



# State of Nevada

Department of Administration

## RISK-Y BUSINESS

Risk Management Division

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## Risk Management's New Risk Manager

Ana Andrews was named the Risk Manager of the Risk Management Division on March 5, 2012. Mrs. Andrews has served the citizens of Nevada for over 20 yrs, holding a variety of progressively responsible positions at the Nevada Attorney General's office, the Real Estate Division and the Nevada System of Higher Education. Most recently, she served as the Risk Management Division's Deputy Administrator. Ana has over 10 years of experience in the Risk Management arena, and along with many other educational achievements, has earned the professional certification as an Associate in Risk Management.

### PROTECT YOUR VEHICLE FROM VANDALISM AND THEFT

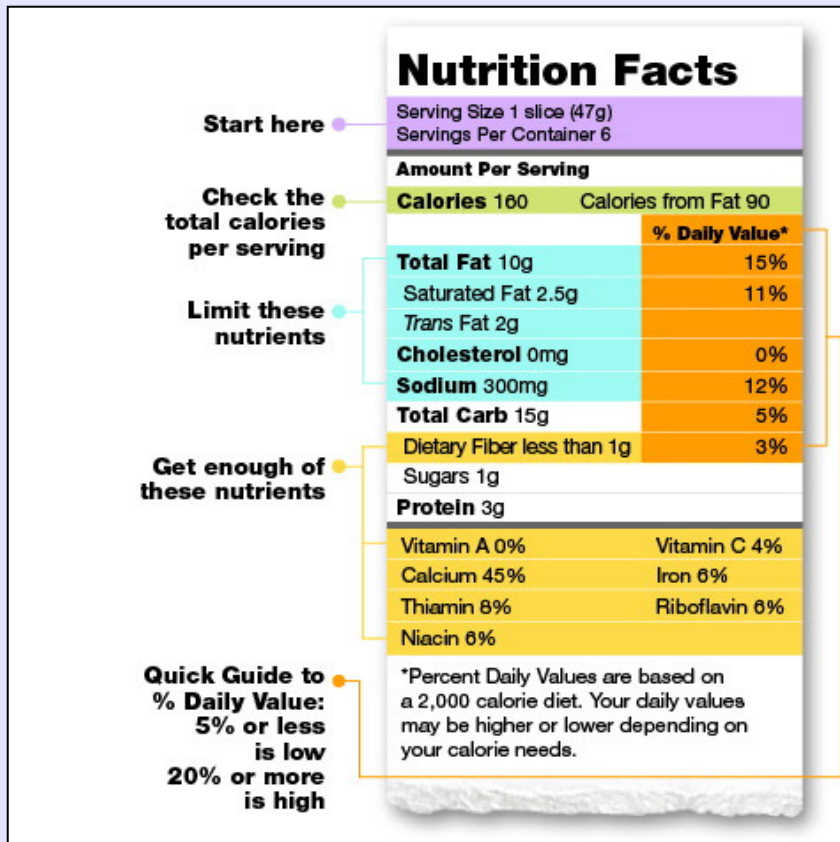
Vehicle theft and vandalism are on the rise. Vandalism and theft can't be stopped but it can be reduced. The following tips will help reduce your vehicle from becoming a target of vandalism and/or theft:

- Always lock your vehicle, even if you will only be away from it for a short time.
- Park your vehicle in a well lit area if possible.
- Try to park your vehicle in a high visibility area. Many agencies park their state vehicles in the rear of their building. These areas generally have poor visibility and poor lighting which attracts thieves.
- Some agencies utilize secured parking areas, e.g., fenced and gated. This is excellent, but be sure to lock the vehicle.
- Do not leave anything valuable in plain site. Secure valuables in the trunk out of sight.
- When taking a State-owned vehicle home, if at all possible, park in your garage.

# Reading Food Labels

Learning how to read and understand food labels can help you make healthier choices. Here are some tips for making the most of the information on the Nutrition Facts label:

Start here: Note the size of a single serving and how many servings are in the package.



**Check total calories per serving:** Look at the serving size and how many servings you're really consuming. If you double the servings you eat, double the calories and nutrients, including the Percent Daily Value (%DV).

**Limit these nutrients:** Remember, you need to limit your total fat to no more than 56 – 78 grams a day – including no more than 16 grams of saturated fat, less than two grams of trans fat, and less than 300 mg of cholesterol (for a 2,000 calorie diet).

**Get enough of these nutrients:** Make sure you get 100 percent of the fiber, vitamins and other nutrients you need every day.

**Quick guide to % DV:** The % DV section tells you the percent of each

nutrient in a single serving, in terms of the daily recommended amount. As a guide, if you want to consume less of a nutrient (such as saturated fat, cholesterol or sodium), choose foods with a lower % DV – 5 percent or less is low. If you want to consume more of a nutrient (such as fiber), seek foods with a higher % DV – 20 percent or more is high.

## Improve the Air Quality in Your Office



- Do not block air vents or grilles.
- Comply with the smoking policy.
- Set temperature controls to on, versus auto.
- Water and maintain office plants properly.
- Dispose of garbage promptly and properly.
- Store food properly.
- Avoid bringing products into the building that could release harmful or bothersome odors or contaminants.
- Notify your building or facility manager immediately if you suspect an indoor air quality problem.

Did You Know?

SAM 1410.2 States:

State employees, board members and contract workers or volunteers may operate a State vehicle with the authorization of the hiring agency head prior to vehicle use. Any other people riding as passengers or driving a vehicle is prohibited.

# EFFECTIVE SAFETY COMMITTEES

One of the biggest traps in a safety program is doing something merely to satisfy a policy or law. The Safety Committee is often overlooked as an important component to not only the safety of employees, but also a tool to boost morale, decrease turnover and thus lower costs, otherwise known as "The big picture."

An effective Safety Committee is established by utilizing the talents of people who are dedicated to serve on the committee. They are properly trained to discuss and review workplace accidents, recognize hazards and recommend proactive measures. They are empowered to receive the concerns of their peers, and share those issues in the committee meetings. They ensure drills are being conducted and that the safety concerns of all are being addressed. The Committee Chairperson serves as the committee's coordinator and sets out a clear agenda, but does not sway the committee's direction or vote. Perhaps most important is that there is always open communication with all of the employees, advising the staff of the direction of the committee.

There are many components to an effective program. To that end, the Risk Management Division will be hosting a number of "Effective Safety Committee" courses, and will soon have a program on the Elearn site. Additionally, resources such as SCATS offer classes on the subject. In the meantime, do not hesitate to use the resources here at Risk Management; we are a simple call or email away, [dgould@admin.nv.gov](mailto:dgould@admin.nv.gov) (775) 687-3190.



## NEW LOWER RATES FOR VOLUNTEER WORKERS' COMPENSATION!



For Calendar Year 2012 (January 1 through December 31, 2012) the rate for volunteer reportable premium is \$1.55 per \$100.00 of deemed wages.

The new calculator is up and running on our web page and can be found at the following link:

<http://risk.state.nv.us/Volunteer%20Calculator%202012.xls>

## PROPERTY CLAIMS

Agencies must immediately report all losses and take prompt action to protect the property from further damage or loss. In the event of a loss estimated to exceed \$25,000, agencies must contact Risk Management within 48 hours. Risk Management will contact the State's property insurer, who will dispatch a claims adjuster to the scene. Damaged property must be retained and all evidence related to the loss preserved until inspected by an adjuster. Property losses must be reported using the Property Loss/Damage Report form <http://risk.state.nv.us/Property%20Form.pdf>. If the loss involves vandalism, theft, or other criminal activity, a copy of the police crime report must also be forwarded to Risk Management. Losses reported later than 90 days from the date of loss may not be covered. Losses that result from mysterious disappearance (no signs of forced entry or losses found during inventory) or resulting from known risks that have not been corrected may not be covered.

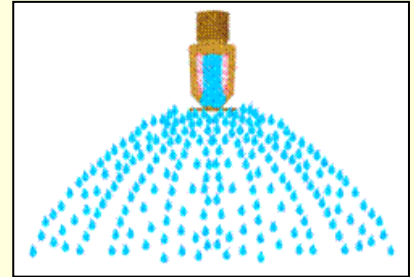
## Reporting Losses

### AUTO CLAIMS

Agencies should report physical damage to covered state vehicles (those with comprehensive and collision insurance) to the Risk Management Office no later than 90 days from the incident date. Reports should be made utilizing the Auto Accident Form, <http://risk.state.nv.us/Accident%20Form%20A1.pdf>; filled out as completely as possible and accompanied by three repair estimates. It is the responsibility of the agency to secure and forward to the Risk Management Office any police reports that relate to a claim. Claims involving another party (that are likely to result in a claim against the state) must also be reported to the Tort Claims Adjuster in the Attorney General's Office.

# MANAGING AN IMPAIRMENT TO FIRE SPRINKLERS

As part of the property insurance program, we are working with loss prevention provider, Global Risk Consultants (GRC). One of the loss prevention services GRC provides is impairment reporting. Impairment reporting becomes necessary when fire protection systems are shut down for any reason.



Fire protection can be impaired due to multiple reasons including maintenance, renovation, new construction or equipment failure. When this happens, your facility is at greater risk of fire and property damage. The danger becomes even more acute when contractors are engaging in any type of hot work. It is each agency's responsibility to report impairments to GRC and follow their instructions to minimize risk to your facility.

## Sprinkler System Reliability

NFPA statistics\* show that automatic sprinklers operate 93% of the time when the fire is large enough to activate the sprinklers. The flip side to that statistic is that if sprinklers operate 93% of the time, there is a 7% failure rate. When you think of the cost (design, installation and maintenance) and the benefits of a sprinkler system (property protection, life safety, firefighter safety) is a 7% failure rate acceptable?

## Why Do Sprinklers Fail?

The two leading cause of sprinkler failure are “*System shut off before fire*” (66%) and “*Manual intervention defeated system*” (16%). That means that for 82% of sprinkler system failures, someone closed a sprinkler control valve before the fire or someone closed a valve during the fire.

**So what can you agency do to help reduce chances of a sprinkler system failure?**

### **Before taking fire protection/detection/alarm equipment out of service**

- Identify the equipment to be impaired
- Notify the area supervisor
- Notify the onsite emergency response team (ERT)
- Notify the local public fire department
- Shut down hazardous operations
- Prohibit hot work in the area if fire protection systems are out of service
- Require persons working on systems to work continuously until the systems are restored
- Establish a continuous fire watch/patrol of the affected area
- If available, provide an alternative water supply to the sprinkler system(s)
- Require fire hoses to be laid out and available for immediate use, if appropriate
- Fill out a Fire Protection Impairment Tag and tag the equipment
- Notify the GRC Impairment Desk at 1-888-387-4553 or [impairment@globalriskconsultants.com](mailto:impairment@globalriskconsultants.com)

### **Restoring an Impairment**

- Reopen all closed valves, restore power, conduct appropriate testing and remove tags
- Notify fire department, onsite ERT, area supervisor and GRC that systems have been restored