



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

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Workers' Compensation Statistics For Calendar Year 2014

As of January 8, 2015, there were 1117 claims filed for calendar year 2014 and of those there are 391 open claims and 726 closed claims.

There are 117 indemnity (lost time) claims and 977 medical only claims. The total spent, so far, on all filed claims is \$2,358,140.75. The average cost of an indemnity claim is \$32,389.89 with the average cost of a medical only claim being \$1,700.54.

Wednesday and Tuesday experienced the most filed claims at 226 and 224 respectively. Followed by Thursday, Monday, Friday, Saturday and Sunday.

The top five body parts injured were shoulder(s), knee(s), neck, back and ankle(s), with the average costs per claim being \$13,286.19, \$9,356.82, \$8,882.58, \$5,388.38 and \$5,085.17 respectively.

2014 Workers' Compensation Claim Totals By Agency

Agency	Paid	Out Reserve	Recovered	Total Incur	Claim Count	Cost per Claim
HEALTH AND HUMAN SERVICES	\$563,953.54	\$792,949.88	\$509.23	\$1,356,394.19	266	\$5,099.23
DEPT OF CORRECTIONS	\$624,100.84	\$703,023.42	\$469.81	\$1,326,654.45	270	\$4,913.54
DEPT OF PUBLIC SAFETY	\$340,950.30	\$518,845.07	\$0.00	\$859,795.37	147	\$5,848.95
DEPT OF TRANSPORTATION	\$329,906.42	\$397,905.85	\$344.84	\$727,467.43	101	\$7,202.65
CONSERVATION & NATURAL RESOURCES	\$192,361.98	\$185,975.11	\$0.00	\$378,337.09	157	\$2,409.79
NEVADA JUDICIARY	\$9,639.46	\$155,444.30	\$0.00	\$165,083.76	3	\$55,027.92
OFFICE OF VETERANS SERVICES	\$55,384.52	\$109,181.94	\$0.00	\$164,566.46	28	\$5,877.37
OFFICE OF THE MILITARY	\$25,455.58	\$66,767.13	\$0.00	\$92,222.71	6	\$15,370.45
EMPLOYMENT, TRAINING & REHABILITATION	\$40,309.10	\$37,694.17	\$0.00	\$78,003.27	21	\$3,714.44
DEPT OF MOTOR VEHICLES	\$43,947.57	\$30,415.55	\$0.00	\$74,363.12	33	\$2,253.43
CULTURAL AFFAIRS	\$45,272.66	\$4,500.52	\$0.00	\$49,773.18	9	\$5,530.35
LEGISLATIVE COUNSEL BUREAU	\$10,845.11	\$36,585.35	\$0.00	\$47,430.46	5	\$9,486.09
DEPT OF AGRICULTURE	\$19,563.07	\$16,043.10	\$0.00	\$35,606.17	5	\$7,121.23
ADMINISTRATION	\$13,430.12	\$10,217.29	\$0.00	\$23,647.41	18	\$1,313.75
BUSINESS & INDUSTRY	\$11,469.30	\$10,624.20	\$0.00	\$22,093.50	11	\$2,008.50
WILDLIFE	\$9,577.35	\$1,382.75	\$0.00	\$10,960.10	10	\$1,096.01
GAMING CONTROL BOARD	\$6,465.05	\$4,269.65	\$1,260.96	\$9,473.74	6	\$1,578.96
DEPT OF TAXATION	\$2,269.11	\$6,511.50	\$0.00	\$8,780.61	5	\$1,756.12
PUBLIC EMPLOYEES BENEFITS PROGRAM	\$1,720.26	\$3,459.74	\$0.00	\$5,180.00	1	\$5,180.00
SECRETARY OF STATE	\$1,105.84	\$3,425.40	\$0.00	\$4,531.24	4	\$1,132.81
DEPT OF INFORMATION TECHNOLOGY	\$278.18	\$3,134.12	\$0.00	\$3,412.30	1	\$3,412.30
ATTORNEY GENERAL	\$7,392.46	\$0.00	\$4,337.94	\$3,054.52	5	\$610.90
MASON & SMITH VALLEY CONSERVATION DISTRICTS	\$1,684.35	\$0.00	\$0.00	\$1,684.35	1	\$1,684.35
STATE TREASURER	\$37.07	\$1,475.23	\$0.00	\$1,512.30	1	\$1,512.30
DEPT OF EDUCATION	\$1,009.21	\$0.00	\$0.00	\$1,009.21	2	\$504.61
P.O.S.T.	\$12.30	\$0.00	\$0.00	\$12.30	1	\$12.30
Totals:	\$2,358,140.75	\$3,099,831.27	\$6,922.78	\$5,451,049.24	1117	\$4,880.08

Winter Driving Tips

Winter is the most difficult driving season. If you must drive, clear the ice and snow from your vehicle, *all* windows and windshield wipers. Be sure the windshield washer reservoir is adequately filled with a freeze-resistant cleaning solution. Drive slowly. Even if your vehicle has good traction in ice and snow.

In a rear-wheel drive vehicle, you can usually feel a loss of traction or the beginning of a skid. There may be no such warning in a front-wheel drive, however. Front-wheel drives *do* handle better in ice and snow, but they *do not* have flawless traction. Despite a popular misconception, the best approach to recovering from a skid is the *same* for both front and rear-wheel drive vehicles. If your *rear wheels* start to skid:

- Turn the steering wheel in the direction you want the front wheels to go. If your rear wheels are sliding left, steer left. If they're sliding right, steer right.
- If your rear wheels start sliding the other way as you recover, ease the steering wheel toward that side.
- If your car has an anti-lock braking system (ABS), keep your foot on the pedal. If not, pump the pedal gently, pumping more rapidly as your car slows down. Braking hard with non-anti-lock brakes will make the skid worse.

If your front *wheels* skid:

- Take your foot off the gas and shift to neutral, but *don't* try to steer immediately.
- As the wheels skid sideways, they will slow the vehicle and traction will return. As it does, steer in the direction you want to go. Then put the transmission in "drive" or release the clutch, and accelerate gently.

To avoid skids, brake carefully and gently on snow or ice. "Squeeze" your brakes in slow, steady strokes. Allow the wheels to keep rolling. If they start to lock up, ease off the brake pedal. As you slow down, you may also want to shift into a lower gear. When sleet, freezing rain or snow start to fall, remember that bridges, ramps, and overpasses are likely to freeze first. Also be aware that slippery spots may still remain after road crews have cleared the highways.

If you get stranded:

- Stay in the vehicle. Don't wander and get lost or frostbitten.
- Run the engine for heat about once every hour, or every half hour in severe cold. Clean snow from around the end of the tail pipe to prevent carbon monoxide buildup.
- Clear outside heater vents. That's the grill under the windshield.
- Leave one window cracked open. Freezing winds and driving, wet snow can quickly seal a vehicle.
- Signal that you're stranded by using flares/flashlights, or brightly colored clothing.

If you get stuck:

- Turn your wheels from side to side a few times to push snow out of the way. Keep a light touch on the gas, and ease forward. Don't spin your wheels - you'll just dig in deeper.
- Shift from forward to reverse, and back again. Each time you're in gear, give a light touch on the gas until the vehicle gets going.

WINTER STORM EMERGENCY KIT



Message from the Risk Manager, Ana Andrews:

Recently I read a Liberty Mutual publication, which stated in part that *organizations and individuals will likely face unexpected emergencies – both natural and manmade* when least expected.

Therefore it is imperative to have a crisis management plan/emergency plan in place to protect your employees, customers, family members and your workplace/home. Following is a list of supplies and general advice that should be kept on hand and which, with some changes, can be applied to the workplace or to your home:

- Emergency contacts list
- First-aid kit, including over-the-counter painkillers, rubbing alcohol, eye wash kit, and vomit-inducing medicine (in case of accidental poisoning)
- Rock salt or ice melt, sand, and snow shovels
- Water and nonperishable food (three-day supply)
- Emergency lighting; flashlights with extra batteries
- Whistles to signal and direct attention during and after the storm
- Battery –or crank-powered radio
- Walkie-talkies and/or cellular phones (with spare batteries)
- Batteries
- Blankets and extra clothing
- Hand and power tools
- Portable pumps and hoses
- Plastic covers and tarpaulins
- Maintain copies of vital records off site

Remember to be proactive rather than reactive!

PROPERTY INSPECTIONS

The State of Nevada uses Global Risk Consultants (GRC) for loss engineering services. Their property inspections can identify conditions and hazards within a facility that can lead to a fire or other type of property loss.

Global Risk Consultants also provides agencies with sprinkler impairment services. A fire protection system impairment occurs when a fire protection system is in a state where all of the following conditions are present:

1. The system is not immediately capable of performing its intended function, e.g., fire control for sprinkler systems, fire detection for smoke detection systems, fire suppression for gaseous extinguishing systems, etc.
2. The system cannot be quickly returned to effective service, e.g., more than just opening a valve or flipping a switch is needed to activate the system.
3. The system is not being continuously monitored so it is not possible to restore the system to effective service within 60 seconds.

Should your facility have a sprinkler impairment, it is important to report that impairment to GRC. The form for reporting those impairments can be found on Risk Management's website at <http://risk.nv.gov/LP/>

If your agency needs to reach GRC directly, you can contact their consultants at:

Northern Nevada

Amanda Norris

Phone: 775-750-9853

Email: amanda.norris@globalriskconsultants.com

Southern Nevada

Travis Hannan

Phone: 952-544-4449

Email: travis.hannan@globalriskconsultants.com

What Is Obesity?

The word "obesity" means too much body fat. It's usually based on your body mass index (BMI), which you can check using a BMI calculator. BMI compares your weight to your height. If your BMI is 25 to 29.9, you're overweight but not obese. A BMI of 30 or more is in the obese range.

How Obesity Can Affect Your Health

Obesity can help explain some conditions you may have, such as:

- High blood pressure
- Heart disease
- Type 2 diabetes
- High Cholesterol
- Joint problems caused by extra weight
- Trouble breathing, including sleep apnea, in which you briefly stop breathing while you're asleep
- Gallstones

The good news is that you can take steps to lose weight. And losing even some weight can make a big difference to your health and how you feel. If you're ready to get started with a weight loss program, ask your doctor to help you set personal goals and refer you to other professionals to give you tips and help you reach your goals.