

The background of the slide is a collage of two images. The top-left portion shows a line of yellow school buses, with the front of one bus clearly visible, displaying 'SCHOOL BUS' and the number '32'. The bottom-right portion shows a classroom interior with blue walls, decorated with colorful balloons and framed pictures. Several small desks and chairs are arranged in the room.

Superintendents Webcast

March 12, 2026



Kentucky Department of
EDUCATION

Agenda

Welcome and Updates

Dr. Robbie Fletcher, Commissioner of Education

Kentucky Department of Education Update

Jennifer Ginn, KDE Director of Communications

Understanding Self-Insured Funds

Brad Wilson, Department of Insurance Property & Casualty Insurance Program Manager, Public Protection Cabinet

Russ Coy, Department of Insurance General Counsel, Public Protection Cabinet

Jeff Gaither, Department of Insurance Chief Financial Examiner, Public Protection Cabinet

2026 General Assembly Update

Brian Perry, Ph.D., Director of Government Relations

Questions and Answers

Important Dates

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Welcome and Updates

Dr. Robbie Fletcher
Commissioner of Education



Educators Rising Kentucky State Conference Sets Another Attendance Record

- A record number of students attended the 2026 [Educators Rising Kentucky](#) state conference on March 5 at the Kentucky Exposition Center in Louisville.
- The event, designed to inspire the next generation of teachers, featured a range of activities for students preparing for careers in education.
- There were 875 students registered to attend this year's event – up from the previous record of 774 students who attended in 2025 – and 12 new Educators Rising chapters, bringing the total number of participating schools in Kentucky to 71.
- Educators Rising Kentucky is the career and technical student organization for middle and high school students interested in education-related careers. The chapter is part of the national Educators Rising program, which seeks to create a clear pathway in every school district for young people who want to serve their communities as highly skilled educators.



Two 2026 KESSP Winners Recognized in Surprise Ceremonies in Taylor, Spencer Counties

- Two Kentucky classified employees were recognized with the Kentucky Education Support Staff Professional (KESSP) award on Feb. 27 in a surprise ceremony. The recipients were:
 - **Vanessa Lyons**, a reading intervention educator and program facilitator for Taylor County Intermediate School, and
 - **Kala Marshall**, an instructional assistant and girls basketball coach for Spencer County Public Schools.
- The KESSP award was created in 2020 by Gov. Andy Beshear and Lt. Gov. Coleman to recognize more than 46,000 classified school employees in Kentucky. Classified school employees serve in vital and often overlooked roles, from driving students to school to preparing their meals to working with partner agencies to ensure students' vital needs are met.

Photos on next slide

Two 2026 KESSP Winners Recognized (Cont.)



Vanessa Lyons



Kala Marshall



Kentucky Department of
EDUCATION

Kentucky Celebrates 83 New National Board Certified Teachers

- The [National Board for Professional Teaching Standards](#) ceremony was held at Kentucky State University on Feb. 23.
- This year, 104 educators also opted to renew their certification. Now with 4,584 NBCTs, Kentucky is ninth in the nation for total certified teachers, and 12th in the nation for newly certified teachers this year.
- The NBCT certification is designed to develop and retain accomplished teachers, ultimately improving student learning outcomes.
- During the ceremony, the Kentucky NBCT network presented two NBCTs with Network Champion Awards, Caitlin McClure and Brian McDowell.

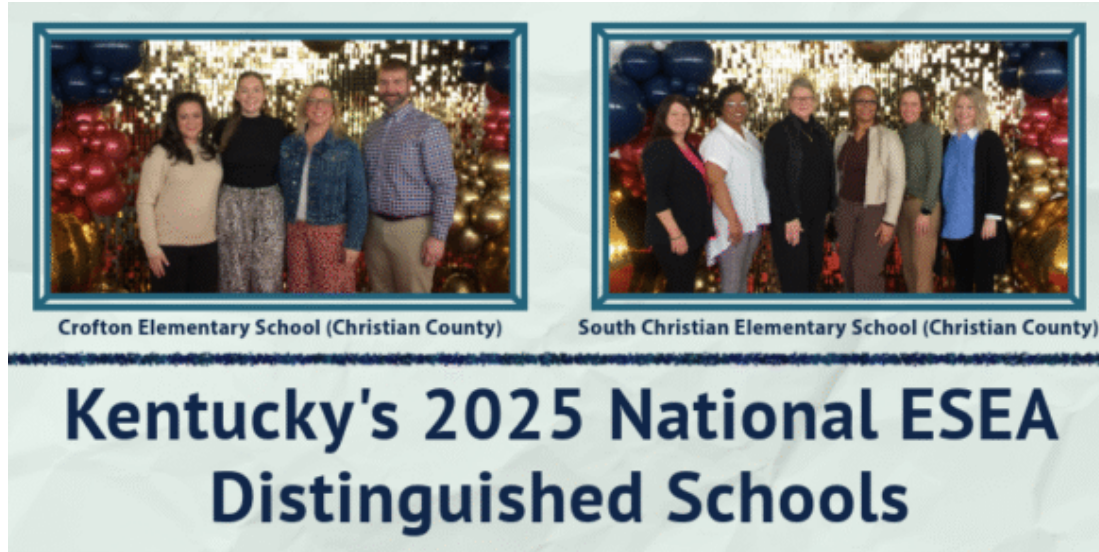


Frankfort High School Student Honored by Kentucky World Language Association



- Addison Baker, a senior at Frankfort High School (Frankfort Independent), was honored by the Kentucky World Language Association with the prestigious [Amici Linguarum K-12 Student Award](#) for her exceptional achievement in language studies.
- She uses her Spanish expertise to connect with patients while she interns at a hospital.
- Baker wants to be a labor and delivery nurse after she graduates. As part of a hospital internship, she cleans beds, watches deliveries and C-sections, and does admission paperwork.
- She has studied Spanish for 13 years, and said that knowing Spanish is beneficial for working in a hospital because not every patient speaks English. While the hospital has translators on staff, sometimes she gets brought into a room to help.

Two Kentucky Schools Named 2025 National ESEA Distinguished Schools



- The National Association of ESEA State Program Administrators named two Kentucky schools as National ESEA Distinguished Schools during its national conference on Feb. 10-12.
- The two are among 63 schools nationwide to receive the honor.
- South Christian Elementary School (Christian County) was recognized for closing the achievement gap between student groups.
- Crofton Elementary School (Christian County) was recognized for excellence in serving special populations of students.

Registration Open for Next Kaleidoscope Community of Practice Cohort



- Kaleidoscope is designed for all K–12 special education teachers and offers free high-quality professional learning focused on specially designed instruction.
- Participants who complete all sessions will receive classroom kits featuring resources for reading, math and behavior support.
- Join a collaborative community, deepen your instructional skills and bring new tools back to your classroom.
- Learn more on the [Kaleidoscope Community of Practice webpage](#). Register before April 30.



Nominations Open for 2026 Kentucky Exemplary Educators Program (KEEP)

- KDE is seeking recommendations of exemplary educators and leaders in the Commonwealth's public schools to join the Kentucky Exemplary Educators Program (KEEP). Recommendations must be submitted online by 11:59 p.m. CT on May 1.
- Recommendations should be made by education leaders. Self-recommendations will not be accepted.
- This is a confidential process. Candidates should not be aware of this recommendation.
- The candidate's contributions to education should be largely unheralded yet worthy of the spotlight.
- This program is open to educators of all experience levels. Candidates should be currently serving in certified teacher, specialist or principal roles in Kentucky public schools.
- For more information, please reference the [2026 KEEP guide](#).
- [Nominate an educator by submitting this online form](#).

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KDE Updates

Jennifer Ginn

KDE Director of Communications



Kentucky Department of
EDUCATION

Competitive Grants from KDE

FY26 Migrant Education Program Grant

- **Grant Applications Due:** March 17 at 4 p.m. ET
- **Award Amount:** Up to \$280,000 per year for up to 4 years.
- **Matching Funds Requirement:** No

The Migrant Education Program provides states with funding to reduce the impact of educational barriers on migratory children ages 3 through 21. These children run a greater risk of failing to meet the challenging state content and performance standards that all students are expected to meet. Low academic achievement and frustration with school cause many migrant children to drop out in their early teens.

Competitive Grants from KDE (2)

FY26 Math Achievement Fund Middle School Coaching (MAF MSC) Pilot Grant

- Grant Applications Due: **March 19** at 4 p.m. ET (**Extension of Deadline**)
- Award Amount: \$62,000 per year for up to 2 years.
- Matching Funds Requirement: No

The MAF MSC pilot grant will provide developmentally appropriate diagnostic assessment and intervention services to students to help them reach proficiency in mathematics. The mathematics coach will improve mathematics teaching practices by working with teachers of grades 6-8 in their classrooms. **Eligibility for this grant has been increased to additional districts/schools.**

Applicants are responsible for monitoring KDE's Competitive Grants webpage for amendments and updates to the posted RFAs and supporting materials.

More information about grants can be found on the [KDE Competitive Grants webpage](#) or by emailing [Jennifer Bryant](#).

Application Deadline Extended for Non-voting Student and Teacher KBE Members

- The application deadline has been extended for the next non-voting teacher and student members of the Kentucky Board of Education (KBE). The new deadline is March 31 at 5 p.m. ET.
- Each member would serve a one-year term, from July 1, 2026, to June 30, 2027.
- To be considered for the non-voting teacher position, the applicant must be employed on a full-time basis by a Kentucky public school district in a position for which Education Professional Standards Board certification is required, not employed in an administrative role and must reside in Kentucky's 4th Congressional District.
- Kentucky's 4th Congressional District includes these counties: Boone, Bracken, Campbell, Carroll, Carter (partial), Gallatin, Grant, Greenup, Harrison, Henry, Kenton, Lewis, Mason, Nelson (partial), Oldham, Owen, Pendleton, Robertson, Shelby, Spencer and Trimble.
- Required materials for the teacher application include the online [KBE non-voting teacher application](#), resume, narrative statement explaining why the applicant wants to serve as a non-voting teacher member of the board, a statement of assurance that the applicant meets the definition of a "teacher" as defined in [701 KAR 5:160](#), and a description of any pending or final disciplinary action against the applicant by the EPSB.

Application Deadline Extended for Non-voting Student and Teacher KBE Members (cont.)

- For the non-voting student position, the applicant must be enrolled in a Kentucky public high school, be a junior at the time of appointment (which means a sophomore at the time of the application) and must reside in Kentucky's 2nd Congressional District.
- Kentucky's 2nd Congressional District includes these counties: Barren, Breckinridge, Bullitt, Butler, Daviess, Edmonson, Grayson, Green, Hancock, Hardin, Hart, Jefferson (partial), LaRue, Logan (partial), McLean, Meade, Muhlenberg, Nelson (partial), Ohio and Warren.
- Required materials for the student application include the online [KBE non-voting student application](#), resume, narrative statement explaining why the applicant wants to serve as a non-voting student member of the board, two letters of recommendation, a parent statement of support and an optional school statement of support.
- For more information, contact [GlyptusAnn Grider Jones](#).

APPLICATIONS OPEN FOR

**STUDENT AND TEACHER
NON-VOTING KBE MEMBERS**

Kentucky Board of
EDUCATION 

APPLICATION DEADLINE
MARCH 31, 2026

UNITED
WE
LEARN 



Kentucky Department of
EDUCATION



PUBLIC PROTECTION
CABINET

Department of Insurance

Sharon P. Clark, Commissioner

Understanding Self-Insured Funds

Presented by: Brad Wilson, Property & Casualty Insurance Program Manager

Russ Coy, General Counsel

Jeff Gaither, Chief Financial Examiner

What is Insurance?

Insurance is a legally binding contract where an individual or entity receives financial protection or reimbursement for specific losses from an insurance company.

In exchange for paying a **premium**, the insurer promises to compensate the policyholder for covered damages, accidents, or liabilities.

Insurance is a risk-management tool, transferring the potential for large financial losses to the insurer.



How does insurance work?

It all comes down to risk shifting and risk pooling.



You shift your risk of loss to a third party.

The third-party pools your risk of loss with other similarly situated individuals.



Useful Insurance Terms

- **Actual Cash Value (ACV):** The cost to replace or repair the property, taking into consideration age and general condition. Equal to replacement cost minus depreciation.
- **Replacement Cost:** The cost to replace your property without considering age or condition of the original item.
- **Stop Loss Coverage:** Self-insured entities often buy stop-loss insurance to protect against catastrophic, unpredictable, or high-dollar claims.
- **Deductible:** The amount you pay for a claim or loss before the insurance company begins to pay.

Basic Deductible Example

Your school is insured for \$25,000,000 and your deductible is \$25,000.

If you file a claim, you will be required to pay \$25,000 before the insurance company begins paying.

If your repairs cost \$1,000,000 the insurance company will pay \$975,000; you pay \$25,000.



Parts of a Commercial Policy...

- **Commercial Property** Covers the permanent structures including classrooms, gymnasiums, and administrative offices.
- **General Liability** Protects against common incidents like slips and falls, playground injuries, or slander/libel claims
- **Professional Liability** Covers claims related to professional mistakes such as failure to provide adequate education, academic discrimination, or improper discipline
- **Business Personal Property** Covers moveable items inside the school such as desks, chairs, computers, and textbooks
- **Equipment Breakdown** Specifically covers the repair of mechanical systems such as boilers and HVAC units

SCHEDULE OF SPECIFIC PROPERTY COVERAGE PROVIDED
--

BUILDING AND PERSONAL PROPERTY

Prem#/ Bldg#	Coverage	Limit Of Insurance	Deductible	Valuation **	Coinsurance	Agreed Value Applies

** Valuation: **RC** = Replacement Cost; **ACV** = Actual Cash Value; **FRC** = Functional Replacement Cost;

BUSINESS INCOME

Prem#/ Bldg#	Coverage	Limit Of Insurance	Waiting Period (hours)	Coinsurance	Agreed Value Applies	Ordinary Payroll	Extended Period Of Indemnity	Maximum Period Of Indemnity	Monthly Limit Of Indemnity

Prem#/ Bldg#	Coverage	Limit Of Insurance	Waiting Period (hours)	Coinsurance	Agreed Value Applies	Ordinary Payroll	Monthly Limit Of Indemnity

EXTRA EXPENSE

Prem#/ Bldg#	Coverage	Limit Of Insurance

CAUSE OF LOSS

Cause Of Loss:

--

EQUIPMENT BREAKDOWN

Coverages	Limits
Expediting Expenses	\$
Hazardous Substances	\$
Spoilage	\$
Data Restoration	\$

Deductibles	
Combined, All Coverages	\$
Direct Coverages	\$
Indirect Coverages	\$
	Hours
	Times Average Daily Value
Spoilage	\$

**Example Schedule promulgated by
Transguard Insurance Company of America, Inc.

Self-Insured Basics

A risk management strategy where individuals or businesses set aside funds to cover potential losses instead of paying premiums to an insurance carrier. It's best suited for managing predictable, lower-level risks or by financially strong entities capable of absorbing major losses.

- **Risk Retention:** Instead of transferring risks, you assume full financial responsibility for losses.
- **Financial Capacity:** Requires significant capital to pay claims directly as they occur.
- **Stop-Loss Coverage:** Self-insured entities often buy stop-loss insurance to protect against catastrophic, unpredictable, or high-dollar claims.
- **Self-Insurance claims are not covered by the Ky Insurance Guaranty Association.**

The Kentucky School Boards Insurance Trust (KSBIT)

- KSBIT had Workers Compensation and Property/Liability self-insurance funds.
- KSBIT ran negative annual fund balances from 1995 to 2013, except for years 1999 and 2007.
- Despite corrective action plans and a change in management (to the Ky League of Cities in December 2009), KSBIT ceased writing business in August 2012.
- Proposed Preliminary and Revised Plans of Assessment failed to be approved, and the Fund was placed in Rehabilitation November 12, 2013.
- The Assessment plan totaled \$48.5 million=\$36 million for WC and \$12.5 million for property/liability

KSBIT Continued...

- After significant litigation, a final assessment plan was approved by Franklin Circuit Court. It was implemented October 31, 2014.
- All workers compensation claims were transferred to KEMI for claims management.
- Members were given an option to pay the full amount of the assessment or to make payments over six years (most took this option).
- In March of 2019, KEMI returned \$5 million from workers compensation claims savings (a total of \$15 million in claims savings were recognized)
- On December 31, 2022, the KSBIT estate was resolved and closed.
- **The final total assessment paid by Kentucky schools was \$34,633,573 (including Kentucky Special Fund Assessment payments)**

KRS 304.48-250 Assessments of members when assets are insufficient or when there is a deficiency in a fund year.

(1) If the assets of a liability self-insurance group are at any time insufficient to enable the group to discharge its legal liabilities, other obligations, and to maintain the required reserves under this subtitle, the group shall immediately levy an assessment upon its members for the amount necessary to make up the deficiency.

(2) If there is a deficiency in any fund year, the deficiency shall be made up immediately, from the following:

(a) Surplus from a fund year other than the current fund year after prior notice of the transfer has been given to the Commissioner;

(b) Administrative funds;

(c) **Assessment of membership; or**

(d) Alternate methods as the Commissioner may direct or approve

What can lead to an assessment?

Catastrophes where the incurred claims exceed the coverage provided by excess carriers. It is the member's responsibility to be familiar with the coverage being provided and to ensure they are comfortable with the associated risk.

**Excess Carrier Coverage up to \$500,000,000
per Occurrence**

Self Insured Retention = \$100,000

Member Deductible = \$25,000

**Can a member be
assessed even
after leaving the
program?**

Yes!

Should the total obligations for a program year (July 1st – June 30th) exceed the total assets of that year, the members participating in such program year may be assessed a pro rata share of the additional contribution required to cover the deficit. Often this is based on an actuarial analysis and approved by the Board.

Each member shall continue to be bound by the agreement and the bylaws for the program years during which such agency was a member. Realize that the financial results of a program year may take several years to fully develop.

Understanding Self-Insured continued...

Additional Concerns...

- The frequency and severity of claims in a given fund year might lead to a fund year deficiency if the premiums charged are not adequate.
- Poor management of the fund could prove to be detrimental.
- Excessive premium discounts might lead to an insufficient fund balance.

Final Key Takeaway...



Self-Insuring can expose school districts to significant, unpredictable financial liability, potentially creating major cash flow challenges and high risk from catastrophic claims.

It requires robust financial reserves, and risks draining necessary funds for education.



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Kentucky Department of Insurance

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Frankfort, KY 40601
502-564-6154

INSURANCE.KY.gov

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2026 General Assembly Update

Brian Perry, Ph.D.

Director of Government Relations



Kentucky Department of
E D U C A T I O N

2026 Regular Session Schedule

- Concurrence days – March 31 and April 1
- Veto days – April 2–13
- Sine Die – April 15
- [Session calendar](#)

2026 Committee Schedule

- HOUSE

- Primary & Secondary Education – Wednesday, 8 a.m. ET
- BR Sub Primary & Secondary Education/Workforce Development – Tuesday, 10 a.m. ET
- A&R – Tuesday, noon ET
- Families & Children – Thursday, 9 a.m. ET
- State Government – Thursday, noon ET

- SENATE

- Education – Thursday, 10 a.m. ET
- A&R – Wednesday, 9 a.m. ET
- State & Local Government – Wednesday, 11 a.m. ET
- Families & Children – Tuesday, 8 a.m. ET

- [Committee Schedule](#)

How to Follow Along

- How to watch committee meetings
 - [KET](#)
 - [LRC YouTube website](#)
 - [LRC webpage to follow bills](#)

KBE/KDE Priorities

- [HB 257](#) (Payne): Proposed changes to the assessment and accountability system
- [SB 22](#) (Higdon): Expanded dual credit for registered teacher apprenticeship programs
- [SB 121](#) (Williams): Clean-up items
 - Stagger KBE board terms (*Not in bill*)
 - Replace KEPS with statewide job portal using existing funds from certification fees
 - [SB 207](#): Extend time for KBE to review waiver requests, allow the commissioner to approve class size waiver requests for special education, and remove the automatic expiration of waivers related to district facility projects
 - Repeal [KRS 156.690](#) (Teachers' computer purchase program)
 - Repeal statutory language concerning the Council for Education Technology, which has not been needed nor met in over 33 years
 - Clarify ownership/authority regarding the FFA Leadership Training Center
 - Mirror maternity leave provided to district employees under [SB 9 \(2025\)](#) for KRS 156 employees (ATCs) (*Not in bill*)
- [HB 727](#) (Riley)
 - Replace KEPS with statewide job portal using existing funds from certification fees
- SB 181 (2025) clean-up
 - [SB 181 \(2026\)](#)
 - [HB 67](#) (Payne)
- [HB 759](#): Modify and re-establish alternative teacher certification options as alternative routes

Senate Bills

- [SB 1](#) (Givens): Changes to JCPS board/superintendent roles and responsibilities.
- [SB 2](#) (Adams): Limit superintendent/administrator percentage pay increase greater than the average percentage pay increase provided to classroom teachers within the district.
- [SB 3](#) (Tichenor): Financial responsibility and transparency
- [SB 4](#) (West): Five-year principal training and mentoring program
- [SB 5](#) (Howell): Aims to get more local/KY Proud food in schools
- [SB 6](#) (Stivers): Appropriates \$150,000,000 to the endowed research fund

Senate Bills (2)

- [SB 41](#) (Bosell): Relating to the levy of an ad valorem tax rate
- [SB 46](#) (Deneen): Relating to school transportation and declaring an emergency
- [SB 59](#) (Rawlings): Relating to prohibited uses of tax dollars and resources
- [SB 71](#) (Deneen): Financial training requirements for local boards of education
- [SB 101](#) (Nunn): Student discipline
- [SB 152](#) (Reed): Defines "school-based policy;" transfer duties of school-based decision-making councils to advisory councils and principals
- [SB 162](#) (West): Student discipline
- [SB 170](#) (Nunn): Establishes a pilot program to be known as the Supporting Opportunities for Accountability and Restoration Program for children who are truant
- [SB 263](#) (West): Schools of innovation and innovation fund

House Bills

- [HB 1](#) (Moser): The qualified elementary and secondary education scholarship federal tax credit
- [HB 4](#) (Proctor): Anti-grooming
- [HB 7](#) (Hale): Stop arm cameras for school buses
- [HB 253](#) (Tipton): Three-cueing prohibition
- [HB 280](#) (Moser): Permits schools to stock undesignated glucagon
- [HB 307](#) (Tipton): Proactive postsecondary admission
- [HB 415](#) (Clines): HB 300 clean-up

House Bills (2)

- [HB 416](#) (Clines): Formative and content assessments
- [HB 500](#) (Petrie): Budget bill
- [HB 555](#) (Pollack): Permits student-based enterprises within their district to sell competitive foods throughout the school day
- [HB 562](#) (Truett): Alternative high school diplomas
- [HB 631](#) (Dossett): Provides 10 additional disaster relief student attendance days to provide instruction using alternate settings
- [HB 635](#) (Truett): School calendar
- [HB 757](#) (Petrie): Revenue bill

KDE Legislative Guidance

- [KDE's Legislative Guidance webpage](#)
- Depending on bills, may post guidance for bills with emergency clauses first

Questions

- Brian Perry, Ph.D., Director of Government Relations, Office of the Commissioner
- brian.perry@education.ky.gov

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Question and Answer Session

(Submit Questions in Teams)

KDE Leadership



Important Dates

All In for Ag Week

March 16-20

Teachers Advisory Council

March 18

Family Partnership Council

March 18

Kentucky Board of Education (in-person)

April 8-9

Superintendents Webcast

April 14

Education Professional Standards Board

April 21



Kentucky Department of

E D U C A T I O N