

IF YOU HAVE AN ACCIDENT

1. Call 911 immediately if damages or injuries are involved, request an officer to file a report and request medical assistance, if needed.
2. Call your supervisor
3. Call your agency claim contact.
4. Obtain the other driver's license number, insurance information from their insurance verification card and a description of the vehicle from their registration card.
5. Give the other driver your name, address, and license number. Show the Commonwealth's Insurance ID card located in the vehicles glove compartment.
6. For your protection, if safe, take photos of all four sides of all vehicles, licenses plates, skid marks, all angles of the roadway approach and persons in the vehicles involved in the accident.

Do not admit fault, circumstances and contract claims adjusters will make that determination, Do not make any statements about the accident to anyone other than the Police Officer, your supervisor, your agency Risk Management officer, KSAP Claims Adjuster, or Commonwealth Legal Counsel.

Remember you are an employee of the Commonwealth, thus a representative of the Commonwealth, Please act professionally at all times.

For more information regarding:

Billing & Audits:

Sandy Etherington, Procedures
Development Specialist II
502-782- 5442
KSAPUnderwriting@ky.gov

Administration of Policy:

Buryl Thompson, Assistant Director
502-782-5438

To report a KSAP claim:

The accident report form can be found
on our website at:

Division of State Risk & Insurance Services

Submit your claim form to:
KSAPAutoClaims@ky.gov

Evelyn Smith, Program Manager
502-782-5433
KSAPAutoClaims@ky.gov

To Request Training:

Ryan Barnard, Resource Management
Analyst II
502-782-5435
ryan.barnard@ky.gov

The training form can be found on
our website at:

Division of State Risk & Insurance Services

STATE RISK & INSURANCE SERVICES
502-564-6055

The Kentucky Self Insured Auto Program (KSAP)



State Risk & Insurance Services
Office of the Controller
Finance & Administration Cabinet



The Kentucky Self-Insured Auto Program (KSAP), is a self-insured, state owned vehicle insurance program established in 2011. The KSAP staff audits and records all automobile and mobile equipment additions and deletions per state agency, issues the annual renewal billing and collects the premium due. KSAP is responsible for insuring in excess of 13,000 vehicles.

Vehicle Audits

Kentucky Self-Insured Auto Program (KSAP) performs audits to ensure agency/departments have paid no more than the appropriate premium for the vehicle/equipment. The objective is to review vehicle listing reports (VLR) to prepare for the KSAP audits.

End-Of-Year Audit

The End-of-Year Audit is a summary of all vehicles reported from January to June of the policy year. The data taken from the End-of-Year audit will be used in calculating the annual renewal premium for each new policy year.

Mid-Year Audit

The Mid-Year Audit process captures premiums for insurance for a minimum of six months from July to December.

Final Audit Process

The Final Audit is the combination of all auto audits of the previous year.

Commonwealth of Kentucky Assigned Number (COKY#)

An assigned number issued by the Division of State Risk and Insurance Services. To identify the agency and used to track claims.

Vehicle Listing Report

The Vehicle listing Report (VLR) is a complete report of all agency/department owned and leased vehicles and/or equipment. The vehicles listed on the report will be used to verify the units on the rate sheet. The claims staff also

uses the VLR to determine and verify ownership as well as coverage.

Under the self-insured program, all agencies are required to report all additions of new vehicles immediately via email attaching the updated VLR. It is the agency/department's responsibility to maintain all changes to the vehicles/equipment throughout the policy year. Failure to report vehicles may cause a lapse insurance coverage and/or inaccurate billing.

