

Department of Workers’ Claims

Quarterly Report

October - December 2024

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**DWC Quarterly Statistics**

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| --- | --- | --- |
| Distribution of First Reports of Injury (FROI) and Claims by Industry | | |
|  | **First Reports\*** | **Claims** |
| Accommodation & Food Services | 408 | 13 |
| Administration, Support, Waste Management & Remediation Services | 356 | 37 |
| Agriculture, Forestry, Fishing & Hunting | 66 | 5 |
| Arts, Entertainment & Recreation | 61 | 3 |
| Construction | 326 | 25 |
| Educational Services | 1,238 | 32 |
| Finance & Insurance | 126 | 3 |
| Health Care & Social Assistance | 831 | 29 |
| Information | 63 | 1 |
| Management of Companies & Enterprises | 13 | 0 |
| Manufacturing | 1,525 | 172 |
| Mining | 126 | 17 |
| Other Services (Except Public Administration) | 182 | 13 |
| Professional, Scientific & Technical Services | 167 | 9 |
| Public Administration | 512 | 39 |
| Real Estate & Rental & Leasing | 79 | 9 |
| Retail Trade | 1,385 | 52 |
| Services | 0 | 0 |
| Transportation & Warehousing | 1,600 | 60 |
| Transportation/Public Utilities | 0 | 0 |
| Wholesale Trade | 366 | 34 |
| Unclassified | 1 | 280 |
| Utilities | 61 | 6 |
|  |  |  |

\*This only includes FROIs submitted via Electronic Data Interchange (EDI) to the DWC.

|  |  |  |
| --- | --- | --- |
| **Top Ten Causes of Injury Claims** | | |
| **FROIs** | | |
| Strain or Injury by Lifting | | 720 |
| Fall, Slip or Trip, Not Otherwise Classified (NOC) | | 672 |
| Fall, Slip or Trip on Same Level | | 583 |
| Strain or Injury by, NOC | | 564 |
| Other Injury, NOC | | 492 |
| Strain or Injury by Pushing or Pulling | | 426 |
| Struck or Injured, NOC | | 405 |
| Cut, Puncture, Scrape, NOC | | 343 |
| Struck or Injured by Falling or Flying Object | | 305 |
| Struck or Injured by Object being Lifted or Handled | | 286 |
| **Litigated Claims** |  | |
| Cumulative, NOC | | 113 |
| Strain or Injury by Lifting | | 68 |
| Strain or Injury by Pushing or Pulling | | 51 |
| Strain or Injury by NOC | | 40 |
| Fall, Slip or Trip, NOC | | 38 |
| Fall, Slip or Trip on Same Level | | 38 |
| Absoprtion, Ingestion or Inhalation, NOC | | 27 |
| Motor Vehichle, Collision or Sideswipe with Another Vehicle | | 27 |
| Fall, Slip or Trip from Different Level (Elevation) | | 24 |
| Strain or Injury by Continual Noise | | 21 |

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| --- | --- |
| **Quarterly Activity**\* | |
| Lost Time First Reports (FROI) | 9,126 |
| Claims Assigned | 813 |
| Re-openings (motion docket) | 86 |
| \*The above statistics are derived from the agency database by various dates determined by status code. Specific details may be obtained by contacting the Education and Labor Cabinet’s Office of Technology Services. Individual section breakdown/statistics represent internal section activity that may differ from DWC database. | |

|  |  |  |
| --- | --- | --- |
| **Ten Most Common Bodily Injuries** |  | |
| **FROIs** |  | |
| Low Back Area (Inc: Lumbar And Lumbo-Sacral) | | 838 |
| Finger(s) | | 775 |
| Knee | | 727 |
| Shoulder(s) | | 656 |
| Multiple Body Parts | | 623 |
| Hand | | 575 |
| Foot | | 475 |
| Ankle | | 408 |
| Wrist | | 333 |
| Lower Arm | | 281 |
| **Litigated Claims** |  | |
| Multiple Body Parts | | 198 |
| Low Back Area (Inc: Lumbar and Lumbo-Sacral) | | 83 |
| Shoulder(s) | | 80 |
| Knee | | 54 |
| Ear(s) | | 51 |
| Lungs | | 32 |
| Foot | | 23 |
| Ankle | | 20 |
| Upper Back Area (Thoracic Area) | | 19 |
| Body Systems; Multiple Body Systems | | 14 |



# Workers’ Claims Legal Division

The attorneys in the Education and Labor Cabinet, Office of Legal Services, Workers’ Claims Legal Division provide legal representation to the Department of Workers’ Claims (DWC).

One of the major functions of the Workers’ Claims Legal Division is pursuing enforcement actions. Kentucky law requires employers to have workers’ compensation insurance or to deposit security with the commissioner after being authorized to self-insure. If an employer fails to do so, the commissioner issues a citation to the employer, which includes a penalty of $100 to $1,000 per employee for each day the employer fails to comply with the law.

The goal is to encourage the employer to obtain coverage for its employees. Once coverage is obtained, the division may negotiate a settlement of the penalty with the employer. If a compromise cannot be reached, the employer may have its case heard and decided by an administrative law judge (ALJ). The division represents the commissioner before the ALJ.

During this quarter, division staff and attorneys received 140 new enforcement citation cases and collected a total of $179,650 in fines and penalties.

In addition, the Workers’ Claims Legal Division represents the Division of Workers’ Compensation Funds, formerly known as the Special Fund, in matters where it is a party. The Workers’ Claims Legal Division also represents the commissioner in self-insurance matters when the commissioner’s determination of the amount and call of required security is challenged, and when the formerly self-insured employer files for bankruptcy. The division also investigates, resolves and prosecutes unfair claims settlement practice (UCP) allegations. The division received four UCP complaints alleging violations of the standards set forth in 803 KAR 25:240 during the quarter. A total of $8,000 in UCP/Show Cause fines and penalties were collected.

Finally, the Workers’ Claims Legal Division litigates any claims brought by or against the department, reviews and drafts potential legislation or regulations, and answers questions on workers’ compensation issues for claimants, insurance companies, legislators and the public.



# Administrative Law Judges

The DWC has 19 ALJ positions allocated, 17 of which are currently filled. Each ALJ is appointed by the governor for a four-year term and is subject to confirmation by the Kentucky Senate. One of the ALJs is designated Chief Administrative Law Judge (CALJ) pursuant to KRS 342.230(7). ALJs adjudicate workers’ compensation claims by conducting benefit review conferences, presiding over formal hearings and issuing opinions awarding or denying benefit claims.

The CALJ presides over the Frankfort motion docket. In addition, the CALJ rules on settlement agreements in unassigned cases, conducts hearings and renders opinions in various enforcement actions and reports on workers’ compensation litigation to other DWC sections. The CALJ supervises ALJ activities, prepares a rotation schedule for the ALJs, plans two adjudicator training sessions annually and covers dockets for other ALJs on an emergency basis.

## Mediation Program

The DWC operates a formal mediation program as an alternate means of resolving workers’ compensation claims. Under the terms of the program, one or more ALJs are assigned on a rotating basis to serve as mediators when the parties to a claim request a referral for mediation. The DWC promulgated an administrative regulation, 803 KAR 25:300, to govern the mediation program. This quarter, 88 mediations were conducted and 75 were settled.

## Agreements Section

Agreements (Form 110s) are submitted through the Litigation Management System to be processed and put into record, whether signed by the CALJ or one of the other 16 ALJs within the department. Pre-litigation agreements are reviewed by staff for accuracy before being approved by the CALJ if they meet the statutory



and regulatory requirements. This quarter, 587 agreements were received for approval by the CALJ. Of those, 576 were approved. Section staff also received seven motions requesting to substitute a party. During this period, seven motions to substitute were approved and three were overruled.



# Division of Claims Processing

The Division of Claims Processing conducts two phases of processing: Claims Review and Claims Assignment. Each phase has a distinct role in processing workers’ compensation litigated claims filed with the DWC.

## Claims Review

The claims processing staff reviews all the Applications for Resolution of Claim filed with the department, verifying that filing requirements as outlined in 803 KAR 25:010 are followed. A total of 780 new claims were

filed this quarter including 693 injury claims, six occupational disease claims, 51 hearing loss claims and 30 coal workers’ pneumoconiosis (CWP) claims. The staff identifies and verifies insurance coverage for all named defendant employers.

If no workers’ compensation insurance is found, steps are taken to join the Uninsured Employers Fund as a party to the claim. Once the claims have been verified through the claims review process, they are assigned to an ALJ.

## Claims Assignment

This quarter, a total of 813 new and reopened claims were assigned to the ALJs and scheduled for a benefit review conference. Claims staff processed 86 reopened claims, which were routed to motion docket. In addition, the division contacted and scheduled court reporter services to attend and transcribe 293 hearings. Each transcript is examined and verified for payment within this division.

Once a claim is final, it is electronically transmitted to the division to be audited by confirming all documents are present in the electronic file and that there are no pending matters requiring further action by the ALJ before it is closed. A total of 1,257 claims were audited and closed during this quarter.



# Workers’ Compensation Board and Appeals

## Appeals Section

|  |  |
| --- | --- |
| The Appeals Section processed the following appeals from the Workers’ Compensation Board: | |
| Appeals to Court of Appeals | 6 |
| Court of Appeals Opinions | 8 |
| Appeals to Supreme Court | 6 |
| Supreme Court Opinions | 4 |

The Appeals Section serves as support for the chair and two board members of the Workers’ Compensation Board (WCB). Staff enters the appeals information into the DWC database and verifies the timeliness of filings, completeness of records and ensures compliance with 803 KAR 25:010, Section 22 in preparation for the WCB review and judgment. Staff prepares a weekly roster of requests for additional actions filed on appealed claims; assigns appealed claims to the WCB; tracks motions daily; and prepares a weekly docket. In the event the decision of the WCB is appealed, section staff shall, upon request, ready and certify files for review by the Kentucky Court of Appeals and, in some cases, the Kentucky Supreme Court. A total of 14 appeals were filed before the WCB. When the appeal is final, it is reviewed by this section to be routed to an ALJ for outstanding litigation or audited for finality (confirming all documents are contained in the electronic file) before the hardcopy is purged.

Opinions Rendered by Board Members

Stivers: 3

Alvey: 6

Miller: 4

**Total opinions: 13**



# Division of Specialists, Medical Services, & Open Records

Services provided by the Division of Specialists, Medical Services and Open Records personnel are a vital component to the delivery of quality, timely medical services and assistance to workers injured in the workplace and their families.

## Medical Services Branch

The Medical Services Branch has seven main tasks that relate to the mission of the DWC. Those tasks are:

1. Certification of Managed Care Organization (MCO) plans, which encompass physician certification (AMA licensed); proper legal documentation for the managed care provider (provider contracts, etc.); and compliance with Kentucky Revised Statutes regarding grievance rights and procedures for claimants and their employees.
2. Utilization Review (UR) Certification to determine necessary and appropriate medical care for claimants.
3. Medical Bill Audit (MBA) to assure compliance with adopted fee schedules.
4. Hospital Fee Schedule cost-to-charge ratio pursuant to 803 KAR 25:091 and the latest cost report (HCFA-2552), which is supplied by the Kentucky Cabinet for Health and Family Services.
5. Pharmacy Fee Schedule pursuant to 803

KAR 25:092, which mandates using the average wholesale price.

1. Physician Fee Schedule pursuant to 803 KAR 25:089 and related medical data supplied by Fair Health Inc., which is an independent non-profit organization that supplies medical billing data.
2. University Evaluations wherein staff schedule statutorily required evaluation appointments for pneumoconiosis (black lung), hearing loss and occupational disease claimants.

## Medical Services Report

Currently, there are 22 MCO and 58 UR/MBA plans certified by DWC.

The hospital fee schedule cost-to-charge (c-t-c) ratio governs the reimbursement for hospital charges in workers’ compensation claims and These ratios are modified on April 1st each year.

The DWC promulgates c-t-c ratios for in-state hospitals, out-of-state hospitals and ambulatory surgery centers. In April 2024, c-t-c ratios were assigned for 110 in-state hospitals. By regulation, out-of-state hospitals are reimbursed in the same manner as Kentucky hospitals, with c-t-c ratios assigned on an ongoing basis throughout the year. To date, c-t-c ratios were assigned for 100 out-of-state hospitals this year.

### Evaluations: Hearing Loss

* + University of Kentucky Hearing Loss Claims Received: 50
  + University of Louisville Hearing Loss Claims Received: 0

### Evaluations: Coal Workers Pneumoconiosis (CWP) (Black Lung)

* + Dr. Srinivas Ammisetty

Claims Referred for Evaluations: 29

### Evaluations: Occupational Disease

* + University of Louisville Occupational Disease Claims Received: 5

Staff make and coordinate evaluation appointments for claimants alleging to have developed CWP, occupational disease and hearing loss. Additionally, they receive, review and transmit the evaluation reports to the employee, employer, insurance adjuster and the ALJ assigned to the claim.



## Workers’ Compensation

Specialist Branch

The Workers’ Compensation (WC) Specialist Branch is tasked with aiding claimants, attorneys, medical providers, employers, family members of claimants and ALJs. Individuals seeking assistance may call, toll free, 1-800-554-8601. Additional information may be found on the DWC website at

[elc.ky.gov/Workers-Compensation](https://elc.ky.gov/Workers-Compensation/Pages/default.aspx).

Specialists provide intervention services (i.e., assist with resolving issues between claimants, insurance adjusters and medical providers) on issues that may otherwise need to be resolved by an ALJ. The specialists are supervised by an attorney/chief specialist.

The other entities within the WC Specialists Branch are Drug Free Workplace Certification Program (803 KAR 25:280); Vocational Rehabilitation Program (KRS 342.710); Retraining Incentive Benefits Program (803 KAR 25:120); and Workplace Fatality Reporting.

Beginning in October 2016, with the advent of the Litigation Management System (LMS), the Workers’ Compensation Specialists acquired additional tasks of assigning user access numbers and assisting pro se claimants with filing claims. Specialists also assist law firms, insurance companies and other authorized entities with non-technical navigation of LMS.

## Drug-Free Workplace

The Drug-Free Workplace program allows employers, private or governmental, to promote a workplace free from drugs. Employers must submit an application and drug-free workplace plan to the DWC. Upon satisfactory completion of the application and confirmation of workers’ compensation insurance coverage, the plan will be certified by the commissioner. The employer may be eligible for a 5% reduction of its workers’ compensation insurance premium pursuant to KRS 304.13-167(6).

|  |  |
| --- | --- |
| New Applications: | 2 |
| New Applications Pending Renewals Requested: | 1 |
| Renewals Requested: | 59 |
| Renewals Pending: | 12 |

## Workplace Fatality Report

Tracks workplace fatalities with assistance from the Occupational Safety and Health Administration (OSHA).

|  |  |
| --- | --- |
| Fatalities: | 27 |

## Vocational Rehabilitation

KRS 342.710 permits retraining for those who are unable to perform work for which they have previous training or experience due to a work-related injury. Evaluations are scheduled to determine aptitude, educational level and employment interest. The test results are provided to all parties and assistance is offered to the injured worker.

|  |  |
| --- | --- |
| New Claims: | 0 |
| Closed Claims: | 0 |
| Active Claims: | 4 |
| Enrolled in school/programs: | 1 |

## Retraining Incentive Benefits

This program is dedicated to individuals who contract coal workers’ pneumoconiosis (black lung) and is designed to facilitate training to enable transition to an alternative work environment. The program provides for the attainment of a GED and other bona fide training and education programs for those who do not desire to or cannot re-enter the coal mining profession. No requests for this program were filed in the quarter subject to this report.

## Open Records

This section responds to requests for claim and first report information pursuant to

KRS 61.872(2). Requests are received from a variety of outside parties including attorneys, insurance carriers, employers, the Social Security Administration and the public. Requests may be submitted by mail, email, fax or hand delivery. Currently, charges for copies are 15 cents per photocopied page and 75 cents per microfilmed page. Upon receipt of the request, staff compiles a cost estimate, which is provided to the requesting party. The request is filled upon receipt of payment from the requestor, and materials are mailed by U.S. Postal Services or United Parcel Services. Open Records staff is not permitted to fax workers’ compensation documentation.

A service of pre-employment screening is available to prospective employers. Work injury history may be obtained by submitting a written request along with pre-payment of $2.00 per social security number submitted. This quarter, 150 pre-employment requests were processed.

Pursuant to KRS 150.175(27), this section verifies workers’ compensation awards for the Department of Fish and Wildlife for individuals applying for free hunting and fishing licenses. This quarter, two Fish and Wildlife requests were processed.

During this quarter, Open Records processed 1,055 written requests, 448 requests from US Department of Labor and received $23,748.79, per KRS 61.874.



# Division of Security & Compliance

## Security Branch

The Security Branch regulates companies that have been approved by the commissioner of DWC to self-insure their workers’ compensation liabilities as opposed to purchasing primary coverage. A self-insured company is required to deposit security. This security must be a bond, letter of credit or deposit contract. The security is used to pay injured employees in the event a company is insolvent or defaults on its workers’ compensation liabilities.

The DWC currently has approximately $1.3 billion in security on file from 79 current and 387 former self-insured employers.

The Security Branch reviews audited financial statements annually in order to determine if the self-insured employer is financially viable enough to maintain self-insured status. Twenty-two financial statements were reviewed this quarter.

Self-insured employers are required to submit loss reports on an annual basis. One of the main duties of the branch is providing data and information to the commissioner to determine the required amount of security. The branch conducts reviews using loss data when assessing the amount of required security. There were 21 reviews completed this quarter.

Formerly self-insured employers must wait five years before seeking a reduction in the amount of security held by the DWC. Subsequent reduction requests may be made no more frequently than every two-and-a-half years. The branch requests updated loss reports and audited financial statements in order to review the security reduction request and submits the result to the

commissioner for a decision. There were no reviews of a former self-insured employer conducted this quarter.

A reserve is the estimated amount necessary to pay a claim to its conclusion. There are basically two types of reserves:

1. Indemnity (reimbursement for lost wages)
2. Medical

Adequate reserves must be reported to assure the proper amount of security is deposited. The branch reviews the loss data to ensure self-insured employers are reporting adequate reserves. Nine external medical reviews were conducted this quarter.

## Compliance Branch

The Compliance Branch consists of the Enforcement and Administrative Processing Sections.

## Enforcement Section

The Enforcement Section’s primary function is to ensure compliance of employers subject to the Workers’ Compensation Act. This is achieved primarily through the efforts of its 11 investigators. The investigators cover each of Kentucky’s 120 counties from field offices located throughout the state. They make onsite inspections to ensure employers have workers’ compensation insurance. They also investigate leads generated by section staff, referrals submitted to the DWC and matters involving the Uninsured Employer Fund (UEF).

Non-compliant employers are subject to citations and civil penalties issued by the commissioner.

However, many investigations reveal employers are aware of their requirements and have voluntarily purchased workers’ compensation insurance. The branch also encourages timely compliance through educational initiatives.

During this quarter, the branch conducted 2,074 on-site investigations of Kentucky employers. As a result, the commissioner issued 122 citations to employers for failure to comply with the requirements imposed by KRS Chapter 342.

## Administrative Processing Section

The Administrative Processing Section is responsible for multiple tasks involving coverage and citations that include the following:

* 1. Prepare citation docket and process citation payments. Prepare citation files for remittance to the Workers’ Claims Legal Division.
     1. The branch processed $196,882 in collected penalties, including penalties paid in full to the branch and collections received by the Workers’ Claims Legal Division from contested citations.
     2. Collected penalties are deposited into a fund created by KRS 342.920. These funds are used to pay benefits to employees injured before March 1, 1997, when their employer’s security is exhausted.
  2. Maintain Employee’s Notice of Rejection of Workers’ Compensation Act (Form 4s). The proper filing of this form permits an employee to waive the right to protection under the Kentucky Workers’ Compensation Act.
     1. 310 Form 4s received
     2. 229 Form 4s approved
     3. 478 Form 4s mailed upon request
  3. Issue certifications of coverage to ALJs, private attorneys and open records requests. The section issued 33 certifications of coverage this quarter.
  4. Process Professional Employer Organizations (PEOs), Wrap Up and Split Coverage Applications.
     1. Currently, there are 160 registered PEOs who provide employee leasing services to Kentucky businesses.
     2. Currently, there are 31 approved Wrap Up/Special Projects and 20 split coverage applications.

## Data Management Branch

This branch provides technical assistance and guidance to resolve individual user and departmental issues. It also provides a structured environment that ensures the reliability, accuracy and integrity of data submitted to the DWC through accurate data entry and an Electronic Data Interchange (EDI) system, which includes First and Subsequent Reports of Injury, as well as Workers’ Compensation Proof of Coverage (POC) reporting.

## EDI Claims

The EDI Claims personnel monitor the electronic reports submitted to the DWC by insurance carriers when an injury is reported. First reports of injury (FROIs) and subsequent reports of injury (SROIs) are received daily from third-party administrators and insurance carriers through electronic data transmission vendors. Each record goes through program edits prior to acceptance and is scrutinized by staff for accuracy. Staff are responsible for communicating with vendors, carriers and third-party administrators to explain procedures and provide directives to file first and subsequent reports and make changes to existing records. This quarter, the section received and processed 31,663 FROI records and 24,748 SROI records.

EDI also serves as a mechanism for the issuance of letters including notice of statute of limitations and benefits. Maintenance Type Codes (MTC) serve as a basis for the notices. During this quarter, 4,704 such notices were issued.

## EDI Proof of Coverage (POC)

Every insurance carrier is required by statute to report coverage and cancellation of coverage of workers’ compensation insurance issued to the employers in Kentucky. The EDI POC Section is charged with receiving and maintaining workers’ compensation coverage filings for employers doing business in the Commonwealth of Kentucky. During this quarter, 181,838 POC transactions were received and processed, 93% of which were accepted.

NCCI

Transactions Processed: 142,569

Acceptance Rate: 92%

CLAIMPORT

Transactions Processed: 38,243

Acceptance Rate: 96%

KACO

Transactions Processed: 8

Acceptance Rate: 100%

KAGC

Transactions Processed: 1,018

Acceptance Rate: 87%

The EDI POC section is also responsible for registering PEOs, manually processing mining and mine-related coverage and processing split coverage/wrap up POC for Owner and Contractor Controlled Insurance Programs (OCIP and CCIP). During this quarter, the section manually processed 1,115 coal transactions, with 98.39% of those being accepted. This quarter, the section received 3,016 PEO transactions, of which 95.32% were accepted. Wrap ups received 1,243 transactions with 96.06% accepted for this quarter. Split coverage received one transaction with 100% accepted for the quarter.

## Document Management Branch

This branch is responsible for scanning and exporting all hard copy claims and first report documentation into the agency’s SharePoint Imaging System, one of the DWC’s storage mediums. The documents are verified for accuracy via SharePoint prior to being approved for processing and exporting by DWC staff. During this quarter, 16,359 pages were scanned.

The branch is in the process of digitizing the agency’s microfiche records for inclusion in BOX, a searchable cloud-based digital database. This quarter, 10,167 sheets of microfiche were processed and migrated to BOX.



# Division of Workers’ Compensation Funds

Historically, the Division of Workers’ Compensation Funds has been responsible for the administration of multiple funds, including the Coal Workers’ Pneumoconiosis Fund and the Special Fund. In 2017, the assets and liabilities of the Coal Workers’ Pneumoconiosis Fund were transferred to Kentucky Employers Mutual Insurance. Since then, the Division of Workers’ Compensation Funds has continued to administer the Special Fund.

The Special Fund is liable for part of the income benefits awarded for certain occupational injuries and diseases resulting from incidents or last exposures occurring prior to December 12, 1996. Despite the age of the claims, due to the way the liability was shared with employers, many claimants are scheduled to begin receiving Special Fund in the future.

In 2025, 31 claimants are scheduled to begin receiving benefits from the Special Fund. Currently, the last scheduled start date for a claimant to begin receiving Special Fund benefits is in April 2038.

For the 4th quarter of 2024, the Special Fund paid approximately $7.6 million in benefits directly to claimants and paid approximately $300,000 in reimbursements to insurance carriers, for a total of approximately $7.9 million paid to approximately 2,840 disabled workers or surviving dependents.

Benefits are funded by assessments on workers’ compensation insurance premiums collected by the Kentucky Workers’ Compensation Funding Commission (KWCFC). For more information on the KWCFC, visit their website at [kwcfc.ky.gov](file:///C:\Users\Jill.Midkiff\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\E0T3HRIT\kwcfc.ky.gov).