



# State of Nevada

Department of Administration

## RISK-Y BUSINESS

Risk Management Division

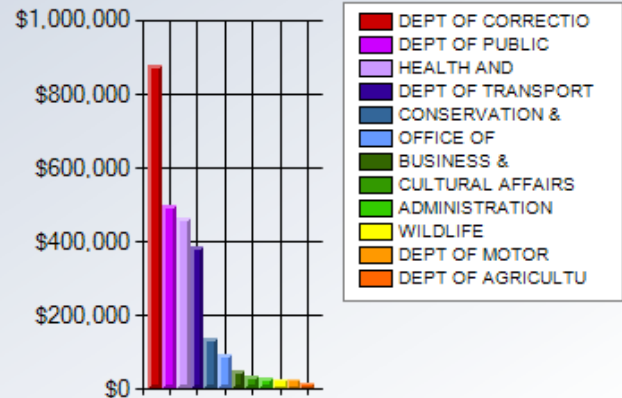
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### FY 2014 WORKER'S COMP TOTAL PAID FOR EACH AGENCY



Agency	Paid	Outstanding Reserve	Recovered	Total Incurred	Claims	Cost per Claim
DEPT OF CORRECTIONS	\$878,719.82	\$1,145,494.05	\$410.96	\$2,023,802.91	280	\$7,227.87
DEPT OF PUBLIC SAFETY	\$497,969.24	\$675,015.79	\$0.00	\$1,172,985.03	147	\$7,979.49
HEALTH AND HUMAN SERVICES	\$463,163.13	\$855,651.59	\$371.81	\$1,318,442.91	237	\$5,563.05
DEPT OF TRANSPORTATION	\$385,672.89	\$436,455.48	\$852.51	\$821,275.86	106	\$7,747.89
CONSERVATION & NAT. RESOURCES	\$139,019.29	\$102,669.26	\$0.00	\$241,688.55	145	\$1,666.82
OFFICE OF VETERANS SERVICES	\$94,009.16	\$208,944.52	\$0.00	\$302,953.68	30	\$10,098.46
BUSINESS & INDUSTRY	\$48,838.03	\$88,412.19	\$2,362.21	\$134,888.01	15	\$8,992.53
CULTURAL AFFAIRS	\$34,425.17	\$26,556.59	\$0.00	\$60,981.76	12	\$5,081.81
ADMINISTRATION	\$29,238.33	\$42,855.46	\$0.00	\$72,093.79	14	\$5,149.56
WILDLIFE	\$28,081.97	\$42,338.15	\$0.00	\$70,420.12	16	\$4,401.26
DEPT OF MOTOR VEHICLES	\$27,939.81	\$49,225.17	\$0.00	\$77,164.98	29	\$2,660.86
DEPT OF AGRICULTURE	\$18,660.06	\$7,291.78	\$0.00	\$25,951.84	6	\$4,325.31
DETR	\$8,855.24	\$19,048.24	\$0.00	\$27,903.48	14	\$1,993.11
OFFICE OF THE MILITARY	\$7,301.06	\$10,256.83	\$0.00	\$17,557.89	10	\$1,755.79
DEPT OF TAXATION	\$4,028.21	\$8,342.36	\$0.00	\$12,370.57	1	\$12,370.57
NEVADA JUDICIARY	\$2,724.11	\$0.00	\$0.00	\$2,724.11	3	\$908.04
ATTORNEY GENERAL	\$2,014.15	\$0.00	\$0.00	\$2,014.15	4	\$503.54
SECRETARY OF STATE	\$1,098.69	\$1,197.10	\$0.00	\$2,295.79	4	\$573.95
DEPT OF EDUCATION	\$802.14	\$3,647.86	\$0.00	\$4,450.00	2	\$2,225.00
DEPT OF PERSONNEL	\$691.84	\$0.00	\$0.00	\$691.84	1	\$691.84
GAMING CONTROL BOARD	\$655.89	\$5,937.70	\$0.00	\$6,593.59	3	\$2,197.86
LEGISLATIVE COUNSEL BUREAU	\$49.30	\$4,598.80	\$0.00	\$4,648.10	4	\$1,162.03
<b>Totals:</b>	<b>\$2,673,957.53</b>	<b>\$3,733,938.92</b>	<b>\$3,997.49</b>	<b>\$6,403,898.96</b>	<b>1083</b>	<b>\$5,913.11</b>

# PROPERTY INSURANCE UPDATE

Effective July 1, 2014 the State of Nevada Risk Management Division has changed to a new property insurance company Alliant Public Insurance Program (APIP). Alliant specializes in insuring public entities and is the largest single property insurance placement in the world with nearly 7,000 members in over 40 states. In making this change, the State was able to increase overall coverage limits to one billion dollars per occurrence while adding additional program enhancements including a new cyber liability program.

Additionally, the State has a new insurance policy for fine arts/museum collections. This policy provides a total of \$50 Million limits for this specialized property and is underwritten by Lloyds of London. This new policy is designed to complement the additional fine arts museum coverage afforded under the new APIP program.

The Risk Management Division still maintains its self-insured programs for auto physical damage and for property losses under the APIP program deductible. To report auto or property claims, see further information on the Risk Management Division website at <http://risk.nv.gov/LP/APC/>. Risk Management also still maintains loss engineering inspections services through Global Risk Consultants (GRC).

If you or your agency has any questions about these changes and property insurance programs offered through the Risk Management Division, you can contact Maureen Martinez, Insurance and Loss Prevention Specialist at 775-687-3193.

## School Zone Safety



Obey all traffic laws and speed limits in both school zones and neighborhoods surrounding schools.

Watch for children walking or bicycling in areas near a school.

Watch for children playing or gathering near bus stops.

Prepare to stop for schools buses and children exiting the buses.

## NAC 284.888 Refresher

**NAC 284.888: Drug and Alcohol Testing – When an Employee Has Been Involved in a Motor Vehicle Accident**

This article is a refresher on when an employee should be tested when involved in a motor vehicle accident.

In January 2012 the Nevada Administrative Code Section 284.888 (2) was amended to reduce the monetary amount from \$2500 to \$500 for property damage. While the property damage threshold was amended it did not change the NAC as to when an employee may be tested.

NAC 284.888 (2) Pursuant to subsection 2 of NRS 284.4065, an appointing authority may request an employee to submit to a screening test if during the performance of his duties, the employee drives a motor vehicle in such a manner as to cause bodily injury to himself or another person or substantial damage to property.

- (a) “Substantial damage to property” includes, but is not limited to:
- (1) The operation of a motor vehicle in such a manner as to cause more than \$500 worth of property damage; or
  - (2) The operation of a motor vehicle in such a manner as to cause two property accidents within a 1-year period.

Employees involved in a motor vehicle accident should only be tested under NAC 284.888 (2) when it is determined that the employee caused the accident resulting in bodily injury to himself or another person or substantial damage to property of more than \$500 worth; or has caused two property accidents within a 1-year period. Please call us at (775) 687-3194 if your agency is in need of drug and alcohol testing forms or if you have questions.

# The Great Shakeout

The Great Nevada Shakeout will take place on October 16<sup>th</sup>. <http://www.shakeout.org/nevada/>

There are only a few sure bets in Nevada. The first is that if you don't like the weather you can wait a few minutes and it will change. The other, at some point the ground beneath us will exhale some of its pent up stress and create a bit of a rumble. Our state is ranked as the 4<sup>th</sup> most active seismic state in the nation, with our neighbor to the west ranked first. In so far as natural disasters go, earthquake is our state's most likely event. According to the UNR Seismology Laboratory, in Nevada "there are thousands each year that are too small for anyone to feel." There might be tens to over one hundred earthquakes over a year in Nevada and eastern California that are large enough to be felt. On average an earthquake that is strong enough to be damaging, if it strikes a populated area, occurs about every three years in this region. That said, it's no wonder we often rank the possibility of a large scale quake as our number one threat when putting together our Emergency Action Plan's (EAP) and/or Continuity of Operations Program (COOP) strategies.

So what is a large scale quake? Well, the general consensus is one that is magnitude 6.1 or better which, "may cause a lot of damage in very populated areas." These events can cause significant property damage.

Our last big quake was on February 21, 2008, and the 6.0 M quake struck near the Elko County City of Wells. All 700 of the residential structures in the town saw some kind of damage in the quake. Twenty were completely destroyed. A number of commercial and public structures sustained some or substantial damage as well. All in all it caused roughly \$10.5 million in damages. Despite the significant damage, no one was seriously injured. In fact, there are no known earthquake-related deaths in Nevada history --- so far.

Because they aren't a human caused event we can't engineer them away, nor can we administratively cause them to happen less or control their strength. So what's left? Preparation.

So how do we prepare for such an event? Actually, there are many things we can do both at work and at home. The most basic are secure heavy items, minimize things that are above our heads, store a few days of necessities, and make and rehearse a plan for either the sheltering in place and or evacuation.

The following are a few very good websites to gain information on how you can be a better earthquake "prepper."

<http://www.ready.gov/earthquakes>

<http://www.seismo.unr.edu/Preparedness>

As always, if your agency needs further assistance in preparing a plan for our monster under the bed, don't hesitate to contact us at the Risk Management Division.

# NEW INSURANCE POLICY

Effective 7/1/14, the State of Nevada Risk Management Division procured a Privacy and Security insurance policy on behalf of the State. The coverage is with Beazley and is an added benefit under the State's new property insurance program called Alliant Property Insurance Program (APIP).

Privacy and security, or more commonly known as cyber liability, provides the State coverage for the costs associated with the unauthorized breach of personal information. Recent breaches, such as the Target incident, have cost companies millions of dollars and experts expect these types of breaches to increase as society becomes more reliant on technology as a way to share information.

Although this coverage is commonly known as cyber liability, the name is somewhat misleading as coverage will respond to more than just information being "hacked" via the computer. Other examples of claims where coverage may respond are hard copy files being misplaced, stolen laptops data or personal information inadvertently being sent to the wrong recipient.

This coverage is to complement the other security services offered through the Enterprise Information Technology Services (EITS), Office of Information Security (OIS). More information about their services can be found at <http://it.nv.gov/Security-Home/>. If you believe you may have experienced a security issue or breach, it is imperative the OIS office responds in a timely manner to help mitigate the State's exposure and reduce the cost of a claim. All requests for security-related services are initiated through the EITS Helpdesk by sending an email to [helpdesk@admin.nv.gov](mailto:helpdesk@admin.nv.gov), or calling 775.684.4333.

In an effort to take full advantage of the new privacy/security insurance program, we would encourage agencies to reach out to us with any questions. You can reach Maureen Martinez, Insurance and Loss Prevention Specialist at 775-687-3193, if you have additional questions about this new policy or to report a possible claim.

## September Is Cholesterol Awareness Month

Listed below are the top foods to control high cholesterol:

Use olive oil in your foods

Eat a handful of nuts daily

Eat foods rich in omega-3 fatty acids

Include Oatmeal and other fiber rich food in your meals

Eat plenty of vegetables and fruits

Consume fat-free dairy products and fat-free yogurt



# DEFENSIVE DRIVING CLASS

The Defensive Driving course is required for all "Executive" branch employees whose job functions require driving a State vehicle for State business. The standard 4-hour Defensive Driving class or an equivalent (must show evidence of prior participation within the last 4 years) must be completed. Agencies can present an alternative training course to Risk Management for review and approval. This requirement also applies to any contracted employees, interns, or temporary employees who will be driving a state vehicle.

Employees, contractors, interns and temporary personnel will need to attend the standard 4-hour classroom course as soon as available or within the first year of employment/work for the state. Refresher training or a repeat class is required every 4 years. The refresher class may be taken by State employees online at: <http://nvelearn.nv.gov>. The refresher class for NSHE employees may be taken on line at: <http://campus.extension.org>. For instructions on how to access the NSHE's website please click on the following link:  
<http://www.unr.edu/mynevadahelp/mynevadaaccess/facultystaffaccess>

New employees must be provided with a brief orientation upon hire explaining the State's policies and practices when driving a State owned motor vehicle. Employees who have had more than one work related traffic accident or ticket (that they are deemed to be at fault) within the 4 year period, must be directed to re-take the classroom Defensive Driving course within 3 months of the second accident. All employees attending the 4-hour class in its entirety will receive a certificate of completion.

Exceptions: Peace officers or EMT's who participate in Emergency Vehicle (EVOC) training  
Elected Officials  
Legislative Council Bureau employees  
Board and Commission Members

Risk Management and various agency trainers are offering this course on an ongoing basis. Agency representatives may request on site training classes for a group of 10 or more employees. Risk Management also has videos available for agency use related to new employee orientation.

Questions regarding this topic can be directed to Risk Management at (775) 687-3187.

## !! BOILER AND MACHINERY INSPECTION SERVICES UPDATE !!

The Boiler and Machinery Inspection services will be conducted by The Hartford Steam Boiler Inspection and Insurance Company (HSB). This change applies to all State agencies covered under the State's Property Insurance Program. If your agency has a new facility manager or agency contact, please report those changes to:

Karen King - *Inspection Services Coordinator* Phone: 1-800-333-4677 ext. 61445 [karen\\_king@hsb.com](mailto:karen_king@hsb.com).

Joe Reed – Field Services Supervisor Cell Phone: (626) 523-9307 [Joseph\\_Reed@HSB.com](mailto:Joseph_Reed@HSB.com)

HSB has assigned two inspectors with security clearance for the State of Nevada Account. They are:

James Starcher Cell Phone (951) 723-7111

Joe Saiz Cell Phone (775) 315-2067

If you have further questions, please contact Maureen Martinez, Insurance and Loss Prevention Specialist, Risk Management Division at 775-687-3193.