

State Risk Newsletter

Spring 2026



FROM THE DIRECTOR'S OFFICE

Honoring the Retirement of Brian Ferguson: A Legacy of Excellence in Property Claims

After many years of dedicated service, Brian Ferguson will be retiring this April, marking the closure of an outstanding career as the licensed Property Claims Adjuster for the entire Commonwealth of Kentucky.

Throughout his tenure, Brian has been a cornerstone of the Commonwealth's property claims process as a Sedgwick claims adjuster. Known for his efficiency and sound judgment, he consistently made timely decisions when claims required more detailed damage assessments. His ability to evaluate complex situations quickly and accurately ensured that claims were handled with both professionalism and care.

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Brian's depth of knowledge and commitment to excellence set a high standard for claims administration. Colleagues and partners alike have long relied on his expertise, appreciating not only his technical skills but also his steady, dependable approach. His contributions have played a significant role in maintaining the integrity and effectiveness of property claims services across the state.



Beyond his professional accomplishments, Brian has always been appreciated for his dedication, work ethic, and the respect he earned from those who had the privilege of working with him.

As he prepares to begin this next chapter, we extend our sincere gratitude for his years of exceptional service. We wish Brian all the very best that retirement has to offer: good health, happiness, and many fulfilling days ahead.

New Employee Welcome!



We are pleased to announce that **Cameron Bales** has joined our team, bringing valuable expertise to our property claims operations. In his new role, Cameron will oversee all matters related to property losses and claims for state agencies and quasi agencies. Cameron will serve as a central point of contact for agencies navigating property related incidents, providing guidance from initial notice of loss through resolution. His responsibilities include coordinating claims handling, supporting agencies throughout the process, and helping to ensure that claims are managed in accordance with established policies and best practices.

With a strong commitment to service and collaboration, Cameron's addition strengthens our ability to support our partners across the state. We are confident that his contributions will enhance our property claims program and provide agencies with the reliable support they need during times of loss.

Here's the Scoop on Loss Prevention Inspections

By Cecil Sowers

Loss prevention inspections for state agencies are essential to ensure safety compliance and reduce risk. These inspections identify potential hazards and provide strategies to prevent and manage losses, ultimately lowering the likelihood of accidents and insurance claims. These inspections are provided at no cost to policyholders, as State Risk covers the expense. However, agencies remain responsible for addressing any deficiencies identified during the process.

What is a Loss Prevention Inspection?

State Risk loss prevention inspections are thorough assessments of state-owned facilities, typically conducted by an insurance carrier or a third party. Their purpose is to identify hazards and recommend measures to minimize risk. This process helps State Risk address issues and implement safety improvements before incidents occur.

Purpose of Loss Prevention Inspections

- Risk Identification - Identify hazards that could lead to accidents or insurance claims.
- Safety Improvements - Address risks creating a safer environment for employees and visitors.

What to Expect During an Inspection

- Pre-Inspection Communication - State Risk safety coordinator will contact the agency to schedule the inspection.
- On-Site Evaluation - The inspector, sometimes accompanied by the safety coordinator, will assess the facility, review safety practices, and evaluate equipment.
- Report Generation - A detailed report will identify inspection failures and recommended mitigation measures.

Benefits of the Inspection

- **Customized Requirements:** Reports are tailored to the agency's specific needs.
- **Improved Safety Culture:** Regular inspections promote proactive risk management.

What are we looking for during the inspection?

- **Poor Housekeeping** - Stored items, debris, or garbage left in hallways can obstruct paths of travel during emergencies and create slip, trip, and fall hazards. Inspect loose tiles, damaged carpeting, accumulation of combustible materials, and improperly stored chemicals.
- **Mechanical and Electrical Rooms** - These areas must not be used for storage, as stored items can impede access to critical equipment needed for servicing or emergency shutdown. Electrical panels must be readily accessible and maintain a minimum clear working space of 30 inches wide, 3 feet deep, and 6.5 feet high in front of the panel. Panelboard doors (hinged covers) must be able to open fully to at least 90 degrees and should always remain secured.

Loss prevention inspections help identify risks, improve safety measures, and create safer work environments while reducing agency insurance claims and insurance costs.

INVOLVED IN A VEHICLE ACCIDENT?

By Sandy Etherington

It's the sound no driver wants to hear—the crunch of metal and the shatter of glass. Even a minor fender bender can send your adrenaline into overdrive, making it hard to think clearly.

If you find yourself in a collision, staying calm and following a set protocol is the best way to protect your physical safety and your legal interests. Here is your essential checklist for the moments following an accident.

1. Safety First

Before you worry about insurance or damage, check yourself and your passengers for injuries.

- **Move to safety:** If the vehicle is operable, if you and your passengers are not injured and you're in a dangerous spot (like the middle of a highway), pull over to the shoulder. Try to move to area away from the traffic.
- **Hazard lights:** Turn them on immediately.
- **Stay put:** Never leave the scene of an accident, regardless of how minor it seems.

2. Check on Others and Call 911

- Check on the occupants of the other vehicle(s).
- **Call 911 immediately** if damage or injuries are involved; request an officer to file a report and request medical assistance if needed.
- **Notify your Supervisor & the Claim Contact** listed on the Insurance Card located in the glove box.

3. Document the Scene

In the age of smartphones, documentation is easier than ever. While waiting for authorities:

- **Take Photos:** Capture the positions of the cars, the damage to all vehicles, license plates, and any relevant road signs or skid marks.
- **Exchange Info:** Collect the following from the other driver:
 - Full name and contact information (a phone number is **VERY** helpful).
 - Insurance company and policy number. If you're able, take photo of their insurance card.
 - Driver's license number.
 - Vehicle make, model, and color of other vehicles involved.

Avoid discussing who was at fault at the scene. Even a polite "I'm so sorry" can sometimes be interpreted as an admission of liability later. Discuss the facts of the accident only with law enforcement at the scene.

4. Identify Witnesses

If bystanders stopped to help, ask for their names and phone numbers. Their unbiased accounts can be incredibly valuable if there is a dispute about how the accident occurred.

5. Report the accident online through the [KSAP Incident Portal](#).

- The link to the portal can also be found on the right side of our website [State Risk Website](#).
- Obtain and upload supporting documentation such as:
 - Police Report
 - Photos

Drive Safely, But Be Prepared

No one plans for an accident, but being prepared makes all the difference. Know where your insurance card is (glove box), stick to the facts at the scene, and use our online portal to report incidents as soon as you are safe.

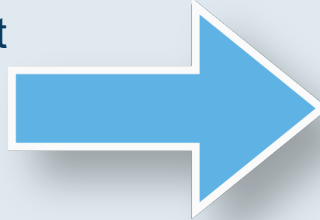
Safe travels!

Property Damage Claims Services

By Evelyn Smith

State Risk administers property claims for all state universities, KCTCS, and state agencies covered under the Commonwealth's Property & Casualty Insurance Fund policy, formerly known as the "Fire & Tornado Self Insurance Policy." The updated name reflects the broader range of covered losses beyond just fire and tornado damage.

Our website includes key details about our section, staff names, and phone numbers, in addition to multiple resources including our forms.



[State Risk Website](#)

- Visit our website and navigate to the bottom of the page, where you may select "Property Claims" to access and complete the Notice of Loss Form SRC-10.
 - After completion, select "Submit" button and it will be sent to our new general email address StateRiskPropertyClaims@ky.gov. **The previous email has been discontinued.**
- Open "Property Claims" to view the new "Lightning Loss Verification Form SRC-11" when the possible cause of loss is lightning.
 - This form is ready for completion by the Inspector/Repairer to confirm or deny that the damage was caused by lightning; and it will be sent to our new general email address when you click the "Submit" button.
- To view other beneficial resources, select "Related Information" at the bottom of our webpage.
 - Self-insurance property policy for the current Fiscal Year (7/1/2025 through 6/30/2026)
 - Legislature Packet for KY Revised Statutes related to our division's responsibilities
 - Human Element Brochure for risk prevention and management plan information

Currently, State Risk must be notified via email, or phone call, regarding any property claims within 7 business days. Also, agencies are to complete and submit to State Risk, the Notice of Loss form no later than 14 business days after the loss occurs.

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.

Property Underwriting:

StateRiskUnderwriting@ky.gov

Property Claims:

StateRiskPropertyClaims@ky.gov

Sprinkler Inspection Program:

StateRiskSprinklerProgram@ky.gov

Boiler Inspection Program:

StateRiskBoilers@ky.gov

KSAP Underwriting:

KSAPUnderwriting@ky.gov

KSAP Auto Claims:

KSAPAutoClaims@ky.gov

Staff Directory

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| Sheri Whisman, Director | (502) 782-5444 or (502) 229-3905 | Sheri.Whisman@ky.gov |
| Buryl Thompson, Assistant Director | (502) 782-5438 | Buryl.Thompson@ky.gov |
| Teresa Cook, Fiscal Manager | (502) 782-0205 | Teresa.Cook@ky.gov |

Commonwealth Property & Casualty Insurance Fund

UNDERWRITING:

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|--|----------------|--|
| Gerry Hamilton, Insurance Program Manager | (502) 782-5421 | Gerry.Hamilton@ky.gov |
| Jeni Collins, Insurance Policy Specialist | (502) 782-5441 | Jcollins@ky.gov |
| Jamie Collins, Procedures Development Specialist | (502) 782-0165 | Jl.Collins@ky.gov |
| Chuck Jackson, Insurance Appraiser | (502) 782-5437 | Chuck.Jackson@ky.gov |
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| Joe Kersey, Insurance Appraiser | (502) 782-0154 | Joe.Kersey@ky.gov |

CLAIMS:

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| Evelyn Smith, Insurance Program Manager | (502) 782-5433 | Evelyn.Smith@ky.gov |
| Audra Cain, Procedures Development Specialist II | (502) 782-0369 | Audra.Cain@ky.gov |
| Cameron Bales, Procedures Development Specialist | (502) 782-4382 | Cameron.Bales@ky.gov |

Kentucky Self Insured Auto Program

Underwriting: KSAPUnderwriting@ky.gov

Claims: KSAPAutoClaims@ky.gov

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| Sandy Etherington, Insurance Program Manager | (502) 782-5442 | Sandy.Etherington@ky.gov |
| Autumn Lancaster, Procedures Development Specialist | (502) 782-1866 | Autumn.Lancaster@ky.gov |

Risk Management

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|-------------------------|----------------------------------|--|
| Sheri Whisman, Director | (502) 782-5444 or (502) 229-3905 | Sheri.Whisman@ky.gov |
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Commercial Liability/Special Event Policies/Public Official Bonds

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| Buryl Thompson, Assistant Director | (502) 782-5438 | Buryl.Thompson@ky.gov |
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Sprinkler, Boiler and Safety Program

StateRiskSprinklerProgram@ky.gov

StateRiskBoilers@ky.gov

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| Gerry Hamilton, Insurance Program Manager | (502) 782-5421 | Gerry.Hamilton@ky.gov |
| Cecil Sowers, Safety Coordinator | (502) 782-5443 | Cecil.Sowers@ky.gov |

Origami & IT Assistance

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|-----------------------------------|----------------|--|
| Ryan Barnard, IT Business Analyst | (502) 782-5435 | Ryan.Barnard@ky.gov |
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