

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 HOUSE BILL 1283

By: Caldwell (Chad)

6 AS INTRODUCED

7 An Act relating to school employees; creating the  
8 Educators' Professional Liability Insurance Program;  
9 defining eligible employees; requiring certain  
10 coverage for employees; directing Office of  
11 Management and Enterprise Services (OMES) to  
12 administer program and promulgate rules; authorizing  
13 OMES to contract for private insurance or create  
14 self-insured risk pool; requiring competitive process  
15 for selecting insurer; directing Legislature to  
16 appropriate certain funds; requiring certain  
17 notification; construing section; providing for  
18 codification; and providing an effective date.

15 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

16 SECTION 1. NEW LAW A new section of law to be codified  
17 in the Oklahoma Statutes as Section 26-201 of Title 70, unless there  
18 is created a duplication in numbering, reads as follows:

19 A. There is hereby created the Educators' Professional  
20 Liability Insurance Program for all employees, including full-time  
21 and part-time personnel of public schools, as defined in Section 1-  
22 106 of Title 70 of the Oklahoma Statutes, and charter schools, as  
23 defined in subsection D of Section 3-132 of Title 70 of the Oklahoma  
24 Statutes.

1       B. The program shall provide liability coverage for employees  
2 up to Two Million Dollars (\$2,000,000.00) in coverage per  
3 occurrence.

4       C. The program shall be administered by the Office of  
5 Management and Enterprise Services (OMES). OMES shall promulgate  
6 rules to implement the Educators' Professional Liability Insurance  
7 Program.

8       D. OMES shall be authorized to contract liability insurance  
9 from a licensed insurer, to create a self-insured risk pool, or to  
10 use a combination of both.

11       E. The insurance carrier providing any portion of liability  
12 coverage required by this section shall be selected by a competitive  
13 process.

14       F. The Legislature shall provide an annual appropriation to  
15 cover the costs and any associated premiums for the program.

16       G. Each school district shall annually notify, in writing,  
17 eligible employees about the coverage provided by the Educators'  
18 Professional Liability Insurance Program.

19       H. OMES and the State Department of Education shall notify, in  
20 writing, all eligible employees about the Educators' Professional  
21 Liability Insurance Program. The notice shall specifically inform  
22 employees that coverage is provided automatically as part of their  
23 employment. The notice shall be given upon hiring and annually  
24 thereafter.

1 I. Nothing in this section shall be construed to exempt a  
2 school district from any current obligations or duties nor amend or  
3 alter the Governmental Tort Claims Act in Sections 151 through 172  
4 of Title 51 of the Oklahoma Statutes.

5 SECTION 2. This act shall become effective November 1, 2025.

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