



# State of Nevada

Department of Administration

## RISK-Y BUSINESS

Risk Management Division

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## A Message from the Risk Manager

I want to wish you a Happy New Year and share some of what “we do” with all of you. Risk Management is a division of the Department of Administration. If you follow this link you can read about the division’s mission, vision and philosophy:

<http://risk.nv.gov/About/What We Do/>

The Risk Management Division has two main activities: Insurance & Loss Prevention and Workers Compensation. We have a staff of 7 FTEs and our office is located in Carson City, Nevada. You can get our staff directory by calling 775-687-3187.

### Insurance & Loss Prevention

Maureen Martinez, Insurance and Loss Prevention Specialist can assist with questions regarding insurance requirements in contracts. She is our expert on insurance coverage for Property, Liability, Aviation, Crime and Fidelity and Bonds.

DeAnna Guthrie, Program Officer I, is our in-house expert if you have a specific question regarding a property or auto claim. DeAnna has extensive experience in the insurance claims adjustment process. She can walk you through the claim filing process and even help you and your agency if you need to subrogate against a third party. This newsletter would not be issued without DeAnna’s excellent publishing skills.

We also have David Gould, Safety Specialist/Consultant, who has an extensive safety background and who can assist you with a wide array of safety related services, as well as, requests for ergonomic evaluations. David can also assist you with Workplace Violence Incidents; all “incident reports” should be sent to his attention.

## Workers Compensation

Mandy Payette, Deputy Risk Manager, oversees this activity and she has extensive workers' compensation experience. She is also in charge of the division's daily operations and the Fitness for Duty Program. Please contact Mandy with any questions regarding the Workers' Compensation Program or if you need assistance with a potential Fitness for Duty.

Stacie Hancock, Administrative Assistant IV, is our office manager and while fairly new to the division she brings a wealth of fiscal and state operations knowledge. Stacie oversees our workers' compensation program for volunteers/board members and she can assist state agencies with questions related to the Early Return to Work Program.

Marlene Foley, Health Program Specialist, is in charge of the Heart & Lung Program for those state employees who qualify for these benefits. Marlene also contributes an extensive background in workers' compensation which has enabled her to develop this program further. She also oversees the Occupational Health Contracts currently held by ARC and Concentra. Marlene publishes the Peak Performance Newsletter which is beneficial not only for the state's police and fire workforce but to any state employee looking to improve their heart and lung health.

My goal for 2014 is to visit your department/division to share information and to provide answers to questions that you may have regarding Risk Management. If you have specific questions or areas that need clarification, please contact us.

Since an integral part of our mission is to serve you and we strive to provide excellent customer service, we also welcome your feedback. We need your ideas and comments and you can do so by clicking on the "Feedback Form" located at the bottom of our website's main page under QUESTIONS/FEEDBACK or by following this link: <http://risk.nv.gov/Contact/Feedback/>

This is not intended to be a comprehensive listing of services provided by Risk Management; rather, it is an overview with the goal to serve you our customers. Please feel free to explore our website and contact us with questions. For a staff listing please follow this link: <http://risk.nv.gov/Contact/Contact/>

## **!! Please Note !!**

Looking ahead: It is time to have all state agencies complete the *2013 Annual Safety Survey*. I ask that you please meet the deadline set to complete and return the form and to submit backup documentation to our office. You can find the form at: <http://risk.nv.gov/Loss Prevention/2013 Safety Survey/>.

We must compile and finalize this report by March 31, 2014. Thank you!

# **PREVENTING FROZEN AND BUSTED WATER PIPES**

Indoor pipes can freeze, depending on such variables as outside temperature, inside temperature, insulation and placement in the building. Pipes in attics, above ceilings, in crawl spaces and basements, and near exterior walls are highly vulnerable to freezing, especially where there is poor insulation, wall cracks or other openings that allow entry of cold outside air.

## **RISK CONTROL BEST PRACTICES**

To prevent the formation of ice in pipes due to freezing temperatures and to prevent the pipes from bursting, we recommend that you:

Always place piping in heated areas of a building.

Properly insulate attics, exterior walls and other areas lacking adequate heating.

Repair broken windows, ill-fitting doors and other conditions that allow heat loss.

Keep exterior doors closed, even if not in the immediate vicinity of piping.

Maintain heat in buildings at all times. No area with piping should be allowed to fall below 40°F (4°C). (This requires regular maintenance, inspection and servicing of existing heating equipment, and safe emergency measures during a prolonged power failure).

Shut off the water lines and drain all pipes if the building is to be left unattended for an extended period of time. (The exceptions are sprinkler systems unless all combustible materials are removed and the building is noncombustible or fire-resistive).

Provide insulation around a pipe sufficient to reduce heat loss, or provide heat tracing, if the pipe might be exposed to freezing temperatures.

Install low temperature alarms (with remote monitoring) in cold-prone areas.

Adequately maintain and prepare dry-pipe sprinkler systems for cold weather (drain low points, etc).

Properly service and winterize private yard hydrants.

Clear snow and ice from private yard hydrants, outside hose connections and fire protection system valves to help prevent freezing of these systems.

## **IMPORTANT TIPS TO REMEMBER**

Identify the main water shut-off valve(s) for the building and ensure that key personnel know where they are in case of a pipe break.

Never attempt to thaw a frozen pipe with an open flame.

# New First Stop Clinic-Nevada Occupational Health Center

You may have received a notice back in November providing information that effective November 28, 2013, Dr. Jay Betz acquired the Carson City Concentra Clinic located at 3488 Goni Road, Suite #141.

While the name has changed to *Nevada Occupational Health Center*, the phone number (775-887-5030) and address have stayed the same. This will continue to be a First Stop Clinic for the State of Nevada employees who experience a workers' compensation injury or occupational exposure.

In addition to seeing injured workers they will continue to provide DOT examinations and drug testing services.

## Heart Disease And The Flu

If you have heart disease, it's important to do all you can to avoid getting the flu, a viral infection of the respiratory system.

According to the CDC, 3,000 to 49,000 people die from the flu and more than 200,000 are hospitalized due to flu complications each year. Studies also show that death from the flu is more common among people with heart disease than among people with any other chronic illness.

While everyone has a chance to catch the flu, having heart disease makes it harder to fight off viruses that cause the flu. The flu and other viral infections can create added stress in the body, which can affect your blood pressure, heart rate, and overall heart function.

In addition, some new findings show that the risk of having a heart attack or stroke doubles in the week following a respiratory infection such as the flu.

Researchers believe this may explain why heart attacks and strokes occur more commonly during winter months.

Take steps now to prevent having serious problems with the flu.

## Don't Slip Up

Falls on a level surface account for 20 percent of lost-work-time incidents in the United States. The good news is that you can take simple steps to prevent these accidents in your workplace.

**Worker factors.** Workers may create hazards by using equipment improperly, suffer from fatigue, or engage in risk-taking behaviors that put them at increased risk.

**Machinery/equipment factors.** Machinery that is improperly designed or maintained may create a hazard. For example, a poorly designed piece of equipment could have projections near the floor that create a tripping hazard; a poorly maintained machine may leak hydraulic fluid, creating a slip hazard.

**Environmental factors.** These could be seasonal or weather-related or they may result from poor maintenance of the overall environment.

**Management practices.** All of the factors above can be affected positively or negatively by management practices. To prevent slips, trips, and falls, you should:

1. Pay attention to high-traffic areas. One of the more common hazards is changes in flooring surfaces, such as from carpet to tile.
2. Appropriate footwear. Don't permit employees to wear inappropriate shoes for the weather or work environment.
3. Clean up your act. All walking surfaces should be kept free of spills/substance that may make the floor slippery.
4. Hang a sign. If workers must walk over slick or uneven surfaces, warn them with appropriate signage.
5. Take a report. Encourage workers to report any hazards they observe.
6. Light the way. Workers are more likely to take a misstep when lighting is poor.

# THE 10 MOST DANGEROUS FOODS TO EAT WHILE DRIVING

It's tempting if you're in a hurry. It's something that most people have done at one point or another. But eating is a dangerous distraction while you're driving. Eating while driving is one of the most distracting things you can do. The most recent study, released by the National Highway Traffic Safety Administration (NHTSA) reported that 80 percent of all the nation's car crashes involved some type of driver distraction, with "eating on the run" listed as one of the many distractions that plague motorists today.

The top 10 food offenders in a car are:

1. **Coffee:** It always finds a way out of the cup.
2. **Hot soup:** Many people drink it like coffee and run the same risks.
3. **Tacos:** A food that can disassemble itself without much help, leaving your car looking like a salad bar.
4. **Chili:** The potential for drips and slops down the front of clothing is significant.
5. **Hamburgers:** From the grease of the burger to ketchup and mustard, it could all end up on your hands, your clothes, and the steering wheel.
6. **Barbecued food:** The sauce may be great, but the sauce will end up on whatever you touch.
7. **Fried chicken:** Leaves you with greasy hands and a greasy steering wheel.
8. **Jelly or cream-filled donuts:** Has anyone eaten a jelly donut without some of the center oozing out?
9. **Soft drinks:** They are subject to spills.
10. **Chocolate:** Like greasy foods, chocolate coats the fingers as it melts against the warmth of your skin, and leaves its mark anywhere you touch. As you try to clean it off the steering wheel you're likely to end up swerving.



Here are some safety tips for safe driving:

- **Keep your eyes on the road.**
- **Review maps before hitting the road.**
- **Do your personal grooming at home.**
- **Keep your hands on the wheel.**
- **Use preset radio stations.**
- **Don't try to retrieve items that fall to the floor.**
- **Avoid smoking, eating and drinking while driving.**
- **Teach your children the importance of good behavior in cars.**
- **Keep your mind on the ride.**
- **Ask a passenger to serve as your "co-pilot",**
- **Avoid stressful/emotional/confrontational conversations with your passengers.**