

State Risk Newsletter

From the Director's Office

By: Sheri Whisman

The Division of State Risk has partnered with Sedgwick Loss Control Services to inspect and evaluate state-owned properties by creating a comprehensive report of the risk, with details on exposures and constraints. We will help identify how these risks fit into your risk management strategy at the local level, all by providing support to lessen the exposure to property damage or losses. ***This service is free of charge to your agency.*** The visits will identify potential fire risks and associated perils, machinery breakdown, and help prevent a larger loss when natural hazards happen.

After our inspections, we will provide your agency with a "report card" of the facilities we visited identifying and quantifying the site's vulnerability to a loss. These visits can help determine the best methods for avoiding / controlling the costs of accidents / injuries, minimizing the cost of insurance, and the lost productivity that accidents / incidents cause.

What to expect during our visit:

- Initially meet with agency heads, maintenance and any other staff that could provide us feedback of the facility we are inspecting.
- Have someone with knowledge of the property available to walk around with us also giving us access to areas that are behind locked doors (i.e., mechanical rooms, etc.).
- We will complete a detailed survey report as we tour the facility.
- Photos will be taken of areas that may have a potential hazard or showcase areas where an agency has provided loss control to reduce their exposure.
- A final report will be compiled with photos.
- We will share our report with your agency and work with you to help mitigate any areas of concern.

By having these reports, it will not only be a tool you can use to gain funding for corrective actions, but also assist with keeping your insurance premiums at an affordable cost by reducing the number of catastrophic claims / events.

We are very excited to enter into this new partnership with Sedgwick and we look forward to helping you have a risk free facility.

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I have a fire protection system impairment, now what?

By: Cecil Sowers

What is an impairment? The planned or unplanned shut down of a fire protection system, rendering one or more areas of the building unprotected.

- A shut down of sprinkler control valve – damage, repair, maintenance, or testing.
- A fire pump taken out of service for repair.
- A disruption to the public fire main or water supply system to a building or buildings.
- When fire alarm systems are out of service or being repaired.

During these impairments, building occupants and emergency responders are exposed to a higher degree of hazard. It is imperative that requirements and responsibilities for impairments are established and implemented to minimize risk to life and property. These requirements include measures taken during the impairment to ensure that increased risks are minimized, and the duration of the impairment is limited.

Planned Impairment

A planned impairment is one that has been anticipated and planned, in advance of the expected impairment. It is typically part of construction improvements and/or modifications to existing fire detection or protection systems. In these situations, fire protection systems can be removed from full service (i.e., **impaired**) in a controlled manner allowing the benefit of added planning time to evaluate how best to minimize the impairment duration and size. Equally important, there is added time to evaluate and mitigate fire hazards in the area with systematic risk management.

Emergency Impairment

An emergency impairment occurs when an unexpected event occurs, such as a broken water main or sprinkler pipe, that typically requires unplanned immediate action to remove an existing fire detection or protection system from normal function. This can include situations such as unplanned broken water mains, leaking sprinkler pipes, and the identification of a critical fire pump malfunction during routine testing. In many cases, the immediate action needed, due to concern over building flooding or damage, etc., can lead to associated confusion over identifying valves to properly close, alarm systems/devices to turn off, contacting appropriate resources and even following the set procedures for impairments. For emergency impairment, an implemented, accessible, and practiced emergency response program tied to impairment management is critical.

Impairment Consequences

The consequences of fire system impairment can be severe. If a fire occurs while the system is impaired, it could grow undetected and spread beyond the control capabilities of the protection system. Forgetting to restore an impaired sprinkler or other fire protection system at your facility could cost millions of dollars in damages. The longer the fire protection system is impaired, the greater the probability of a fire or explosion causing major damage becomes. Therefore, it is necessary to minimize the duration and scope of any impairment or provide for an alternate protection system.

I have a fire protection system impairment, now what? - Continued

Proper Management

Proper management of fire protection impairments is crucial in minimizing the risk associated with them. A comprehensive impairment management program should be developed and implemented to mitigate fire hazards while systems are down by minimizing downtime and restoring full protection as quickly as practical. Here is a checklist that can be used to verify that the key elements of an impairment management program have been utilized during an impairment:

1. Hazardous operations in the impaired area:

- Suspend or restrict non-critical cutting and welding.
- Eliminate heat-producing processes and sources.
- Eliminate all other hazardous operations that could cause a fire or increase the size of a fire.

2. Notifications:

- Notify the local fire department of the impairment and temporary protection established.
- Notify the facility management.
- Advise alarm companies and signaling stations of the impairment.
- Notify impacted employees of the impairment and actions they should take.
- Notify the Division of State Risk and Insurance Services of the impairment.

3. Compartmentalization:

- Close fire doors in the impaired area.
- Secure exterior doors to protect against hostile fires.
- Secure fire control dampers, curtains, and partitions in the impaired area.

4. Temporary fire protection:

- Distribute extra fire extinguishers, as needed, throughout the facility.
- Establish extra security or fire watch patrols and document the times and locations of the fire watch.
- Assign personnel to transmit fire alarms to the occupants and the fire department.

5. Identification:

- Attach impairment tag to impaired system.
- Develop and post a repair timetable.

6. After the impairment (restoration):

- Verify the system is operational.
- Restore all alarm services.
- Notify the local fire department that the system is restored.
- Notify all facility personnel that the system is restored.
- Notify the Division of State Risk and Insurance Services when fire suppression/fire alarm systems have been restored.
- The Division of State Risk and Insurance Services will document the impairment restoration on the Sprinkler Impairment Log sheet for future reference.

I have a fire protection system impairment, now what? - Continued

Why should I use an Impairment Tag?

Should a fire occur while the system is impaired, the fire could quickly grow undetected and spread beyond the control capabilities of the sprinkler system. By using the impairment tag this will help identify what systems are out of service.

How do you use the Impairment Tag?

The Impairment Tag process:

- Notify the Division of State Risk and Insurance Services of the impairment.
- The person responsible or the person who authorized the impairment must fill out all sections of the Impairment Tag.
- The Impairment Tag must remain visible at all times as a reminder that an impairment is in progress.
- Do not remove the Impairment Tag until the process has been completed.

How do you notify State Risk of impairments to the fire protection system?

You may call or email the Division of State Risk and Insurance Services at the information below to report a Fire Protection System Impairment.

Phone - (502) 782-5443

Email - StateRiskSprinklerProgram@ky.gov

These simple steps listed above may prevent or greatly reduce the risk for the loss of life and property damage now and in the future, please be safe!

Links to the Impairment Tags

Click on this one to fill out online

The image shows a thumbnail of the 'Fire Protection Impairment Permit' form. It is a multi-section document with various fields for information such as 'Impairment Location', 'Impairment Description', 'Impairment Start Date', and 'Impairment End Date'. It includes checkboxes for 'Notify State Risk' and 'Notify Fire Department'. The form is designed for online completion.

Or click on this one to print and fill out

The image shows a thumbnail of the 'Fire Protection Impairment Permit' form, identical to the one on the left but intended for printing. It contains the same sections for recording impairment details, including location, description, dates, and notification status.



One cost-effective way to ensure completed projects meet or exceed fire protection standards is to have the plans reviewed by a third party fire protection engineer with no economic interest in the project. Alliant Risk Control Consulting offers third party fire sprinkler and fire alarm systems plan reviews for client projects with an estimated completed construction value of \$1 million and up. The review typically includes fire and building code(s), applicable consensus codes (NFPA) and generally accepted best practices for liability and property insurance/risk management.

Clients should note that we do not provide an engineering stamp on these submitted items, as we will not be responsible for all aspects of system design. We will provide a review letter.

Instructions and procedures for plan review submittal by client:

1. Please e-mail fire sprinkler shop drawings, hydraulic calculations, and material submittals, other submittal documents and related drawings to Alliant's fire protection engineering (FPE) firm, contact information below.
2. Notify Alliant's Risk Control Consulting team via e-mail: riskcontrol@alliant.com. Provide organization name, contact name, phone number and e-mail address.
3. Turnaround time is approximately 10 days after the submitted documents are received by our FPE. Our FPE will strive to get the review done sooner.
4. The FPE will email the client a copy of the review letter.

Please e-mail drawings, submittals, etc. to the address below:

Dan Yanaitis

Paragon Consultants

DanielYanaitis@paragonconsults.com

Phone: 302-304-1467

If there are any questions or concerns during the plan review process please contact Alliant Risk Control Consulting at:

(949) 260-5042 or

riskcontrol@alliant.com



Alliant Insurance Services is introducing on-line accessible Environment, Health & Safety (EHS), and Workforce Compliance software and services to the Commonwealth via KPA. KPA solutions help clients identify, remedy, and prevent workplace safety and compliance problems across their entire enterprise. For over 30 years, KPA has helped 10,000 + clients achieve regulatory compliance, protect assets, and retain top talent. The combination of KPA's software, EHS Consulting Services, and award-winning training content helps organizations minimize risk so they can focus on what's important—their core business. Please click on any of the links below for more information:

Software

EHS Consulting
Services

Award-winning
Training Content

Accessing the platform is simple. The Risk Management Center (RMC) is a web-based platform that allows employees in any location with internet access to login. Once an employee is loaded into the system and assigned training, they will receive an email with login instructions to create an account. After logging in employees will be able to complete assigned training at their own pace in any location and certificates of completion will automatically be recorded into Training Track.

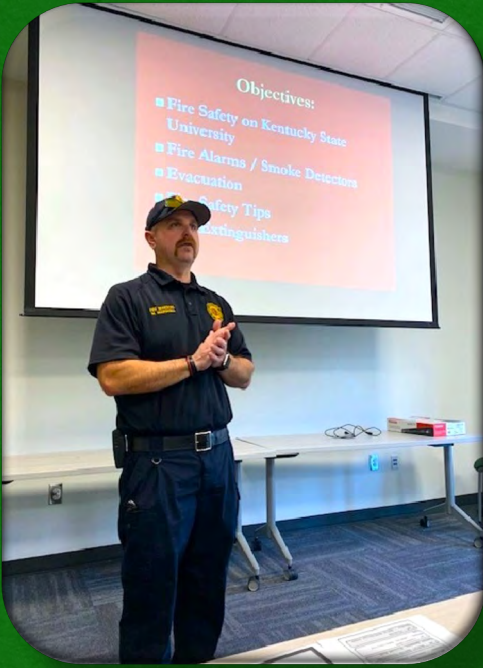
Alliant has successfully utilized the on-line training resources for hundreds of our clients. We look forward to working with you.

State Risk partners with Frankfort Fire and EMS

The Division of State Risk and Insurance Services and the City of Frankfort Fire and EMS (FFD) recently presented to student Resident Advisors (RA's) at Kentucky State University (KSU) on crucial fire safety and risk reduction measures. FFD and State Risk, as a team, represent a diverse network of voices united in our commitment to help state owned facilities become more resilient toward catastrophic and human element events. Our partnered mission is to inform, educate and motivate students, administrators, and state agency facility staff to protect from loss of life, property damage and substantial financial impact as a result of a loss.

By placing the success of the whole community first and foremost, our impact as a network continues to grow and strengthen.

It is an honor for State Risk to partner with FFD making strides in mitigating risks at our government owned facilities. Special thanks to our partner at FFD, Fire Marshall-Matthew Marshall, KSU team Kelly Ruff, Dr. Stephanie Newberry and Jennifer Linton for their valuable contribution to this initiative. Together, we're dedicated to creating a safer environment for our visitors.



Brag Board

Murray State University

I would like to thank Howard Blythe, for insuring the completion of all deficiencies and staying in contact with State Risk on the progress for each one. Murray State has "zero" deficiencies starting the new year.



**MURRAY STATE
UNIVERSITY**

Department of Juvenile Justice

I would like to thank everyone within our Juvenile Justice System for maintaining a safe working environment by correcting and maintaining "zero" deficiencies. Also staying in contact with State Risk for any sprinkler impairments or questions that keeps everyone safe.



University of Kentucky

I would like to thank the University of Kentucky and Ken Reeder for maintaining and keeping deficiencies corrected in a timely manner. State Risk is very appreciative of the hard work and efforts for the safety of all individuals at the University of Kentucky, keep up the excellent work.

UK University of
Kentucky

Meet the State Risk Staff



Teresa Cook
Procedures Development
Specialist II

Hi everyone! My name is Teresa Cook. I have recently transferred from the Personnel Cabinet to the Department of State Risk as a Procedures Development Specialist II in the Underwriting Department. I am entering into my tenth year with the Commonwealth of KY and have an extensive background in Human Resources. Prior to coming to the Commonwealth, I was a restaurant manager for 30 years.

I have been a part of the Frankfort community for the past 40 years. I am blessed with a wonderful husband, 3 amazing daughters and 2 grandbabies. I have been a sports Mom for many years, as all 3 of my daughters were highly involved in sports throughout high school and college.

In my spare time, I enjoy playing pickleball, landscaping, home interior design and spending time with friends and family. My favorite vacation is cruising and enjoying all the beaches and warm weather.

If you have any questions about your agency's property coverage, you can reach me at 502-782-0205 or teresa.cook@ky.gov. I look forward to growing my career here at State Risk and serving the insurance needs of the Commonwealth.



Jamie Collins
Procedures Development
Specialist I

Hello, my name is Jamie Collins. I am the new Procedures Development Specialist for the State Risk Division. I will be working with claims for our Kentucky agencies. I enjoy helping people and I am excited to be here. Before working with the State Risk Division I worked briefly in the Finance Procurement Division and in healthcare at UK. I am continuing my education online and hope to finish with my BA in Business Administration.

In my free time I enjoy spending time with my family and friends. I have 3 children: Steven, Justin, and Elizabeth and 3 grandchildren: Padme, Natalie, and Kaleb. I enjoy doing almost any outdoor activity from camping, hiking, and traveling. I also enjoy quiet times at home watching a good movie, reading, or doing crafts.



Joe Kersey
Insurance Appraiser

Hi my name is Joe Kersey. I live in Richmond, KY. I am the new Insurance Appraiser with the Division of State Risk & Insurance. My job duties include performing field appraisals and annual appraisal updates for structures owned by the Commonwealth. As an appraiser, I estimate replacement cost value using industry standard appraisal software. These values are then utilized by underwriting staff to determine the insurance premium for each structure.

In May 2012, I graduated Berea College with a Business Administration degree. From 2015 to 2018 I worked for the state as a Commercial Property Assessor at the Fayette County Property Valuation Administrator. I have also been a licensed REALTOR® in the state of Kentucky for almost 12 years. I am excited to return to state government work and make an impact in the State Risk department. I consider myself to be a detail oriented numbers guy who likes working with spreadsheets and financial calculations.

In my free time I enjoy spending time with family, watching movies and gaming.

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 (502) 782-5444 or (502) 229-3905
Buryl Thompson, Assistant Director (502) 782-5438
Stephanie Young, Fiscal Manager (502) 782-5423

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

Fire and Tornado Fund

Underwriting: StateRiskUnderwriting@ky.gov

Gerry Hamilton, Insurance Program Manager (502) 782-5421
Jeni Collins, Insurance Policy Specialist II (502) 782-5441
Teresa Cook, Procedures Development Specialist II (502) 782-0205
Chuck Jackson, Insurance Appraiser (502) 782-5437
Chris West, Insurance Appraiser (502) 782-5439
Joe Kersey, Insurance Appraiser (502) 782-0154

Gerry.Hamilton@ky.gov
Jcollins@ky.gov
Teresa.Cook@ky.gov
Chuck.Jackson@ky.gov
Christopher.West@ky.gov
Joe.Kersey@ky.gov

Claims: FT.PropertyClaims@ky.gov

Evelyn Smith, Insurance Program Manager (502) 782-5433
Audra Perkins, Procedures Development Specialist II (502) 782-0369
Jamie Collins, Procedures Development Specialist I (502) 782-0165
Rebecca Pearl, Staff Assistant (502) 782-4382

Evelyn.Smith@ky.gov
AMPerkins@ky.gov
Jl.Collins@ky.gov
Rebecca.Pearl@ky.gov

Kentucky Self Insured Auto Program

Underwriting: KSAPUnderwriting@ky.gov

Claims: KSAPAutoClaims@ky.gov

Sandy Etherington, Insurance Program Manager (502) 782-5442
Jenifer Harrison, Procedures Development Specialist I (502) 782-1866

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

Risk Management & Public Official Bonds

Sheri Whisman, Director (502) 782-5444 or (502) 229-3905
Buryl Thompson, Assistant Director (502) 782-5438

Sheri.Whisman@ky.gov
Buryl.Thompson@ky.gov

Commercial Liability/Special Event Policies

Buryl Thompson, Assistant Director (502) 782-5438

Buryl.Thompson@ky.gov

Sprinkler Program

StateRiskSprinklerProgram@ky.gov

Gerry Hamilton, Insurance Program Manager (502) 782-5421
Cecil Sowers, Safety Coordinator (502) 782-5443

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

Boiler Program

StateRiskBoilers@ky.gov

Gerry Hamilton, Insurance Program Manager (502) 782-5421
Cecil Sowers, Safety Coordinator (502) 782-5443

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

eRIMS & Training Assistance

Ryan Barnard, Resource Management Analyst II (502) 782-5435

Ryan.Barnard@ky.gov