

Risk-y Business Newsletter



State of Nevada, Department of Administration Risk Management Division 201 S. Roop St, Ste. 201



January February March Volume 2025 Issue 1

Mission

The mission of Risk Management is to preserve and protect State property and personnel. This is achieved by integrating agency programs that systematically identify and analyze exposures to risk, selecting & implementing appropriate risk control strategies, financing anticipated or incurred losses and regular monitoring for continual improvement and enhancement.

Vision

Our vision is to continually improve our service to the State, to protect the State's human, intellectual, physical and financial assets and resources and to collaborate with staff to help them meet their goals thereby minimizing the probability, occurrence and impact of accidental losses to the Government of the State of Nevada.

Philosophy

We believe that a successful Risk Management program requires proactive vs. reactive plans and actions. We believe that most risks can and must be identified and managed effectively. Overall, it is our belief that prevention is better than the cure



Meet Risk Managements Newest Employees

Risk Management is proud to announce Maria Madera as our new Program Officer I, filling the role of the Auto & Property Claims Adjuster. Maria will be handling Auto and Property Claims on behalf of the State of Nevada.. Maria is excited to be a part of our team. Maria recently accepted her new position, as the Auto & Property Adjuster for Risk Management in February of 2024.

Maria enjoys camping ocean side, traveling and "occasionally" visiting Disneyland. Maria can be reached at (775) 687-1752 or via email at mariamadera@admin.nv.gov



Risk Management is proud to announce Robert Trelford as our Safely Specialist Consultation. I have worked as a Tree Surgeon, Microbiologist, Radiation and Chemical Safety Officer, Teacher, Rock Climbing Ins., Gold Recovery Spec., Mill Op, Fire Assayer, Equipment Op, Wastewater Treatment Op, Lifeguard, Volunteer Fire Fighter, EMT, Mine Res-

cuer. I am very proud to work for the Dept. of Administration, Division of Risk Management. I look forward to collaborating with all Safety Coordinators. Robert can be reached at (775) 687-1753 or rtrelford@admin.nv.gov

2024 Year-End Safety Reports

The 2024 Health and Safety Survey and Year-End Safety Reports must be submitted to Risk Management by February 28, 2025. Your department/division/agency's Year-End Report must include the following documentation:

- 2024 Health and Safety Survey with supervisor's signature
- Quarterly Safety Meeting Agendas with Rosters.
- Quarterly Site Inspections.
- Two Evacuation/Fire Drill Checklists with Rosters.
- Written Safety Program.

- Emergency Action Plan.
- OSHA 300 Log.
- Indoor Air Quality Reports (if any were conducted.)
- Current Ergonomics Policy (if you have one.)
- AED Monthly Inspections checklist that can be found on the Risk Management website at; http://risk.nv.gov/Forms/

Please contact Robert Trelford at (775) 687-1753 or rtrelford@admin.nv.gov

WORKERS COMPENSATION STATISTICS FOR CALENDAR YEAR 2024

As of January 6, 2025, there were 809 claims filed for calendar year 2024 and of those there are 394 open claims and 415 closed claims.

There are 109 indemnity (lost time) claims and 700 medical only claims. The total spent, so far, on all filed claims is \$3,202,447.44. The average cost of an indemnity claim is \$53,136.55 with the average cost of a medical only claim being \$2,755.53.

The top five body parts injured were back, knees(s), neck, shoulder(s), and hand(s). The average costs per claim being \$14,178.65, \$15131.85, \$11,291.65, \$24,527.94, and \$3,171.12 respectively.



Department	Paid	Out Reserve	Total Incurred	Claim Count	Cost per Claim
ADMINISTRATION	\$31,948.98	\$62,447.35	\$94,396.33	13	\$7,261.26
ATTORNEY GENERAL	\$42,284.32	\$32,766.32	\$75,050.64	2	\$37,525.32
BUSINESS & INDUSTRY	\$7,674.85	\$25,024.21	\$32,699.06	9	\$3,633.23
COLORADO RIVER COMMISSION	\$1,489.59	\$0.00	\$1,489.59	1	\$1,489.59
CONSERVATION & NATURAL RE- SOURCES	\$100,587.84	\$253,191.01	\$353,778.85	38	\$9,309.97
CONTROLLERS OFFICE	\$495.36	\$1,500.00	\$1,995.36	1	\$1,995.36
CULTURAL AFFAIRS	\$4,164.02	\$0.00	\$4,164.02	2	\$2,082.01
DEPT OF AGRICULTURE	\$23,781.23	\$86,048.69	\$109,829.92	2	\$54,914.96
DEPT OF CORRECTIONS	\$1,064,976.15	\$1,111,439.38	\$2,176,415.53	297	\$7,328.00
DEPT OF EDUCATION	\$1,439.62	\$2,499.13	\$3,938.75	2	\$1,969.38
DEPT OF MOTOR VEHICLES	\$109,038.61	\$175,434.34	\$284,472.95	22	\$12,930.59
DEPT OF PUBLIC SAFETY	\$373,439.62	\$263,911.29	\$636,689.72	77	\$8,268.70
DEPT OF TAXATION	\$173.20	\$9,360.00	\$9,533.20	3	\$3,177.73
DEPT OF TRANSPORTATION	\$521,732.77	\$488,170.05	\$1,009,902.82	69	\$14,636.27
EMPLOYMENT, TRAINING & REHABILI- TATION	\$28,910.35	\$77,360.68	\$106,271.03	8	\$13,283.88
GAMING CONTROL BOARD	\$72,309.29	\$3,807.68	\$76,116.97	7	\$10,873.85
HEALTH AND HUMAN SERVICES	\$693,696.52	\$1,770,037.61	\$2,463,734.13	202	\$12,196.70
LEGISLATIVE COUNSEL BUREAU	\$9,962.41	\$20,377.78	\$30,340.19	9	\$3,371.13
NEVADA JUDICIARY	\$3,111.08	\$0.00	\$3,111.08	1	\$3,111.08
OFFICE OF THE MILITARY	\$24,144.11	\$4,848.75	\$28,992.86	8	\$3,624.11
OFFICE OF VETERANS SERVICES	\$26,955.78	\$23,173.72	\$50,129.50	17	\$2,948.79
P.O.S.T.	\$2,153.37	\$3,306.63	\$5,460.00	1	\$5,460.00
SECRETARY OF STATE	\$938.73	\$0.00	\$938.73	3	\$312.91
STATE TREASURER	\$37,941.40	\$51,452.78	\$89,394.18	2	\$44,697.09
WILDLIFE	\$19,098.24	\$52,809.92	\$71,908.16	13	\$5,531.40
Totals:	\$3,202,447.44	\$4,518,967.32	\$7,720,753.57	809	\$9,543.58





Seven Ways to Keep Your Heart Healthy All Winter Long



It's winter. The frigid weather and lack of sunlight make it easy to cozy up on the couch, indulge in comfort foods, and let your healthy habits fall by the wayside, all of which can pose <u>risks for your heart</u>. The <u>Lifespan Cardiovascular Institute</u> recommends these easy ways to support your heart health during the winter months.

Eat Healthy

There's some evidence that the wintertime actually sets off biological changes that make us crave high-calorie comfort foods, and the deluge of holiday treats doesn't help matters. Proper nutrition is one of the most important elements to heart health. Keep your portion sizes reasonable and base your meals around whole grains, lean proteins, fruits, and winter veggies like cabbage, beets, carrots, and winter squash. Or consider a **plant-based diet**, recommended by the American Heart Association.

Drink Healthy

Watching what you eat isn't enough. While you may be craving a bottomless mug of your favorite hot cocoa, drinks can easily add hundreds of extra calories per day. Prioritize water over sugary sodas and soft drinks. If you consume alcohol, drink in moderation — the Centers for Disease Control (CDC) recommends one drink or less per day for women and two or less per day for men.

Get Outside

Your outdoor exercise regimen doesn't have to end just because the temperature drops. In addition to providing much-needed vitamin D and boosting your immune system, <u>exercising outdoors during winter</u> can help you improve circulation and lower blood pressure. It's important to check the weather forecast and make sure you're dressed in layers. If you have existing heart problems, talk with your doctor about an exercise plan that is safe for you.

Try Home Workouts

If braving the elements isn't for you, a home gym lets you choose when and how you work out. Simple equipment like a yoga mat, resistance bands, or kettle bells can give you a variety of different workouts. The many available <u>virtual fitness options</u> can provide the feeling of being in a live class with an instructor. If you don't have any equipment, minimalism works, too — body weight exercises like planks, pushups, and squats are a great way to build muscle.

Join a Gym

If you're looking to kick start your exercise routine, a gym can provide the equipment and knowledge you need to do it safely. Before you sign an agreement, visit a few options in your area and look into the coaching and class options that are available.

Mind Your Mental Health

We know that the <u>brain and heart are connected</u>, and winter comes with increased mental health difficulties for many. The CDC reports that experiencing anxiety and depression over longer periods of time can actually worsen heart attack risks like higher levels of cortisol. Regular exercise, connecting with others, and meditation have all been shown to improve mental health. If mental health issues are interfering with your daily activities, seek the help of a professional.

Manage Your Stress

Prolonged periods of stress can have a negative effect on your heart. Take time to relax every day, whether it's yoga, reading, or a favorite hobby. Keeping a gratitude journal may also help relieve stress.

https://www.brownhealth.org/winter-heart-health



Annual Value Collection Survey

2024 is over and we begin a New Year. It is now the time of year that Risk Management conducts its annual building and lease location survey for the State Property Insurance renewal!

Risk Management can't do it alone, so we are asking for assistance from our agencies.

Risk Management is preparing to send to State agencies, the annual online property values collection survey. This survey sent via Origami Risk includes a listing of all the state-owned buildings and private lease locations. We send that survey out each year to capture any location changes that may have occurred during the past year.

Last year:

- •Did your agency purchase a new state-owned building?
- •Did your agency substantially remodel your existing state-owned building?
- •Did your agency move into or move out of a private lease location?
- •(Note: If your agency is leasing space through Buildings and Grounds, B&G as the property owner is the agency required to report their buildings to us.)

Did your agency revise your lease term and change the occupied square footage under your private landlord lease?

All these changes must be reported to our insurance company so that your agency's property is adequately insured. So, we are asking our *Agency Property Liaisons* to review their list of locations and update the location information listed within the survey. Agencies should be aware that the insurance company (and Risk Management) may deny future property claims if the reported property information is incomplete or inaccurate.

Did your agency have a personnel change that impacts who manages and tracks your agency's property changes?

If so, we recommend that your reach out to Risk Management to provide us an update as to who within your agency is serving as the <u>Agency Property Liaison</u> to ensure your agency receives the survey and communications from Risk Management

Risk Management will be releasing a new property values survey to prepare for the July 2025 property renewal no later than February 10, 2025. We encourage agencies to keep a lookout for emails about the survey and request agencies to review their specific schedule to ensure they are accurate and complete.

If you need more information about the Origami Risk Values Collection Survey, please contact Maureen Martinez at memartinez@admin.nv.gov.

2025 State of Nevada Health and Safety Conference

You are invited to our 2025 Annual Health and Safety Conference, September 24-26, at the Casa Blanca Resort, at 950 West Mesquite Blvd., Mesquite NV, 89027.

Additional information will be forthcoming on the NEATS Portal under the Training Tab – Risk Management.

For questions about the conference please contact, Robert Trelford, (775) 687-1753 rtrelford@admin.nv.gov

Snow Shovel/Snow Blower Safety

With really big snowstorms – and even every day, run-of the-mill snowfalls – comes a risk of death by shoveling. Nation-wide, snow shoveling is responsible for thousands of injuries and as many as 100 deaths each year. So, why so many deaths? Shoveling snow is just another household chore, right? Not really, says the American Heart Association. While most people won't have a problem, shoveling snow can put some people at risk of heart attack. Sudden exertion, like moving hundreds of pounds of snow after being sedentary for several months, can put a big strain on the heart. Pushing a heavy snow blower also can cause injury.

There's also the cold factor. Cold weather can increase heart rate and blood pressure. It can make blood clot more easily and constrict arteries, which decreases blood supply. This is true even in healthy people. Individuals over the age of 40 or who are relatively inactive should be particularly careful. National Safety Council recommends the following tips to shovel safely:

- "Do not shovel after eating or while smoking.
- "Take it slow and stretch out before you begin.
- " Shovel only fresh, powdery snow; it's lighter.
- " Push the snow rather than lifting it.
- " If you do lift it, use a small shovel or only partially fill the shovel.
- "Lift with your legs, not your back.
- " Do not work to the point of exhaustion.
- "Know the signs of a heart attack, stop immediately and call 911 if you're. experiencing any of them; every minute counts.



What Should You Keep in the Car?

Every vehicle should have an emergency supply kit in the trunk. Kits should be checked every six months, and expired items should be replaced regularly. Here's what to have in a car emergency kit:

- A properly inflated spare tire, wheel wrench and tripod jack
- Jumper cables,
- Tool kit and/or a multipurpose utility tool
- Flashlight and extra batteries
- Reflective triangles and brightly colored cloth to make your vehicle more visible
- Compass
- First aid kit with gauze, tape, bandages, antibiotic ointment, aspirin, blanket, nonlatex gloves, scissors, hydrocortisone, thermometer, tweezers and instant cold compress
- · Nonperishable, high-energy foods, such as unsalted nuts, dried fruits and hard candy
- Drinking water
- Reflective vest in case you need to walk to get help
- Car charger for your cell phone
- Fire extinguisher
- Duct tape
- Rain poncho
- Snow brush
- Shovel
- Windshield washer fluid
- Warm clothing
- Cat litter for traction
- Blankets

It's also a good idea to keep family and emergency phone numbers, including your auto insurance provider and a towing company, in your phone

 $Source: \underline{https://www.nsc.org/community-safety/safety-topics/emergency-preparedness/emergency-supplies-for-car?}\\$



[&]quot;Source: www.nsc.org