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# Supporting the unique needs of UMAL Members





**We are owned by our Members.** We only provide cover for Universities and Higher & Further Education Colleges and Institutions. Our service is tailored and focused on the specific requirements and needs of our Members. We don't provide 'off the shelf' cover and we never shy away from difficult risks. We view taking these risks as essential if our Members are going to run their organisations successfully, **because it is our job to provide – or find – the correct cover.**

### Committed to serving our Members



**We always put our Members first.** Our sole focus is on providing protection and risk management for the UK Higher and Further Education sectors. We act solely in the interests of our Members.



**We have no shareholders.** Our Members are all stakeholders in our business. Some of our Member Representatives sit on the board.



**We are accessible, approachable and proactive.** Nothing is too much trouble. We are friendly, calm and reassuring in all our dealings with Members.



**We respect and support the role our Members play in society.** Because we understand the sector we know the issues and challenges Members face and how much hard work goes into educating the next generation and being a force for good in society.



**We offer a better way to do business because we are a mutual,** we offer an equitable and completely transparent way of doing business.



**Ease of access.** Through the nature of our Membership and in compliance with Procurement regulations, our Members (and new joiners) do not have to go through a Procurement process to renew with (or join) UMAL.

# At a glance

60%



60% of UK Universities covered

£125bn



Around £125bn in property values

163,000



We provide cover for 163,000 staff

1.2m



We provide cover for 1.2m students

Higher & Further Education sector specialist **covering over half** of the UK's Universities.

Been there for our Members since 1992 and dealt with **over 35,000 claims totalling over £335m** and covering all classes of business.

**Not driven by commercial imperative and profit.** Surplus is retained as reserves to fund claims or returned to Members.

**In-house claims handling and risk management services** to Members.

**Access to specialist markets** (including Lloyds) via HMSL which is a wholly owned subsidiary of UMAL and a general insurance intermediary and mutual management services provider.

Sector Specific Cover with **market leading limits and flexibility** through the discretionary nature of the Mutual

## Expertise



**3 core principles underpin everything we do Knowledge, Value and Service.** We hold ourselves accountable to these three principles.

Provided specialised cover for our Members in England, Wales, Scotland and Northern Ireland **since 1992** and we have grown substantially over the last 5 years.

**Significant sector data and insight** on claims, limits, cover and property risk management trends. **No one has more data than us.**

**Expert knowledge of the risk landscape** across the higher and further education sector.

We currently cover 140 UK Universities, FE Colleges and several other educationally focused organisations. **This is approximately 60% of UK universities.**



# Financial benefits of UMAL

12%



No IPT  
on UMAL  
covers

Through the Mutual model of collecting Contributions rather than Premiums, over the last 10 years our **Members have saved in excess of £30.8m on IPT alone**, a significant benefit for Members and the Sector.

10%

No Broker  
Commissions typically  
saving circa 10%

All of our Member dealings are on a direct basis. **There are no commission payments or broker fees through our Member relationships.**

10%

Members Loyalty  
Bonus (MLB)  
discount at 10%

**98% of our Members have an MLB in place** benefitting from the 10% discount and the peace of mind provided by the 'flat rate' view provided.

£210K



Rebated  
Commissions  
through HMSL

We rebate as much commission as possible on placements via HMSL, **returning £210K in 2025.** **Commercial Brokers seek to maximise commissions – HMSL is run as a service to our Members.**

## Long Term Value

**Typically, new Members benefit from savings in excess of 30% when joining UMAL – pricing stability means the benefits stand the test of time, the average tenure of Membership in excess of 19 years.**

UMSR subsidies provided to UMSR members, currently agreed at **£1m per year for the next 3 years.**

Rebates paid to our Members where surplus permits. **£4.4m paid across the 24/25 indemnity year.**


UMAL is run at circa 10% expense ratio **a level that Commercial Insurers could only aspire to.**

**Pricing stability** provided through Long Term Agreements on UMAL Re insurance arrangements.

# Member experience

Our members are our best advocate for our quality of service

“We were impressed by the smooth onboarding experience, the prompt and efficient responses to our queries, and the outstanding level of customer care.”  
University of Northampton

140  
 Cover provided for 140 Higher & Further Education institutions

UMAL prides itself on its **service capabilities** and ability to **deliver solutions**.

We offer **direct access to the underwriters and claims handlers** which means you’re talking and dealing directly with decision makers.


Our specialist partners include Sedgwick who are our **dedicated loss adjuster; available 24 hours 365 days a year**.

Underwriting and Claims teams operate under service standard charters.  
  
We put our **Members at the centre** of the underwriting process.

We are committed to providing a **professional, prompt, and high-quality underwriting & claims service**.

Every Member has a **dedicated relationship manager** who will ensure any issues arising are resolved at the earliest opportunity and will be the day-to-day contact point.

# Risk Management & Technical Support

 **We undertook 47 risk management visits and visited 1884 buildings in 24/25**

**Our specialist team of risk managers** make biannual campus visits to our Members undertaking Property and Health and Safety Risk Management surveys for each.

We have partnered with building valuation services BCH, Rushtons and Newmark, to digitalise the capture of all risk and location data gathered during survey visits. This provides **real time access to both your data and Risk Management reports** via our secure online portal.

Members are offered **free Business Continuity and Incident Management services** via our preferred supplier Ashton Reliance.

Portakabin offer UMAL Members **free Emergency Building Replacement Plans**.

# Additional Services



Members are offered free Building Valuation services via one of our preferred suppliers; BCH, Rushtons and Newmark.



Continuing to benefit from being a Contracting Authority meaning our Members can avoid the time consuming Procurement process in the knowledge a cost effective market leading solution is in place to protect.



Through the annual Conference and increasing number of Webinars and face to face interactions, sharing knowledge across Claims, Underwriting and Risk Management is at the heart of the UMAL offering.



Support to help understand Overseas cover requirements via our team of underwriters, access to the AXCO database, through to placement via HMSL and our Partner relationships.



Members Portal to access all of Member documentation, Risk Management information and Claims data.

**For more information please contact:**



**Claire Ford**

Member Relationship Manager  
[claire.ford@umal.co.uk](mailto:claire.ford@umal.co.uk)



**Craig Angus**

Member Relationship Manager  
[craig.angus@umal.co.uk](mailto:craig.angus@umal.co.uk)



**James Roberts**

CEO and Director  
[james.roberts@umal.co.uk](mailto:james.roberts@umal.co.uk)



U.M.Association Ltd  
5 St Helen's Place  
London, EC3A 6AB  
+44 (0)20 7847 8670