

Reason & Risk

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Sober Approaches to Alcohol Use

By Janet Willen

Students and alcohol are often a dangerous mix. Each year, administrators at schools and higher education institutions see the effects of alcohol play out in students' academic difficulties, health problems, motor vehicle accidents, date rape and other violence, and even death.

Research studies substantiate the anecdotal evidence. Nearly 600,000 students ages 18 to 24 are unintentionally injured under the influence of alcohol every year and almost 700,000 are assaulted by another student who has been drinking, according to the National Institute on Alcohol Abuse and Alcoholism. A quarter of college students report adverse academic consequences, such as missing class, falling behind, and receiving poor grades. More than 80 percent of college students tell researchers that they drink, and in one study more than 40 percent said they had more than five drinks in the prior two weeks. And with 75 percent of 12th graders and 66 percent of 10th graders reporting that they drink, there is no doubt that alcohol abuse is a rampant and persistent problem.

continued on page 3

Sober Approaches to Alcohol	1	Chancellor Award	9
Letter from the President	2	How Does My Institution Stack Up?	10
From the Editor	2	Calendar of Events	11
Preventable Claims	6	Janice Abraham Chairs PCI	11
Member Spotlight	8	Inside 2 Wisconsin	12

Letter from the President

Dear Owners of United Educators:

Budgets are tight. There seems to be an endless caravan of insurance companies offering policies with varying degrees of protection at wildly different prices. That leads to a legitimate question, Why UE? What value does UE bring to the table? Why do 98 percent of UE's members stay with us year in and year out?

Over the next year I will share with you, through claims stories and risk management adventures, the answers to those questions. Individually you tell me how UE has gotten you out of a jam or stayed with you on a tough issue. These are your personal answers to the questions, and I want to share some of these experiences with all of UE.

The short answer is that UE is there for you. Some members find that of particular value during a catastrophic event. Purchasing an insurance policy is an abstract concept for most of us; no one ever really believes that bad things will happen at his or her campus. But claims are not abstract to those who have suffered through the tragedy of an event and the lengthy, arduous, legal resolution that can involve years of e-discovery, depositions, arguments, bad PR, and trials.

UE has always believed that claims handling requires a “Cool Head and Warm Heart”—professionalism and sensitivity—but that can prove challenging under the glare of TV lights. It can prove especially challenging when your school becomes a household name because the public hears it around the clock on CNN, ESPN, or another cable outlet. Members sometimes need special expertise to help their community—or even the nation—understand and process information when bad things happen. That's where UE helps.

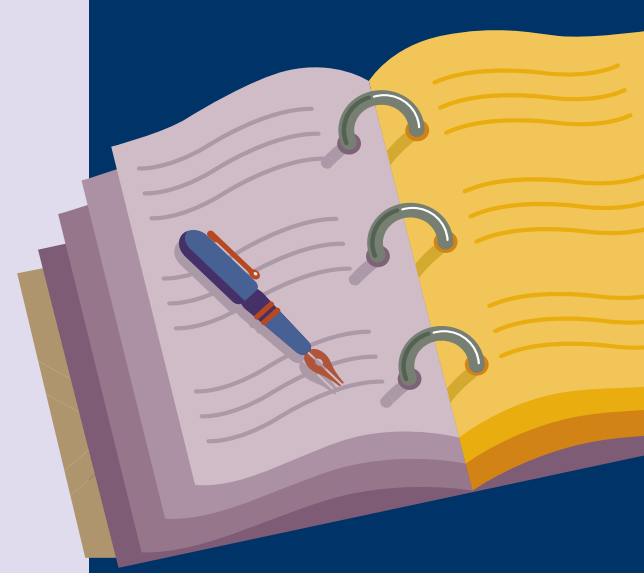
UE has assembled a team of communications experts both within the company and through our Crisis Communications Coverage to call upon when tragedy strikes and the press is on the scene. These experts are there—virtually or physically—almost immediately. UE members have used our Crisis Communications Coverage for help on incidents as varied as an on-campus robbery at gunpoint, a star athlete's death during a campus pick-up game, a student's infection with a rare disease while traveling overseas, a student's airing of bullying allegations through the national press, and an outside group's challenge to a board of trustees' decisions. One member told us that the guidance he received was “terrific” in helping his school prepare for a worst-case scenario.

Bottom line: Serious claims do happen. Since 2006, 30 percent of our members have had claims where UE paid; in many cases members had more than one claim. These members learned that facing these claims without knowledgeable and specialized guidance is dangerous. UE brings unparalleled experience and outside experts to the scene.

Why UE? I'll continue the answers in future issues. In the meantime, let me know your answer. I always want to hear from you at jabraham@ue.org or (301) 215-8462.



Janice M. Abraham



From the Editor

As 2009 comes to a close, United Educators renews its commitment to helping you manage your risks to prevent claims. This issue of *Reason & Risk* offers advice about some of the most common campus risks. Alcohol abuse contributes to hundreds of thousands of assaults and injuries on campuses every year. Our cover story, “Sober Approaches to Alcohol Use,” highlights some of the practical steps UE members are taking—and successes they're having—in curbing students' drinking. See the sidebars for tips on reducing alcohol use and for important information on a discount to UE members for an online alcohol-prevention program.

In her Letter from the President, Janice Abraham describes how UE assists members when they confront a catastrophic event. Her letter illustrates how UE is there for members when they need us most.

Contracts can provide educational institutions with great protection against liability, but some members recently found that they didn't have the protection they thought they had for off-site events. The Preventable Claims column offers helpful advice.

Read the Member Spotlight to learn how one member prepares for campus emergencies. And meet two new staff members in Inside 2 Wisconsin.

We hope that you enjoy this issue of *Reason & Risk*. Please let us know your thoughts on any of our articles and send us suggestions for topics you would like us to address. Write to the editor, Janet Willen, at jwillen@ue.org. We look forward to hearing from you.

continued from page 1

In spite of the hurdles to controlling students' drinking, some UE member institutions are making headway. They consider education about alcohol abuse part of their mission. "Ultimately, it's my goal for students to be successful here," says Kim Dude, director of the Wellness Resource Center at the University of Missouri-Columbia, "and alcohol can interfere with that on many levels—academic, financial, legal, safety, social, and health."

Aim for Variety

Approaches vary with institutions. The alcohol prevention program at the University of Missouri has four interventions that overlap and complement one another, Dude says.

- The traditional responsible decision-making program begins at orientation and educates students about alcohol's health, legal, and safety consequences. Dude and other educators, including peer educators, do as many as 200 outreach programs a year.
- Harm reduction initiatives provide ways to protect students who drink, such as designated-driver programs. The student-run Sober Chauffeur program called STRIPES, for example, has given about 75,000 free rides over the past six years.
- Social norming—the theory that people operate on their perception of how others behave—permeates their programs, Dude says. "We have a lot of data on the things students do, and we feed it back to them," she says. For example, more than 80 percent of students become less interested in a person who drinks to intoxication. "It's pretty persuasive in getting people to drink in moderation if they see they're turning people off," she says.
- Environmental management, or access to alcohol, is an "it-takes-a-village" approach. Every month a coalition from the campus and the neighborhood meets to discuss issues that range from fan behavior at football games to law enforcement. The coalition includes campus police, city police, liquor control, residential life, bar owners, Greek life, and the university's athletic and business departments. The coalition lobbied for three years to get the city council to pass a nuisance abatement ordinance to control off-campus parties.

The methodologies for these interventions are varied and include presentations in classrooms, Greek houses, and other venues; online programs like E-chug and Alcohol 101 Plus; and signs and posters. "I don't pretend any one of our programs is a silver bullet," Dude says, "but the different things offer 'aha' moments, and the accumulation may bring the students to the realization that they need to make smart choices about alcohol."

Correct Misperceptions

Social norming and online programs are mainstays of alcohol prevention at other UE member schools as well. At Siena College, in Loudonville, N.Y., for example, the social norms campaign is designed to reinforce the "positive healthy behavior that the majority of our students engage in," says Shannon O'Neill, director of the college's Sr. Thea Bowman Center for Women.

The school uses Survey Monkey software to question students and then finds creative ways to tell them about their positive behavior and the frequency and quantity of their drinking behavior. Siena has reported, for example, that the majority of students have never gone to class hung over and that 98 percent of students say they would intervene through actions or words to prevent sexual assault. Findings like these show up in poster campaigns, scrolling screen savers on campus computers, pens, and even Frisbees. "We look at where there's a misperception between what students are reporting and what they think other students are doing. Then, we feed the data back to them to close the misperception gap," O'Neill says.

Students and faculty are sometimes dubious when the facts conflict with their perceptions. The instructor and students in one research class were so incredulous that they conducted a pen-and-paper survey simultaneously with Survey Monkey to compare the results. "The results were the same online and on paper," says Jeanne Obermayer, assistant vice president for student affairs. That provided some credence to their findings, she says, but it is an ongoing challenge to discredit the misperceptions.

By maintaining a conversation with dubious students and faculty and enlisting support among faculty members, they have had some luck. They have also educated faculty members in ways to avoid perpetuating myths. For example, if students look drowsy in a morning class, they caution faculty against making comments like, "Wow! Where was the party last night?" Their three years' worth of data shows that they have reduced the misperception gap and have had a subsequent reduction in frequency, quantity, and negative consequences of alcohol.



Tips for Reducing Students' Alcohol Use

One size does not fit all when educational institutions try to reach problem drinkers, occasional drinkers, and likely drinkers. Success is most likely with many and varied approaches that incorporate prevention, early detection, and intervention. Following are some suggestions:

- Notify first-year high school and higher education students and their parents of your alcohol policy before students come to the school or campus. Include information on the consequences of alcohol abuse. Some studies show parental involvement, even on the college and university level, reduces students' alcohol use.
- Develop social norms marketing campaigns to dispel misperceptions. Post the facts widely. The more students exposed to the messages, the greater the effect on consumption, according to the National Institute on Alcohol Abuse and Alcoholism.
- Communicate campus alcohol policies clearly and often and enforce the policies. Institutions that fail to follow their own policies consistently are at risk if there should be a claim.
- Engage campus and community coalitions so you look at the problem comprehensively and strategically. Include students in the groups.
- Make it easy for students to get the help they need without feeling stigmatized. Ensure that your counseling service is welcoming, and consider starting an Alcoholics Anonymous group on campus and providing links to services like Screening for Mental Health, an online program in which students can assess the way they use alcohol.
- Sponsor alcohol-free events routinely and ensure ample substance-free venues in which students can gather.
- Offer alcohol-free residence halls.

The online program AlcoholEdu is also part of Siena College's alcohol prevention effort. Since 2002, the college has required all first-year students to complete the program. "We can easily deliver the program to first-year students and assess the outcome because it is built into it," says Obermayer.

Use the Web

Those characteristics—population-wide delivery and measurability—were the goals Brandon Busteed set for the program when he established Outside The Classroom in 2000, the Massachusetts-based company that designed AlcoholEdu. (See "Member Discount for AlcoholEdu.")

Busteed confronted the problem of campus alcohol use as a first-year student at Duke University in 1995, when the administration asked him to help design events for other incoming students. "I was frustrated by the fact that we couldn't get anyone to socialize if alcohol wasn't a component," he said. The more he became involved in the issue in ensuing years, the more he realized that the solution to college drinking had to be multifaceted—"not just getting students to come to alcohol-free events or providing intervention to problem drinkers," he says.

Outside the Classroom developed AlcoholEdu to educate students about alcohol use and provide educational institutions with tools to further educate students.

The online program has divergent pathways for male and female students and routes that vary with students' answers to questions on their drinking patterns, attitudes, and beliefs. Someone who abstains from drinking for religious reasons will follow different scenarios than someone who abstains because he or she is in recovery, for example, and it will take light drinkers one way and heavier drinkers another.

The program also assesses students' readiness to change and responds with appropriate strategies and techniques. "If you had a student who said, 'I don't care what you tell me. I drink, and it's not a big problem,' the response would be different than for a student who said, 'Yeah, I drink, but I'd like to keep myself out of trouble,'" Busteed says.

AlcoholEdu for College is in its ninth edition. Outside The Classroom began a similar program, AlcoholEdu for High School, four years ago. "Ninth grade and freshman year in higher education are key decision points for students on when they'll drink and how they'll drink," says Busteed. However, there are differences in nuance and presentation because high school students are developmentally different from college students and are all under age.

The programs have two parts. The first includes a pretest, program content, and a posttest. Students complete the second part, a follow-up, approximately 45 days later.

Students at Westminster School in Simsbury, Conn., complete part one of AlcoholEdu for High School during the summer and part two in the fall. "All students are required to successfully complete the program, retaking sections if they do not achieve an 80 percent passing grade," says Charles E. Griffith III, dean of students. The school piloted the program in 2008–2009 and implemented it

fully this year. “We use the data collected as part of our Student Life Program,” Griffith says. “Students discuss issues raised by the program with faculty throughout the year (along with other issues of adolescent health and social life).”

At Siena College, Jeanne Obermayer says a benefit of AlcoholEdu is that the program can track what students said before they took the course, immediately after, and 45 to 60 days later. “Typically, students entering college across the country have a big spike in drinking,” Obermayer says. “By delivering the AlcoholEdu before they get to campus, we have seen, and Outside The Classroom has been able to show, that colleges that deploy the program have a lower spike than those that do not.”

Lehigh University asks its first-year students to take part one before they arrive at the school, and 99 percent did in 2009. A smaller percentage, 95 percent, completed the second part of the program. Lehigh uses the data in planning for the upcoming year, says Madalyn Eadline, director of the Office of Special Projects. In questions about student engagement, for example, students say they want to attend events that don’t focus on alcohol. Lehigh uses that information to assess whether it has enough activities and facilities to meet the students’ needs.

Lehigh’s efforts also include a working group, known as CAP for comprehensive alcohol prevention, with representatives from every department in student affairs. In one discussion, a representative from the Counseling Center learned that there would be a presentation on alcohol abuse during orientation and asked to speak. “It puts a face on the counseling service and provides some key messages that will get reinforced in other meetings with first-year students,” says Eadline.

Be Comprehensive

A comprehensive approach is having good results at Lehigh, Eadline says. Since 1997 the university has been studying the effects drinking has on drinkers and students who come in contact with them. Last year, students’ responses to whether they have had to take care of another student who drank declined almost 17 percent, and their replies to whether they have had their sleep or study interrupted fell more than 22 percent.

Variety is also the practice at the University of Pittsburgh. Under the leadership of Chancellor Mark A. Nordenberg, the university has expanded its alcohol prevention efforts to include mandatory alcohol education programming for new students, the creation of a student recreation center to enhance late night programming (affectionately named “Nordy’s Place” by students), and an institutional commitment to evaluation and data collection on an ongoing basis. (See “Chancellor Awarded for Anti-Alcohol Efforts” on page 9.)

Nordenberg has been consistent in conveying his expectations to students, but even the most laudable initiatives sometimes hit snags. When the Pittsburgh Steelers won the Super Bowl in February 2009 and alcohol-fueled celebrations around campus became destructive, the chancellor issued a strong public statement describing the behavior as “indefensible.” He assured the community that it would not be tolerated and established a task force specifically to address celebrations. The group developed prevention techniques and

launched two successful public awareness campaigns to encourage students to celebrate responsibly as Pitt’s men’s basketball team competed in the NCAA tournament.

Strong anti-alcohol practices and statements make a difference not only in reducing drinking on campus but also in providing a defense in legal cases involving alcohol. Student alcohol use is an element in hundreds of claims reported to United Educators every year. Institutions that punish offenders consistently are more likely to present a credible defense.

Members do not credit any one alcohol-prevention program or activity with effecting changes on their campuses. They try various approaches because, as Dude of the University of Missouri-Columbia says, people learn in different ways. “Some will be persuaded by seeing a poster, some by learning information, some by peer pressure, some by getting in trouble, and some will never learn.” The results these members are seeing show that a broad effort can help students to learn responsible use of alcohol. ●



Member Discount for AlcoholEdu

United Educators is well aware of the tragedy of alcohol abuse on campuses. “Alcohol issues are major risks for universities and students—and costly ones as alcohol-related claims tend to be more expensive than others,” says Janice Abraham, UE president and CEO. To increase our members’ use of alcohol abuse prevention programs, UE is pleased to announce that members can purchase AlcoholEdu for College at a discount of 15 percent. “It’s vital to do all we can to prevent alcohol-related incidents from occurring,” she says.

Members who use AlcoholEdu can earn points toward a 4 percent credit on their renewal premium through the Risk Management Premium Credit (RMPC) program. The number of points a member needs for the credit depends on the size of the member’s student population. Further information on the RMPC and AlcoholEdu are available on the UE website, www.UE.org.



Preventable Claims

Take Charge of Collaborative Events

by Janet Willen

The advantages of using outside groups to host or manage special events can be great, but they don't always outweigh the risks, as some educational institutions recently discovered:

- A small Midwestern college held its graduation at a large theater to accommodate all the graduates' friends and family. One student's relative, who walks with a cane, followed the crowd onto an escalator. As it moved down, he jerked forward, hit his hand, and fractured it.
- Another small college had its graduation ceremony at a large state university. The mother of a graduate fell when the heel of her shoe got caught between sidewalk slabs. She required surgery to correct a broken foot.

In both cases, the injured guests entered claims against the host facility, which they assumed was responsible for their accidents. However, the contracts said otherwise, and

the campuses sponsoring the event, not the theater or university, were obligated to settle with them.

Accidents at campus functions often generate claims that can lead to litigation. A legal defense can be complicated if there is doubt about who is responsible because of an ambiguous contract. For example, an elderly guest suffered a fatal head injury when he fell on steps leading from a historic campus building after attending a privately catered dinner party. His family sued the school, but questions followed over who was contractually responsible for the steps—the college or the caterer. Following protracted negotiations, they reached an agreement with the guest's family in which they contributed equally to a settlement of more than \$150,000.

Guests are likely to blame the host facilities for their accidents, especially when the injuries appear to result from maintenance problems. But the responsibility does not

A Word from UE

As institutions turn to outside venues for their graduations and other events, they should remember to protect their students and guests against risks and themselves against liability. They can do that by rejecting standard contracts, negotiating advantageous terms, and if necessary, inspecting the venue before the event for hazardous areas, as they would at their home campus.

Jim Knerr
Associate Claims Counsel

always fall to them. At the graduations, the schools had signed contracts with blanket indemnity provisions that made them liable for “any and all claims” that arose from the event.

Agreements like those are common but far from ideal. In these cases, the schools needed the venues and thought they had no choice but to accept the terms offered. They may have been right, but they will never know if they could have done better. When contracting for events off campus, ask for the most advantageous terms or take other measures to reduce risks. Consider the following:

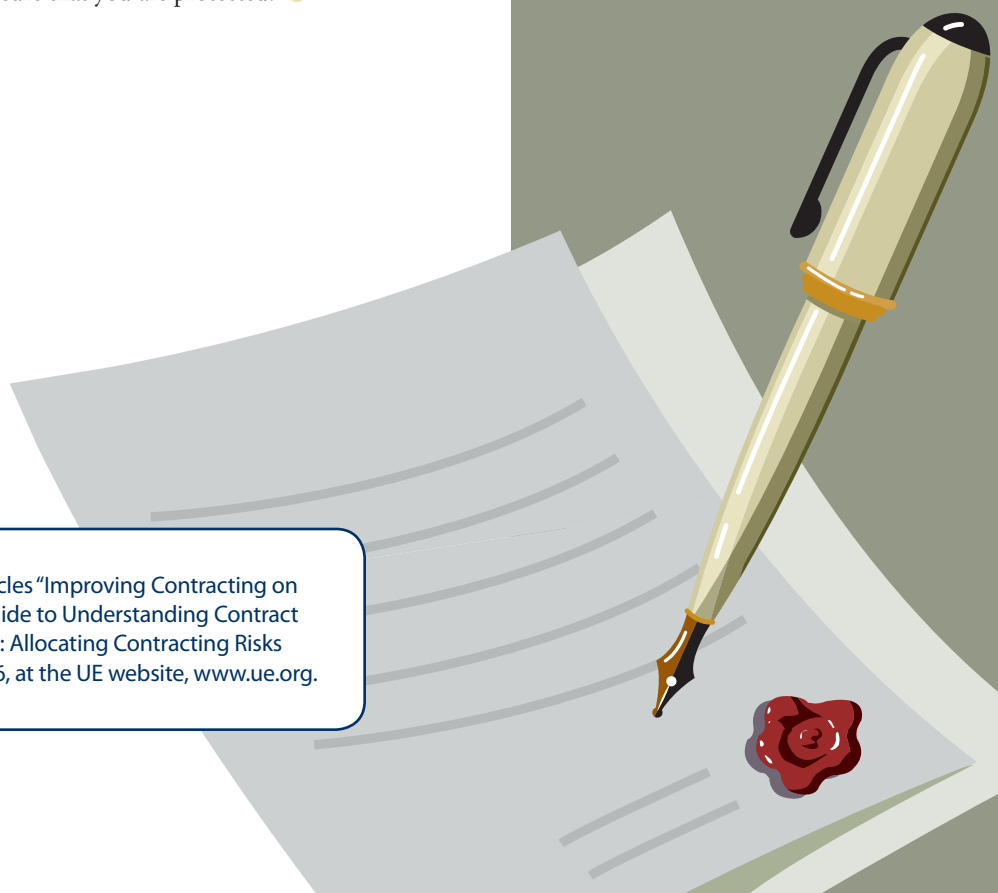
- **Negotiate.** Do not accept a standard contract. Have legal counsel or someone familiar with contracting for events read it and ensure that the terms are reasonable and fair. Whenever possible, inspect the facility, consider the likely risks, and allocate responsibility appropriately.
- **Be specific.** Aim for detail. If you see tripping hazards, for example, make those the responsibility of the owner. It’s impossible to foresee everything, though, so insert a clause that makes the owner liable for claims that arise from its negligence.
- **Be vigilant at off-campus sites.** If the host is making you liable for all claims, monitor safety to the extent you can. Consider the number of guests, the flow of foot traffic, the type of terrain, and any posted signs. If the host facility won’t provide personnel to guide your guests, train students or staff to direct people or escort those who need help. Cordon off areas that present difficulties, such as pitted shortcuts, dimly lit staircases, and narrow passageways.

To protect your institution from on-campus events that someone else is hosting, consider doing the following:

- **Ensure that risk allocation provisions assign responsibility to outside groups for injuries that arise from their negligence.** Check that there are no monetary limits on the outside group’s liability that would make your institution financially responsible for any injuries or accidents it caused.
- **Require a certificate of insurance.** Make sure the outside group will be able to pay for any losses that result through its mistakes by requiring that it submit a certificate of insurance.
- **Request an additional insured endorsement.** Have your school named an “additional insured” on the outside group’s policy. That endorsement gives you full rights to coverage for losses arising out of the group’s activities. If someone makes a claim against you because of the group’s activity, the insurer will likely accept it more quickly.

The language of the contract will affect the outcome of the case, so take pains to make sure that you are protected. ●

Do not accept a standard contract. Have legal counsel or someone familiar with contracting for events read it and ensure that the terms are reasonable and fair.



See the *Risk Research Bulletin* articles “Improving Contracting on Campus: Part 1: A Layperson’s Guide to Understanding Contract Basics,” October 2006, and “Part 2: Allocating Contracting Risks Between Parties,” December 2006, at the UE website, www.ue.org.

Member Spotlight: Johnson County Community College

by Jessica Katz, Assistant Risk Analyst

Johnson County Community College (JCCC), which serves 34,000 students in Kansas and Missouri, is proactive about campus emergencies—violence, pandemic flu, and natural disasters. In fact, JCCC's risk management approach enabled the college to receive nearly \$250,000 in funding from the U.S. Department of Education's Emergency Management for Higher Education (EMHE) Grant Program. United Educators asked the JCCC Police Department's emergency preparedness manager, Alisa Pacer, how the college will use the grant funding.

What areas of emergency management will JCCC focus upon?

EMHE grants were created to encourage the higher education community to plan for threats of violence and natural disaster. We are dedicating our grant funds to four initiatives:

- Drafting a pandemic response plan
- Improving communication on issues of student mental health
- Providing more specialized emergency response and management training
- Updating our emergency notification system

Is JCCC interested in pandemic response because of H1N1?

No, JCCC's concern began earlier, with the Severe Acute Respiratory Syndrome in 2003 and the avian flu scare in 2006. This

grant will enable us to draft a comprehensive plan, providing each department with clear directives on how to respond in the event of a severe outbreak. So far, we've initiated a Pandemic Task Force, which developed a prevention and education campaign and monitors suspected cases of H1N1. It is important that these procedures are documented in a policy for use in infectious disease outbreaks.

Part of the challenge of writing the plan will be determining when it is most effective to activate certain measures. For example, when should we cancel classes? Should the college play a critical role in the community by providing immunizations and therefore remain open? Our plan will incorporate guidance from local and state health officials and will complement their responses if their presence becomes necessary.

What student mental health measures are you planning?

In 2009, the college assembled a Behavior Intervention Team (BIT) with representatives from several campus departments to identify and respond to students with concerning behaviors. Through an external database system, JCCC will be able to centralize anonymous incident reporting, accessible by the BIT, while maintaining the confidentiality of student records, such as reports of unusual or erratic behavior, substance abuse, violence, or discrimination and harassment.

This grant will also enable JCCC to educate students and parents about mental health topics through our website, newsletters, and on-campus events. We will include in-service training for faculty and staff so that at-risk behavior is identified and reported early and students can benefit from consideration by the BIT.



Chancellor Awarded for Anti-Alcohol Efforts

Chancellor Mark A. Nordenberg of the University of Pittsburgh is the recipient of the 2009 Presidential Leadership Award, presented by the American College Personnel Association, American Council on Education, Association of Governing Boards of Universities and Colleges, The Gordie Foundation, NASPA, Outside The Classroom, and United Educators. This award recognizes a college or university president who has given freely of time and energy to create an environment where learning and campus life are not undermined by the misuse of alcohol. Under Chancellor Nordenberg's leadership, the University of Pittsburgh has made significant progress addressing student alcohol misuse, with a 12 percent decline in the number of students engaging in high-risk drinking over the past two years, and a 49 percent decrease in negative academic consequences related to alcohol use.

Chancellor Nordenberg was honored with a \$50,000 donation to the university, and he will be given the opportunity to promote environmental change on campuses across the nation via speaking engagements, published articles, and other initiatives.

What other training initiatives will the grant support?

Much of the grant funds are allotted to emergency response training. JCCC emergency responders will receive training according to whether they hold general, critical, or leadership roles.

Each department will develop scenarios to test its ability to mitigate, respond, and recover from an emergency, and the department's leader will be responsible for ensuring that the emergency management procedures are properly executed. Training will conform to the Federal Emergency Management Agency's National Incident Management System. Ultimately, this training will enable us to make the best use of our own resources and work efficiently with any external agencies.

Will JCCC use emerging technology for its emergency notification system?

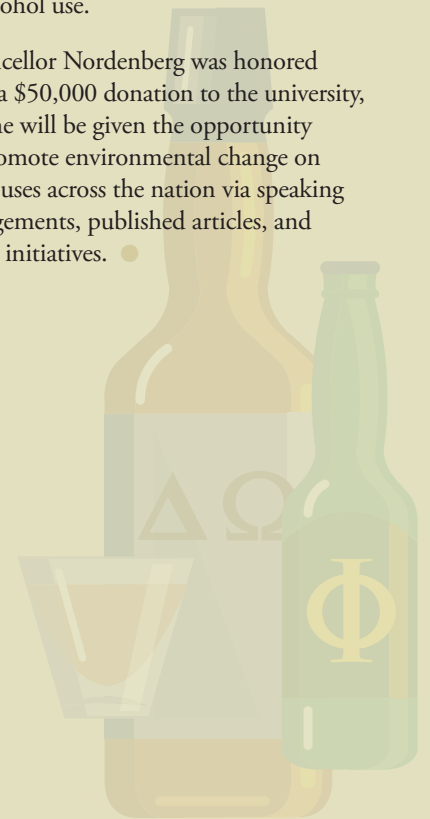
We have an array of notification devices available to communicate with the campus community. Students, parents, faculty, and staff can opt to receive a text message to alert them of an incident or threatening situation. Employees and students can receive broadcast email and voicemail. The JCCC Police Department also posts emergency information on its Emergency Action/Disaster Plan webpage; in the event of an emergency, we will post announcements on our JCCC main page and throughout the campus as well. Because we're large—19 buildings on 234 acres—we have placed 86 television monitors throughout the halls and main gathering areas of our buildings. These ordinarily post department announcements, but in an emergency, we will stream alerts to these monitors.

The events at Virginia Tech revealed how vulnerable outdoor spaces are in an emergency. Our plan is to expand our public announcement system, so that we can reach people who may not have access to other electronic notification devices. The expanded PA system will enable us to issue already prepared messages and live communications to a single floor, an entire building, or the entire campus including the grounds.

How will JCCC's emergency management program differ in the future because of the EMHE grant?

JCCC had been focused on emergency management issues even before the tragedy at Virginia Tech and the threat of H1N1. The EMHE grant carries our discussion from planning ideas and practices to full implementation.

For information about the Department of Education's various grants, go to its website www.ed.gov and click on "Grant opportunities." ●



How Does My Institution Stack Up?

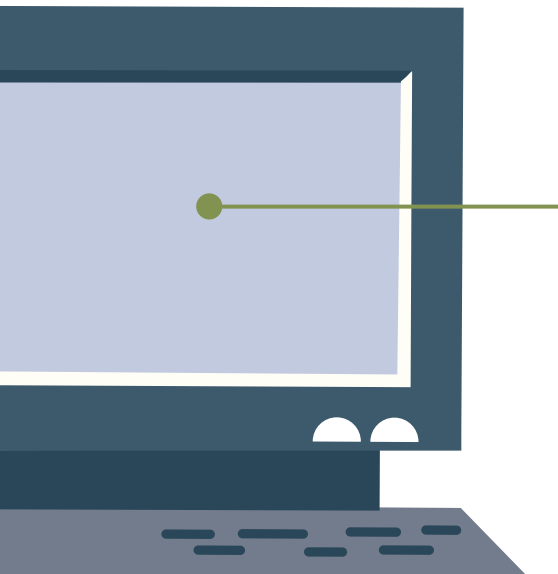
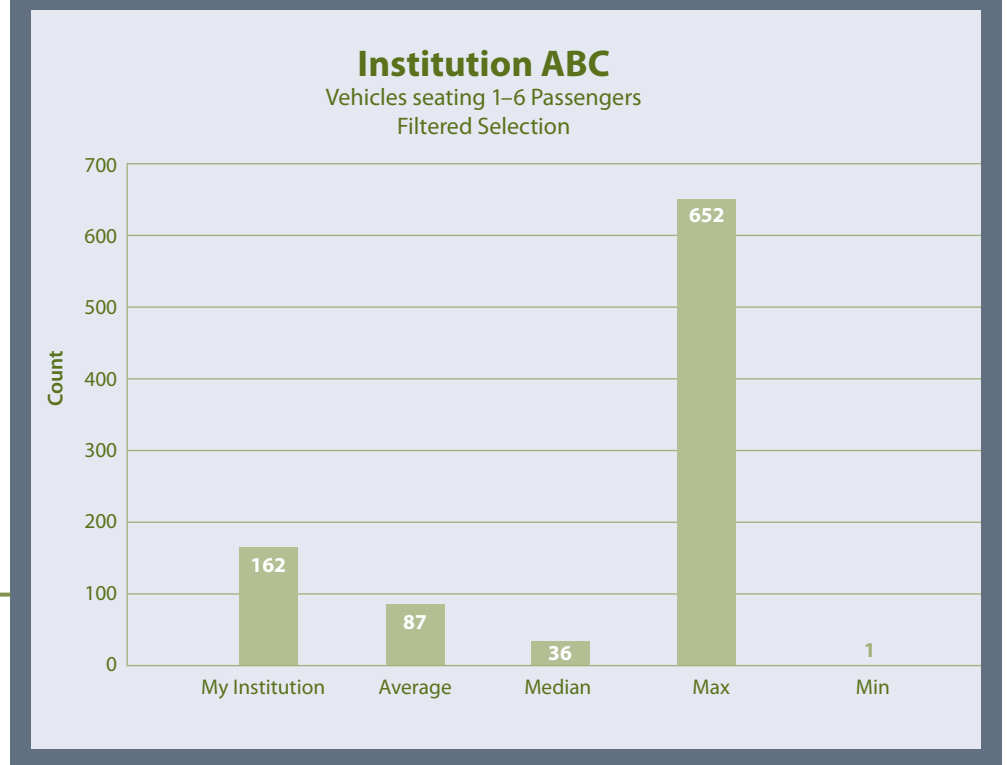
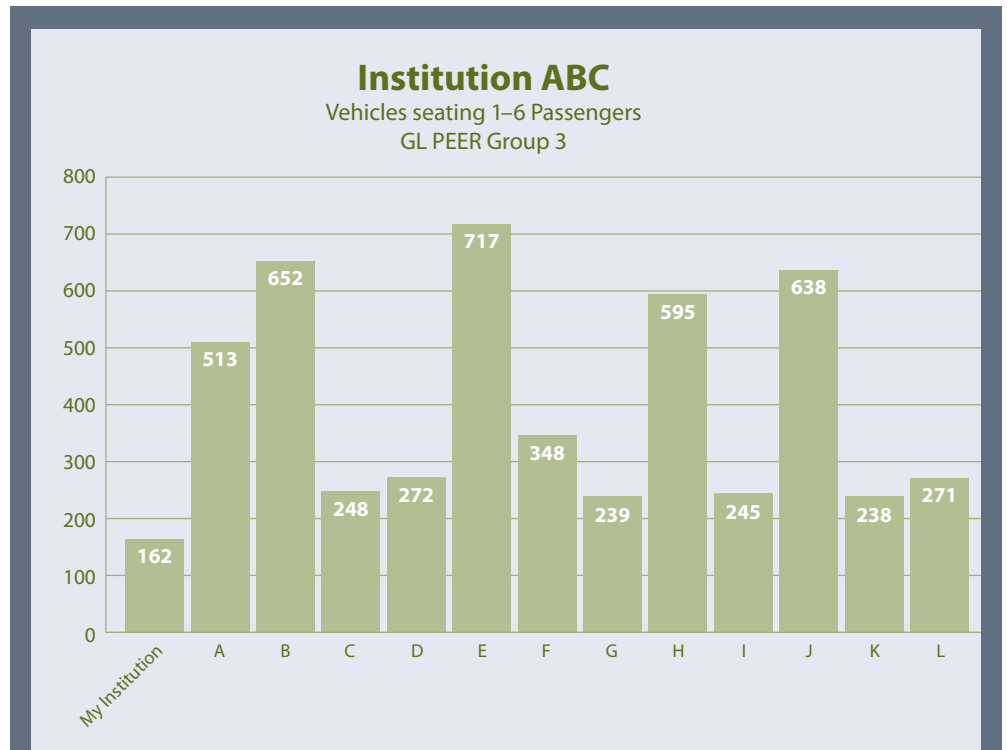
UE members will soon be able to answer that question. A new UE benchmarking tool will enable members to measure certain of their risk management practices and policy information against those of other member institutions. Members can compare themselves with peer institutions of their choosing, but the data will appear anonymously without matching numbers to specific schools.

Are you considering hiring armed security? You can easily discover if similar institutions do so. Do you want to know how often other members conduct motor vehicle record checks, whether they offer health clinics for students, or what percentage of their faculty participate in employment harassment training? The answers to these and many other questions will be available through the UE benchmarking program.

Members that complete UE's electronic application form (EAF) can see how they compare with as many as 12 peer group members, while others will see composite data for all UE members. Since the criteria for the benchmark are from the EAFs, members are encouraged to use the EAF to be able to gain access to this valuable tool.

The accompanying charts show a comparison with peer group and one for all institutions.

The program will be available in the first quarter of 2010. ●



UE Calendar of Education and Risk Management Events

The table below lists a selection of upcoming conferences and other meetings of interest to our members. For timely information on UE events, consult our website, www.ue.org.

Conference Sponsor, Topic, and Speakers of Interest	Dates and Locations	Websites for More Information
U.S. Department of Education, Higher Education Center for Alcohol, Drug Abuse, and Violence Prevention, Webinar: A Comprehensive Approach to Alcohol and Other Drug Prevention	Jan. 20, 2010	www.higheredcenter.org
Community Anti-Drug Coalitions of America, 20th Anniversary National Leadership Forum XX, Coalitions at Work: Restoring Communities	Feb. 8–11, 2010, National Harbor, Md.	www.cadca.org/events/detail/forum2010
Stetson University College of Law, 31st Annual National Conference on Law and Higher Education	Feb. 20–23, 2010, Orlando, Fla.	www.law.stetson.edu/tmpl/academics/helps/conf/conf.aspx?id=7744
National Business Officers Association (NBOA), Symposium 2010 UE President and CEO Janice Abraham will present “Top Ten Challenges Independent Schools Face.”	Feb. 22–24, 2010, San Francisco	www.nboa.net
American Council on Education, Annual Meeting, Meeting the Challenges Together	March 6–9, 2010, Phoenix	www.aceannualmeeting.org
The E-Learning Guild, Learning Solutions 2010 Conference & Expo Karen-Ann Broe, UE senior risk counsel, will present “United Educators: eLearning in Action—A Case Study.”	March 24–26, 2010, Orlando, Fla.	www.elearningguild.com/

Janice Abraham Elected Chair of PCI

UE President and CEO Janice M. Abraham was elected chair of the board of governors of the Property Casualty Insurers Association of America (PCI) at its annual meeting in October. As a member of PCI, United Educators has a powerful voice on public policy matters affecting insurance. Abraham’s stewardship will ensure that the interests of UE members will consistently be heard.

In October, Abraham told a Congressional committee on behalf of PCI that a proposed duplicative regulatory system for the insurance industry would prove costly

and was unnecessary. In 2005 and again in 2007, PCI and UE pushed members of Congress to extend the Terrorism Risk Insurance Act, which was first enacted in 2002, to provide a vital federal backstop for catastrophic losses insurance firms incur in a terrorist attack. Congress granted a seven-year extension in 2007.

PCI is composed of more than 1,000 member companies, representing a cross-section of insurers. PCI members write more than 37 percent of the nation’s property casualty insurance. ●



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Inside 2 Wisconsin

Kimberly Cole joined United Educators as associate claims counsel on the West Team in October 2009. Most recently, she was an associate at the firm Cochran & Owen, LLC in Virginia, where she represented financial institutions in employment law, real estate law, and commercial litigation matters. She also practiced commercial litigation and transactional law at another Virginia law firm and has worked at Ernst & Young, LLP, where she was a corporate tax consultant. Cole is an adjunct professor, teaching tort law at Georgetown University and managerial accounting, leadership development, and organizational change at Trinity University. She earned her Bachelor of Science degree in accounting from North Carolina A&T State University and her JD from the University of North Carolina at Chapel Hill, where she was a member of the *First Amendment Law Review*. She is admitted to practice in the state and federal courts in the Commonwealth of Virginia, Maryland, and the District of Columbia.

David Spellman joined United Educators in August 2009 as claims counsel for the New England Team. Spellman has 30 years' experience in employment law and has practiced with large law firms, as general counsel (and eventually CEO) of a 200-employee entity, and as general counsel to a state employment law tribunal. He received his BS from the Cornell University School of Industrial and Labor Relations, his JD from the Cornell Law School, an MS in mental health counseling from St. Thomas University (Miami FL), and an LLM in taxation from the University of Miami School of Law (with an emphasis on not-for-profit governance and employee benefits). Spellman is a registered mediator for civil and domestic relations matters in Indiana and is admitted to practice in New York, Florida, and Indiana. ●