

OLDHAM COUNTY BOARD OF EDUCATION

CONCERN:

Consider approval of Student Athletic Insurance for the 2026/2027 school year.

DISCUSSION:

Each year, the district is required to purchase (and has purchased) student athletic insurance to cover liability up to the KHSAA catastrophic injury insurance coverage. In addition, each of the last three years the district has offered individual student insurance at no cost to families without insurance or those who want supplemental coverage.

The Roberts Insurance Group has been our provider and has continued to negotiate with the Zurich insurance company to provide our coverage. The loss ratio for Oldham County Schools last year was 81.2%, and 182% the year before. Student Accident carries a target of a 65% loss ratio. Even with this ratio the premium will increase by \$3,928.53.

The Roberts Insurance Group has received two additional quotes for our student athletic insurance. Zurich insurance company has come out almost half the price of the other two companies. See attached renewal options.

RECOMMENDATION:

Approve the recommendation of student insurance through the Roberts Group and Zurich Insurance with the increased premium of \$3,928.53 The total renewal cost for 2026-2027 will be \$52,741.73