policy with broad coverage for most student internships and experiential learning programs.

UE enhances our liability insurance coverage for public K-12 schools.

2019

1 million UE risk management courses completed.

2020

Telemedicine coverage launches.

UE establishes Inclusion, Diversity, and Equity Alliance, which infuses awareness, sensitivity, and belonging in UE's culture.

2021

Investment portfolio tops \$1 billion.

UE revamps website, providing 24/7 access to policy and claims information and risk management resource library.

2022

UE celebrates 35th anniversary.

UE member Houston Community College System wins a First Amendment case before the Supreme Court.

2023

Richard "Rick" Mills succeeds Janice Abraham as UE President and CEO.

UE receives 80,000th claim.

2024

UE is named to the list of Ward's 50[®] top-performing insurance companies.

2025

3.5 million UE risk management courses completed.

UE issues 95,000th policy.

UE receives 85,000th claim.

UE defends member Cornell University at the U.S. Supreme Court in an ERISA fiduciary duty case.

UE is named to the list of Ward's 50[®] top-performing insurance companies.