

State Risk Newsletter

Fall 2023

FROM THE DIRECTOR'S OFFICE

By: Sheri Whisman

WE ARE HIRING! Whether you're looking for a new challenge or know someone who would be a great fit, we encourage you to consider these opportunities and spread the word to potential candidates in your network.

We have opened competitive job registers, which allows both internal and external candidates to apply for vacant positions. These registers give talented individuals a chance to join our dynamic team and bring fresh perspectives and ideas to the table. We strongly believe that diversity and inclusion are key drivers of innovation and success, and we're eager to welcome talented professionals who can help us achieve our goals.

We encourage all interested employees to apply to any register they qualify for if they aspire to take their careers to new heights or explore different avenues within the organization. Posting of these positions will become available soon so continue to watch the Personnel job posting site.

We firmly believe in fostering an environment that encourages professional growth, recognizes merit, and values internal talent. These registers align with our commitment to offering equal opportunities for advancement and empowering our employees to reach their full potential.

If you have any questions or need further clarification, please don't hesitate to reach out to me.

Positions Available

- Procedures Development Specialist II - Grade 14 - Will assist agencies with adding, removing or changing their property insurance policies.
- Insurance Appraiser - Grade 15 - Will have extensive travel across the state appraising State owned buildings.
- Procedures Development Specialist I - Grade 13 - Will assist with the Fire and Tornado claims.

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Preparing Your Property for Fall and Winter: A Wise Investment for Future Insurance Savings

By: Joe McDaniel and Evelyn Smith

As the leaves begin to change and the crisp breeze of autumn fills the air, it's that time of year again: the transition from summer to fall. While many relish in the beauty of the changing seasons, it also signals the need to prepare our properties and vehicles for the colder months ahead. The Division of State Risk and Insurance Services, reminds you that taking proactive steps now can help reduce future damage and insurance claims.

- **Insulate vulnerable pipes:** like those in attics, crawlspaces, and other cold areas.
- **Disconnect:** any outside water hoses from spigots.
- **Drain pipes:** in buildings not being used during the winter months. Use non-toxic antifreeze rated for plumbing systems in traps and toilets. Also remember to clear the water from the tank and toilet bowl.
- **Check weather-stripping:** insulation and exterior doors and windows to make sure no major deficiencies are present. Water and insects can enter through these openings.
- **Never lower the heat:** below 55 degrees Fahrenheit during winter, even if the building is not being used.
- **Gutter Cleaning:** Fall is notorious for its shedding leaves. Clogged gutters can lead to water damage and potential roof issues. Ensure that your buildings' gutters are cleaned regularly to avoid costly repairs later. Make sure downspouts direct water away from the foundation.
- **Roof Inspections:** Schedule a professional inspection of your roofs. Identify and fix any loose shingles, leaks, or damage. This will safeguard against the harsh winter weather.
- **HVAC Maintenance:** A well-maintained heating, ventilation, and air conditioning (HVAC) system can reduce the risk of fires and ensure a warm, efficient, and safe environment. Regular maintenance is key. Reminder: Continuous monitoring of temperatures below freezing and adjusting HVAC setbacks are vital in preventing frozen water lines.
- **Seal Windows and Doors:** Ensure that windows and doors are properly sealed to prevent drafts and keep energy costs down. This will not only save on utility bills but also protect against moisture and mold. Reminder: The Division of State Risk and Insurance Services does not insure mold clean-up.
- **Look at the trees:** near buildings and remove any dead limbs or ones touching the buildings.
- **Chimneys:** should be inspected by a chimney service and, if necessary, cleaned to make sure that they are free from obstructions such as nesting birds. Install chimney guard screen-caps to help prevent any infestation.

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Preparing Your Fleet of Vehicles for Fall and Winter

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- **Tire Checks:** Make sure vehicles have the right tires for the season. Transition from summer to winter tires if necessary. Properly inflated tires provide better traction on icy roads.
- **Battery Health:** Cold weather can strain a vehicle's battery. Regular checks will ensure your vehicles are ready to start, even on the coldest of mornings.
- **Fluid Levels:** Ensure that your vehicles have sufficient antifreeze and wiper fluid. These fluids are essential to combat freezing temperatures and maintain visibility.
- **Emergency Kits:** Equip your vehicles with emergency kits, including blankets, flashlights, and non-perishable food items. In case of a breakdown, these kits can make a difference to those driving.

By addressing these fall and winter preparedness steps, you're not only enhancing the safety and longevity of your property and vehicles but also proactively reducing the likelihood of insurance claims. This, in turn, can lead to potential cost savings for your organization.

Remember, the most valuable asset is prevention. Taking these precautions will not only protect your property and vehicles but also ensure the safety of staff, students, and visitors. It's a wise investment that can save your organization time, money, and headaches in the long run.

If you have any questions or need assistance with your insurance coverage or assessing potential risks, don't hesitate to reach out to the Division of State Risk and Insurance Services. We're here to help you navigate the changing seasons and ensure your organization is well-prepared.

Wishing you a safe and successful transition into the fall and winter seasons.

For more tips on prevention of property loss related to weather conditions, feel free to contact **Sheri Whisman at 502-782-5444**.

Field Appraisal Visit

By: Chris West

The purpose of a field appraisal visit is to gather all information necessary to complete an appraised replacement cost value for state owned buildings. Agencies are responsible for reporting assets in buildings since the appraisers will only value buildings.

The precursor to this visit is to complete and submit the Real Properties and Insurance Request Form (B117 - FTR-10) to State Risk.

A full inspection of the building is required. During the field appraisal visit, appraisers photograph the building and note the following:

- interior/exterior wall construction and materials
- roof type and materials
- construction type, quality of construction and occupancy use of building
- HVAC system and any central supply power plant/shared building systems (if applicable)
- sprinkler system (if applicable)
- alarm systems, specialty systems or generators

During the field appraisal visit, the appraiser needs full access to the building including the mechanical room and any locked areas. An escort with necessary key access and knowledge of the building is also highly recommended. On large scale buildings, appraisers will request drawings to determine square footage and perimeter of the building. Appraisers will measure and draw smaller scale buildings.

The field appraisal visit is an important part of getting an accurate replacement cost value. Agency prework and attention to these items will save time and also expedite our field appraisal visit process.

Upon prior request from agency contact, appraisers are available to schedule and review the entire inventory of buildings currently insured on site(s). To schedule an appointment with an appraiser, email our general inbox with agency policy name, policy number, location(s), building name(s) and contact information to FinanceStateRiskUnderwriting@ky.gov

NOTE: It is the agency's responsibility to report any new building, altered building or removed building through the Division of State Risk & Insurance Services form process. Forms are available on our website: <https://finance.ky.gov/office-of-the-controller/division-of-state-risk-insurance-services/Pages/default.aspx>.

Please submit individual forms per building with all requested information.

Sprinkler Red Tag Permit System

By: Cecil Sowers

As of July 1st, 2023, please contact the Division of State Risk Sprinkler Program for any type of Sprinkler or Fire Alarm Impairment. Completed details of each impairment incident with locations, times, and type of system will be needed. This information helps the Division of State Risk maintain the safety of the individuals preserve the properties at your facility.

We will continue to use the remainder of the FM Global “Red Tags” but please do not call FM Global to report sprinkler and/or fire alarm impairments.

Red Tag Permit System steps

Part # 1 involves filling out the red tag.

Part # 2 involves notifying The Division of State Risk & Insurance Services, by emailing StateRiskSprinklerProgram@ky.gov or call (502) 782-5443 (leave a message and contact information).

- Include details of the time the system was shut down, location, the reason for the shutdown, the repairs that are being made and approximate length of time to make the proper repairs.
- If for any reason the repair takes longer than expected, State Risk will be in contact for documentation purposes and life safety processes.
- Avoid all Hot Work.
- Implement a Fire Watch.

Part # 3 of the Red Tag Permit System should be returned to the Fire Safety Supervisor at your facility and maintained in your files for possible future reference. Please report to The Division of State Risk and Insurance Services that the system has been fully restored with dates, times, and locations.

All documentation that the sprinkler and / or alarm service has been restored is retained by The Division of State Risk and Insurance Services should any questions arise in the future.

Please feel free to contact the StateRiskSprinklerProgram@ky.gov or call (502) 782-5443 if you have any questions.

Brag Board

Eastern Kentucky University

I would like to thank Chris Halcomb, for making great strides to ensure that Eastern Kentucky University is safe for all students and staff members. He has completed 71% of his past and present deficiencies at the University!



Department of Military Affairs Bluegrass Station

Harlan “Ike” Pinkston has worked diligently in completing 100% of all his past and present deficiencies at Bluegrass Station, thank you “Ike” for your hard work in completing all the deficiencies.



Kentucky State Police

I would like to thank Captain Kevin Johnson for completing the past and present deficiencies at all the State Police post throughout the Commonwealth.



KY Self-Insured Auto Program (KSAP)

By: Sandy Etherington

What is a KSAP billing cycle? How does it work? What does it cover? KSAP has three billing cycles and we are approaching the mid-year cycle for the 2023-2024 policy year. It's a good idea to review/audit your vehicle listing report (VLR), prior to each cycle, to ensure all your agency/department owned vehicles are insured. You can request a VLR by emailing ksapunderwriting@ky.gov for a current listing of insured vehicles.

ANNUAL RENEWAL BILL CYCLE

The annual renewal billing cycle runs each July and bills for the policy period July 1 – June 30 for state-owned vehicles listed on your auto policy.

MID-YEAR BILL CYCLE

The mid-year billing cycle runs each January and bills for any policy change made **after** July 1 – December 31. Policy changes include adding new vehicles or removing existing vehicles to your policy.

YEAR-END/FINAL BILL CYCLE

The year-end/final billing cycle runs each June and bills for any policy changes between Jan 1 – June 30. Changes include adding new vehicles or removing existing vehicles to your policy.

Any change to **Physical Damage** coverage, **after** July 1 will also be billed during the Year-End/Final billing.

KSAP Claims reminder:

If you are involved in an accident, NEVER admit fault,

- call the police and your supervisor
- obtain the other driver's information (name, phone#, copy of insurance card)
- take photos of both vehicles and/or property
- complete the [KSAP claim form SRC-12](#)
- email the KSAP form, police report, and photos to ksapautoclaims@ky.gov

KSAP Contacts:

Insurance Program Manager: Sandy Etherington 502-782-5442

Procedures Development Specialist: Jenifer Harrison 502-782-1866

Meet the State Risk Staff



Sandy Etherington – Insurance Program Manager

Ms. Sandy Etherington was recently promoted to the Insurance Program Manager for the Kentucky Self-Insured Auto Program (KSAP) within the State Risk & Insurance Services Division. She has been with the Commonwealth of KY for 33 years and has an extensive background in budgeting, financial management, and insurance management and has a strong dedication to safeguarding individuals and assets.

Sandy is responsible for managing insurance coverage on all KY State Agencies, PVA offices, Universities, KY Center for the Arts & KY Lottery owned vehicles, insuring over 11,300 vehicles for the Commonwealth as well as managing the claims process and support staff.

In addition, she umpires softball in the spring and summer and when she's not working, she enjoys spending time with family and friends, boating, camping, and fire pit/movie nights with her grandkids.

If you have any questions about your agency's auto coverage or claim process, you can reach Sandy at 502-782-5442 or sandy.etherington@ky.gov.



Jenifer Harrison – Procedures Development Specialist I

Hi Everybody! My name is Jenifer Harrison (yep that's how to spell Jenifer in my world). I worked with the State of KY for 17 years before moving to Leesburg, Florida where I lived and worked for the Department of Health with the State of Florida for three years. While there is a ton of things to do in Florida, it is every expensive living there and very hot, so after interviewing and accepting the Procedures Development Specialist position with State Risk, I packed a U-Haul with all my worldly possessions and me and my two very large dogs (94 lbs. and 75 lbs.) headed back to The Bluegrass State.

I currently live on the KY River, I love reading, hiking with the dogs, and just chilling on the back deck. Since moving home, I have been catching up with friends and enjoying the seasons again. I look forward to the KY winter! I love the snow and sleet and winter in general. Bring on boots, sweaters, and bonfires, yep home is, in my case, where the heart is!

I joined the Division of State Risk & Insurance Services on September 1, 2023 and have been reviewing and processing KSAP auto claims. If you have any questions regarding a KSAP claim, you can call me at 502-782-1866 or email me at ksapautoclaims@ky.gov.



State Risk staff had the opportunity to brush up on their self defense skills at Frankfort's Kentucky State Police post in August. Thanks goes out to the KSP team for helping us stay safe!

State Risk Mailboxes

To help keep emails organized and to ensure they are processed in a timely manner, we have mailboxes dedicated to each program.

Below is a listing of all the mailboxes associated to our programs:

Fire & Tornado Property Underwriting:
StateRiskUnderwriting@ky.gov

Fire & Tornado Property Claims:
FT.PropertyClaims@ky.gov

Sprinkler Program:
StateRiskSprinklerProgram@ky.gov

Boiler Program:
StateRiskBoilers@ky.gov

KSAP Underwriting:
KSAPUnderwriting@ky.gov

KSAP Auto Claims:
KSAPAutoClaims@ky.gov

Staff Directory

Sheri Whisman, Director
Beryl Thompson, Assistant Director
Stephanie Young, Fiscal Manager

(502) 782-5444 or (502) 229-3905
(502) 782-5438
(502) 782-5423

Sheri.Whisman@ky.gov
Beryl.Thompson@ky.gov
Stephanies.Young@ky.gov

Fire and Tornado Fund

Underwriting: StateRiskUnderwriting@ky.gov

Gerry Hamilton, Insurance Program Manager
Jeni Collins, Insurance Policy Specialist II
Chuck Jackson, Insurance Appraiser
Chris West, Insurance Appraiser

(502) 782-5421
(502) 782-5441
(502) 782-5437
(502) 782-5439

Gerry.Hamilton@ky.gov
Jcollins@ky.gov
Chuck.Jackson@ky.gov
Christopher.West@ky.gov

Claims: FT.PropertyClaims@ky.gov

Evelyn Smith, Insurance Program Manager
Audra Perkins, Procedures Development Specialist II

(502) 782-5433
(502) 782-0369

Evelyn.Smith@ky.gov
AMPerkins@ky.gov

Kentucky Self Insured Auto Program

Underwriting: KSAPUnderwriting@ky.gov

Claims: KSAPAutoClaims@ky.gov

Sandy Etherington, Insurance Program Manager
Jenifer Harrison, Procedures Development Specialist I

(502) 782-5442
(502) 782-1866

Sandy.Etherington@ky.gov
Jenifer.Harrison@ky.gov

Risk Management & Public Official Bonds

Sheri Whisman, Director
Beryl Thompson, Assistant Director

(502) 782-5444 or (502) 229-3905
(502) 782-5438

Sheri.Whisman@ky.gov
Beryl.Thompson@ky.gov

Commercial Liability/Special Event Policies

Beryl Thompson, Assistant Director

(502) 782-5438

Beryl.Thompson@ky.gov

Sprinkler Program

StateRiskSprinklerProgram@ky.gov

Gerry Hamilton, Insurance Program Manager
Cecil Sowers, Safety Coordinator

(502) 782-5421
(502) 782-5443

Gerry.Hamilton@ky.gov
Cecil.Sowers@ky.gov

Boiler Program

StateRiskBoilers@ky.gov

Gerry Hamilton, Insurance Program Manager
Cecil Sowers, Safety Coordinator

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eRIMS & Training Assistance

Ryan Barnard, Resource Management Analyst II

(502) 782-5435

Ryan.Barnard@ky.gov