

State Risk Mini Newsletter

Since our last newsletter, Kentucky experienced a record-breaking flood in Eastern Kentucky. Heavy rains, combined with a drought in the area prevented the soil from soaking up water which led to extreme flash flooding. Ongoing rains left the ground saturated and the creeks and rivers at all-time highs. From this storm event, State Risk received 15 flood related claims, which involved multiple state agencies, universities and KCTCS.

While the local news stations kept the citizens up to date on what was happening, seeing it in person was quite shocking and overwhelming. I have worked many catastrophic events in my career, and by far, this was the worst I have ever seen.

Many of our coworkers in Eastern Kentucky not only lost their homes, but also their place of employment from the unexpected flood waters. Our hearts go out to them.

When the flood waters started to recede, representatives from State Risk and FM Global traveled east to provide assistance and resources to our customers. We made multiple site visits and coordinated post catastrophic planning to efficiently begin the cleanup and rebuilding process.

Now that a game plan has been developed with our insureds to restore them, we would like to take this time to review our response and Standard Operating Procedures (SOPs) to see what worked and what we need to improve upon. One of the biggest things that stood out from this event, is that some agencies didn't carry enough content / asset insurance coverage at their locations. While we encourage everyone to take time and review their state insurance property and vehicle insurance, sometimes life happens, and time gets away from us and consequently those policies are never reviewed by your agency staff. *We rely on you to tell us what assets you have at your locations.* Regarding buildings, once we have been notified of a new structure, or a change in a structure, etc., State Risk will set the insured value for your buildings.

As we try to prepare for the next catastrophic event, we encourage every agency to contact us as soon as they can and give us 15-30 minutes of your time to discuss your state property and vehicle insurance coverage. State Risk is there when you need us most and we strive to provide excellent customer service to get you through rough times. One of our goals is to prevent surprises in the event of a loss. Getting a head start on what you have insured by talking to us, may prevent a huge financial hardship on your agency when catastrophic events happen.

I encourage you to take the time and reach out to us to schedule a policy review ASAP. You can email us at stateriskunderwriting@ky.gov or contact me at Sheri.Whisman@ky.gov to schedule your review. We are open to in-person or virtual meetings, whichever you prefer.

Don't delay! Reach out to us today!

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Certificate Review Meetings

By: Jennifer Collins

State Risk & Insurance Services is committed to making sure the agencies we serve have adequate insurance coverage. We regularly reach out to agencies individually and offer to review coverages with their representative. In these meetings, we don't expect agencies to understand all aspects of insurance, but we want to point out the coverage they currently have in place and what areas that may need updating.

These meetings include a brief presentation about the Fire & Tornado Fund (F&T), and the coverages the F&T offers. Next, we explain the coverage the agency currently has on their certificate/policy and any questions or concerns they may have.

It is important to note that State Risk does not establish coverage on business personal property (assets). We depend strictly upon the agency to report their assets and the value associated with them, to State Risk. If changes, additions or deletions are made to a structure, it is imperative that they are reported to State Risk as well, so that ample insurance coverage and value is placed on the building. State Risk determines the value on structures only through an appraisal process. The coverage limits for business personal property currently on the certificate today, were chosen by the agency possibly a decade ago, and may not have been updated since. We strongly encourage you to review them.

Following a certificate review, the agency usually recognizes a need to make changes. Making changes to coverage is easy, and you can make them anytime throughout the year. Email a request to stateriskunderwriting@ky.gov. The request should include:

- 1. The agency certificate number with State Risk**
- 2. The existing property ID**
- 3. The coverage you would like to change.**

We will follow up with questions if we need more information. If you have questions, email those too! State Risk is always happy to answer any questions you may have.

To schedule a certificate review of your agency's current coverages, email the request to:

StateRiskUnderwriting@ky.gov

We are happy to meet with you in person or virtually using Microsoft Teams.

Boiler Inspections

By: James Baggett

Boiler inspections are crucial for any industry that uses industrial boilers as part of building equipment operations. Boilers operate under extreme pressure and extreme fluctuations in temperature, often undergoing hundreds of degrees in temperature changes. Without periodic inspections, a malfunctioning boiler could go undetected. Over time, that small undetected issue will worsen and could lead to a catastrophic failure causing an explosion, injury, or even death. Boiler inspections help prevent catastrophic failures by uncovering and tracking faulty equipment allowing proper maintenance procedures to be followed.

Beyond just being good safety practice, boiler inspections are a mandated requirement by KRS 236.110 and KAR 815 Chapter 15. The good news is that the Fire and Tornado Fund includes equipment breakdown insurance coverage. While any boiler repair costs are the responsibility of the state insured agency, the actual cost of the boiler inspection is a free service to the agency.



NEW style commercial Boiler

We partner with FM Global and the State Boiler Inspector's Office to keep our boiler equipped facilities of the Commonwealth operating safely. Our FM Global contacts are Rodney Handy and Jeff Sellers; our State Boiler Inspector is Mark Jordan. FM Global inspects our state-owned buildings and the State Boiler Inspector's office tracks equipment corrections and locations. Inspections are completed every 2, 4, 5, or 10

years, depending on the size of the boiler system. Once the inspection is complete, the state agency will receive a report with the results and any deficiencies or issues requiring attention.

My job responsibility with the boiler program begins when the inspection is finished. Once the inspection reports are completed, the inspection violation data is uploaded to software called Jurisdiction Online. I can check boiler violation issue completion status, pull any current or past data, and review the action taken by the maintenance professionals. I track current violations with a separate spreadsheet to quickly review completed status of repairs. I also track routine inspection schedules to ensure that the inspection program is running properly. For overdue inspections, I assist to resolve the delay and schedule the missed inspection.

The boiler inspection program was designed to protect the people that labor and live in our insured facilities. As with everything we do at State Risk & Insurance Services, our goal is to provide a safe environment for the people of the Commonwealth.

Employee Spotlight

Sheri Whisman, Director



Mrs. Sheri Whisman currently serves as the director of the Division of State Risk and Insurance Services under the direction of the Finance and Administration Cabinet, Office of the Controller.

Before being named the director in December of 2017, Sheri served as the Risk Manager for the Tourism, Arts and Heritage Cabinet (TAH) within the Commonwealth of Kentucky. During that time, Sheri provided high-level risk management support and prevention directly to the agencies under TAH. Sheri was tasked to find the most cost-effective ways and best practices for avoiding, controlling, and mitigating risk for TAH. She also managed property insurance coverage for those agencies and assisted in contingency development plans. Prior to TAH, Sheri served as risk manager and as an assistant director at Kentucky State Parks.

Currently, at the Division of State Risk and Insurance Services, Sheri brings a strong upbeat work ethic and provides top notch customer service to her team and clients. She ensures her customers understand the potential risk and best business practices and counsels them on insurance coverage needs. She believes in treating everyone like she would like to be treated and she enjoys assisting others.

When Sheri isn't working, she enjoys time with her family and friends, boating, traveling and generally being outdoors. In 2002, Sheri obtained her Kentucky Real Estate license, which is currently in escrow.

Buryl Thompson, CPCU, AIM, AU

Mr. Buryl Thompson currently serves as State Risk's Assistant Director. Buryl has worked in the insurance business since 1986 and has supplemented his work experience with insurance specific education. In 2005, Buryl earned the Chartered Property Casualty Underwriter (CPCU) designation.

Since 1986, he has worked in various areas of insurance while employed by large insurance companies. His career has taken him from Kentucky to Atlanta to New Jersey and back again, but per Buryl, Kentucky will always be home.

He began his state career in 2000 as an insurance policy specialist with the Department of Insurance (DOI) and then in 2006, he followed his mentor from DOI to the Division of State Risk & Insurance Services. His role with State Risk started out assisting with the procurement of commercial insurance policies but over 16 years at State Risk his role has grown to include all aspects of the Fire & Tornado Fund as well the Kentucky Self-Insured Auto Program.

Buryl states he is blessed to participate in leading a truly great team of colleagues all while assisting our customers with their risk management needs.

To reach out to Buryl, his contact information is: Buryl.Thompson@ky.gov or at 502-782-5438. He always welcomes opportunities to discuss and research insurance questions.

State Risk Mailboxes

To help keep emails organized and to ensure they are processed in a timely manner, we have email mailboxes dedicated to KSAP and F&T Underwriting as well as KSAP and F&T Claims and the Sprinkler Program.

Below is a listing of all the email mailboxes associated with our office:

Property Underwriting:
StateRiskUnderwriting@ky.gov

Sprinkler Program:
StateRiskSprinklerProgram@ky.gov

KSAP Underwriting:
KSAPUnderwriting@ky.gov

KSAP Auto Claims:
KSAPAutoclaims@ky.gov

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

Staff Directory

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

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

Underwriting for the Fire and Tornado Fund

StateRiskUnderwriting@ky.gov

Gerry Hamilton, Insurance Program Manager (502) 782-5421
Jeni Collins, Insurance Policy Specialist II (502) 782-5441
Chris West, Insurance Appraiser (502) 782-5439
Chuck Jackson, Insurance Appraiser (502) 782-5437

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

Kentucky Self Insured Auto Program Administration

KSAPUnderwriting@ky.gov

Buryl Thompson, Assistant Director (502) 782-5438
Evelyn Smith, Insurance Program Manager (502) 782-5433
Sandy Etherington, Procedures Development Specialist (502) 782-5442

Buryl.Thompson@ky.gov
Evelyn.Smith@ky.gov
Sandy.Etherington@ky.gov

Fire and Tornado Property Claims

FT.PropertyClaims@ky.gov

Evelyn Smith, Insurance Program Manager (502) 782-5433
Audra Perkins, Procedures Development Specialist (502) 782-0369

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

Kentucky Self Insured Auto Claims

KSAPAutoClaims@ky.gov

Evelyn Smith, Insurance Program Manager (502) 782-5433
James Baggett, Procedures Development Specialist (502) 782-1866

Evelyn.Smith@ky.gov
Jamesa.Baggett@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

Gerry Hamilton, Insurance Program Manager (502) 782-5421
James Baggett, Procedures Development Specialist (502) 782-1866

Gerry.Hamilton@ky.gov
Jamesa.Baggett@ky.gov

eRIMS & Training Assistance

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

Ryan.Barnard@ky.gov