

State Risk Newsletter

Winter 2026



FROM THE DIRECTOR'S OFFICE

Resist Complacency to Ensure Safety

In nearly every workplace, the most common and dangerous human factor contributing to accidents is complacency. While equipment failure, poor training, or environmental hazards often receive attention, it is human behavior, specifically when workers become too comfortable, overconfident or distracted, that quietly increases risk.

Complacency develops when tasks feel routine or familiar. Over time, employees may rely on habit instead of staying alert to their surroundings. This false sense of security can cause shortcuts, overlooked hazards, or delayed reactions in critical moments. In safety-sensitive industries, the smallest lapse can have life-changing consequences.

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RISK FORMS

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How to Combat Complacency:

1. **Stay Present:** Treat every task as if it's the first time. Pause, assess, and confirm conditions are safe before proceeding.
2. **Peer Accountability:** Encourage coworkers to speak up if they see signs of unsafe shortcuts or inattention.
3. **Refresh Training:** Regular safety drills and discussions help keep awareness sharp.
4. **Rotate Tasks:** Reducing monotony can prevent workers from falling into routine-based mistakes.
5. **Leadership Example:** Supervisors who demonstrate consistent attention to safety set the tone for others.

By recognizing complacency, talking about it, and taking intentional steps to stay alert, organizations can reduce accidents and strengthen a true culture of safety.



State Capitol Construction team safely installs new beam on Capitol Dome

Upgrades Coming Soon: Digital Form System

By Ryan Barnard



Over the next few months, State Risk will be transitioning all existing forms to a new, web-based format. This move is designed to make the submission process faster and more reliable.

What this means for you

- **Universal compatibility:** You will no longer need specific software to view or edit forms. They will work seamlessly on any modern web browser, including those on smartphones and tablets.
- **Easy Fillable Forms:** You can easily fill out the form directly in your internet browser, eliminating any need to download a form.
- **Improved user experience:** The new interface is designed for ease of use, eliminating the need to print, scan, or email static documents.
- **Instant copies:** Once you click "Submit," you will be given the option to download a finished copy of the form to save on your computer or print for your files.
- **Forms that request attachments:** You will be able to upload files and attach them to the form before submitting, streamlining the form submission process.

Note on accessing the new forms: The new form upgrade will happen over the course of several months. That means some of the forms will still be in the original PDF format.

To access our forms go to the [State Risk Website](#)

State Risk Drone & Pilot Certification

By Gerry Hamilton & Chris West



Appraisers **Chuck Jackson**, **Chris West**, and **Joe Kersey** have successfully passed the Unmanned Aircraft General exam and will obtain their FAA Part 107 Remote Pilot Certification. Congratulations to our drone pilots!

The State Risk drone is a welcome addition to our field toolbox, enabling appraisers to safely inspect building conditions and construction without leaving the ground. Enhanced photo and video capabilities allow for more accurate assessments of building condition, risk exposure, and overall value.

One of our many inspection services includes roof condition evaluations. The ability to identify missing shingles, structural issues, and potential roof damage supports our mission to protect the Commonwealth's assets. Early identification of possible water intrusion helps policyholders address repairs before major damage and property loss occur, reducing asset loss and potentially lowering the number and cost of claims filed.



Drone photos of roof assessment

Property Damage Claims

By Evelyn Smith

The property claims team administers all property damage claims received from state agencies, state universities and KCTCS, insured under the Commonwealth's Property & Casualty Fund. Our priority is to provide the best service and utilize all available resources to relieve stressful situations after unexpected losses. In 2025, we received 457 property damage claims state-wide, including claims related to five significant catastrophic weather events: snow and ice storms, windstorms and severe floods, all causing power outages.

To expedite the process for reporting claims, our insurance system has modified our claim forms on our website below:

[State Risk Website](#)

We ask that you begin using the following forms listed on our website under State Risk Forms/Property Claims:

Self-insured Notice of Loss Form SRC-10

Lightning Loss Verification Form SRC-11

Complete all required information and click "Submit" to send your form directly to: StateRiskPropertyClaims@ky.gov, our new general email address. This inbox is accessible to all property claims staff to ensure timely review and response. We appreciate hearing from you and welcome any questions or requests you may have.

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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