

# **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.

## 1990

1988

Congress passes

Congress passes Americans with Disabilities Act.

Civil Rights Restoration Act.

### 1991

UE receives 1,000<sup>th</sup> claim. Civil Rights Act of 1991 provides for jury trials under Title VII.

### 1993

Congress enacts Family and Medical Leave Act.

### 1994

UE issues 5,000th policy.

### 1995

UE welcomes 1,000th member.

Introduces Cool Head, Warm Heart claims philosophy.

### 1996

UE receives 5,000th claim.

### 1998

Janice Abraham succeeds founding UE President Burton Sonnenstein.

UE was rated A (Excellent) by AM Best and has been every year since.

#### 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.

UE's premium retention rate reaches 98%.

### 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

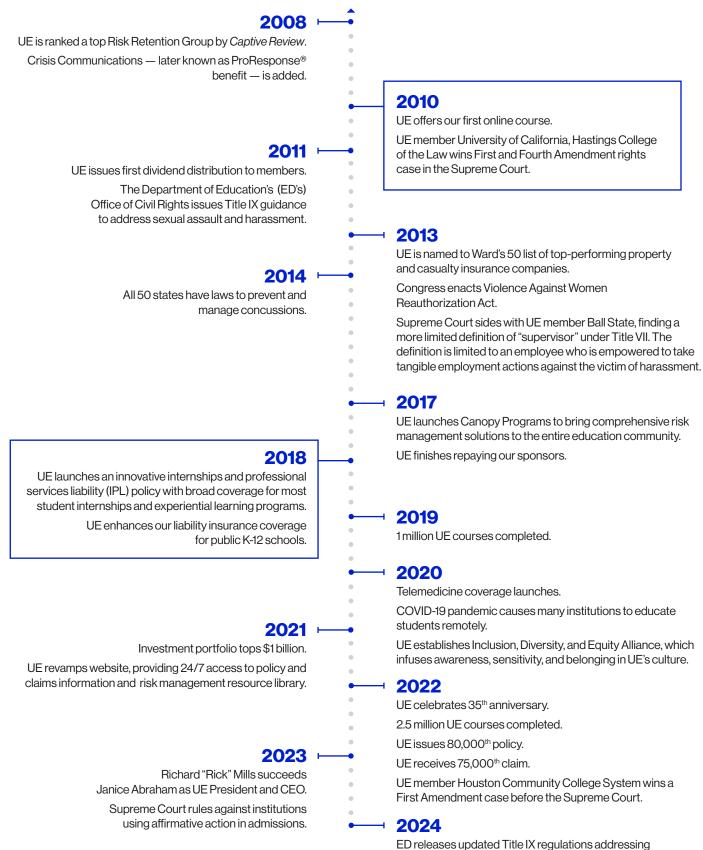
UE introduces Risk Management Premium Credit (RMPC) program.

### 2007

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



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sex-based discrimination and harassment, including pregnancy protections.

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