

State Risk Mini Newsletter

Come Join the "A" Team

The Division of State Risk & Insurance Services is now hiring. We are searching for an experienced Risk Manager to join our team. Our team members operate and service two self-insurance plans; the Fire & Tornado Fund providing commercial property insurance for all state-owned assets (buildings and contents) and the Kentucky Self-Insured Auto Program, which provides automobile liability and physical damage coverage for all state-owned vehicles.

Our 13 dedicated staff perform feats of wonder every day by providing nothing less than excellent customer service to our customers during losses. Like the damages as a result of the recent windstorm and the Western KY tornado last year.

Yes, we provide insurance coverage, but our primary goal is to assist in the avoidance of a loss. The successful candidate for this role will identify and evaluate potential risks for loss, select the best risk management technique, implement that technique and regularly evaluate and monitor it's progress. During the monitoring phase, additional risks of loss can be identified and/or the risk management process can be revised as needed. By achieving the goal of sound risk management, we can keep insurance costs lower, minimize the severity and frequency of the losses and cost to the state agency and enable our customers to return to their normal operation sooner.

If you or someone you know are experienced in risk management and have a desire to work in a environment of service, please apply for the Insurance Risk Manager position, 23-02848, on the state's employment web page: <https://personnel.ky.gov>.

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Leased Property

By: Jennifer Collins

Division of State Risk & Insurance Services often receives questions concerning leased properties and their insurability within the Fire & Tornado Fund (F&T).

The following are general guidelines concerning leased properties:

- State Risk cannot insure a property under the F & T Fund if the Commonwealth has no insurable interest in the property.
- Leases can become complicated when foundations, boards, associations and second party interests are present in the ownership or funding of the property. However, building and structure leases constructed as “lease to own” may be insured for property damages under the Fire and Tornado Fund. The Commonwealth must be listed as the primary invested party and the only payee on the lease in the event of a loss. Meaning, the Commonwealth will not pay a non-Commonwealth entity, to restore the property to original like kind and quality condition (replacement coverage). Copies of the leases will be required and reviewed prior to coverage under the F & T Fund to ensure all criteria has been met.

Leased Property – State Owned Content Coverage

Per KRS 56, all Commonwealth owned real property & business personal property, regardless of value, must be insured through the State Fire and Tornado Fund (F & T) at State Risk. Business personal property coverages are underwritten in the F & T Fund at 100% replacement at the time of a loss.

For more information regarding leased property and business personal property coverages in a leased building, contact our Underwriter, Jennifer Collins at:

stateriskunderwriting@ky.gov

Jennifer will be able to address specific questions regarding coverage options and inventory reporting processes.

KSAP Claims

By: James Baggett

You are driving along and something unexpected happens. For most of us, this is one of the most stressful moments of our day. An accident has happened. This can cause lots of emotions and really shake your normal calm and business-like demeanor. At the bottom of this article are the bullet points of data you need to know after an incident. Today I wanted to talk about the process after you have given that material to your supervisor and State Risk.

First, there might be some gaps in the information you were able to get on the day of the accident. If that is the case, you will be asked to provide some more specific details. Complete details enables State Risk to make the best determination about what happened. Next, you might be called by our claims adjuster with some questions as well. They want to have a full picture so that they can serve you to the best of their ability. Finally, you might get contacted by the other driver's insurance. Do not make any statements or provide any information to them. Politely refer them to me or to our claims adjuster. We will be more than happy to deal with the details of the claim.

After all the information is given and submitted, then its our turn to take over. We make sure that our claims adjuster has everything they need to start their investigation. They might ask for you to get estimates for repair if your agency has chosen to buy physical damage coverage. Then they will deal with the repair shop and have the vehicle fixed and ready to be on the road again. Under all coverages, if the incident is determined to be your fault, the adjuster will work with the other driver to have their vehicle or property restored.

Taking care of you and your needs is our job. If you need to change your coverage to ensure that your agencies vehicles are properly covered, please contact Sandy Etherington. Sandy's contact information is Sandy.Etherington@ky.gov. If an incident occurs, contact me, James Baggett, and I will be happy to walk you through that. My contact information is James.Baggett@ky.gov.

Below are the things to do immediately after an accident occurs:

- Call 911
- Record the details of what happened completely and accurately. Get names, contact information and insurance information of the other driver and any witnesses.
- Take photos of the accident scene, your vehicle, and the other vehicle(s).
- **DO NOT ADMIT FAULT.** Our claims professionals and attorneys will make that determination after a full review of the facts.
- Do not make any statement or answer any questions other than those asked by law enforcement, your agency contact and State Risk personnel.
- Contact your supervisor & State Risk claims staff as soon as possible.
- You or your agency's claims contact should complete the claim submission form, Form SRC-12, on the State Risk & Insurance Services web page:

[State Risk Website](#)

Employee Spotlight

Joe McDaniel, Acting Controller



Joe McDaniel is the Acting Controller of the Commonwealth of Kentucky after the retirement of Edgar Ross. As Acting Controller, Joe provides oversight and financial expertise for statewide fiscal control, accounting policy and administration, transaction processing, data security, and reporting in accordance with Generally Accepted Accounting Principles (GAAP) as promulgated by the Governmental Accounting Standards Board (GASB).

Joe is a Certified Fraud Examiner (CFE), an active member of the National Association of State Auditors, Comptrollers, and Treasurers (NASACT), and a prior board member of the AGA Central Kentucky Chapter.

Joe is a native of Powell County, Kentucky, and a graduate of Morehead State University. He currently resides with his wife, Beth, in Franklin County.

Cecil Sowers, Safety Coordinator



Hello! I'm Cecil Sowers, but everyone calls me "Pete", a nickname given to me when I was a very young child. This nickname has a long story. I attended Eastern Kentucky University and graduated with a degree in Fire Safety Engineering Technology in 2000, one of the best accomplishments of my life.

I have been married to my wife, Lisa Ashcraft, since September 2018. I have one daughter, Casey Blankenship (my greatest accomplishment) who presently attends Lipscomb University Pharmacy School, one stepdaughter Lauren Whitney Phillips, two granddaughters, Barrett and Emsley who are a joy to be around. They keep me laughing and young, plus I can't forget my two sons' in-law, Jonathan and Chase. I

have many fur children (doggies and kitties), I am a huge animal lover.

My hobbies include hunting, fishing and basically anything outdoors including working in the yard or sitting around a fire. I also enjoy spending time with family, cooking, reading about history, enjoying the sites and scenery of Kentucky and West Virginia. I split my time between these two locations. I enjoy a variety of music, but the 80's is my favorite as well as listening to various podcasts. I really enjoy my job, helping people and working for the State of Kentucky.

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
Buryl Thompson, Assistant Director
Stephanie Young, Fiscal Officer

(502) 782-5444 or (502) 229-3905
(502) 782-5438
(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
Jeni Collins, Insurance Policy Specialist II
Chris West, Insurance Appraiser
Chuck Jackson, Insurance Appraiser

(502) 782-5421
(502) 782-5441
(502) 782-5439
(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
Evelyn Smith, Insurance Program Manager
Sandy Etherington, Procedures Development Specialist

(502) 782-5438
(502) 782-5433
(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
Audra Perkins, Procedures Development Specialist

(502) 782-5433
(502) 782-0369

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

Kentucky Self Insured Auto Claims

KSAPAutoClaims@ky.gov

Evelyn Smith, Insurance Program Manager
James Baggett, Procedures Development Specialist

(502) 782-5433
(502) 782-1866

Evelyn.Smith@ky.gov
Jamesa.Baggett@ky.gov

Risk Management & Public Official Bonds

Sheri Whisman, Director
Buryl Thompson, Assistant Director

(502) 782-5444 or (502) 229-3905
(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
Cecil Sowers, Safety Coordinator

(502) 782-5421
(502) 782-5443

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

Boiler Program

Gerry Hamilton, Insurance Program Manager
James Baggett, Procedures Development Specialist

(502) 782-5421
(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