

# Five Reasons to Choose UE

*A trusted partner is more important than ever as education liability risks are increasing in severity, complexity, and cost.*

*United Educators (UE) provides deep education expertise, practical risk management support, and individualized underwriting for educational institutions of all types and sizes.*

For more information, contact your broker or visit [ue.org/discover-ue](https://ue.org/discover-ue).



## Proactive Risk Management

**Helping institutions anticipate exposure and benefit from practical tools to mitigate risks.**

- Premium credit (up to 6%) for completing eligible mitigation activities
- Claims-data-informed risk reports
- Scenario-based tools and on-demand training
- Responsive and personalized risk support at no additional cost



## Deep Education Expertise

**Underwriting to reflect the realities of education liability and complex exposures such as:**

- Sexual misconduct
- Traumatic brain injury
- Employment-related claims
- Local litigation environment and institutional risk profile



## Reliable Risk Transfer Solutions

**Providing educational institutions with stable capacity in a volatile liability market.**

- Up to \$35 million in coverage limits (subject to underwriting approval)
- AM Best "A" (Excellent) rating since 1998
- Ward's 50® top-performing insurer



## Trusted Claims Experience

**Bringing empathy, efficiency, and demonstrated expertise in education-related claims.**

- ProResponse®, a supplemental crisis response program
- Early case evaluation and disciplined budgeting
- Data-informed litigation strategy
- Trial-experienced defense counsel



## Mission-Driven Partnership

**Governed by the institutions we insure. Our structure, where qualified members hold a capital investment in the company, supports:**

- Sustained investment in risk management
- Disciplined underwriting across insurance cycles
- Reliable, data-informed claims response
- Pricing aligned with long-term protection