



State of Nevada
 Department of Administration
 Risk Management Division
 201 S. Roop St, Ste. 201
 Carson City, NV 89701

Risk-y Business

Newsletter

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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 and 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*.



SAVE THE DATE!

The 2022 Health and Safety Conference will again be held at the Casablanca Resort and Casino in Mesquite, NV, October 5th – 7th.
 Registration will be available through Smart21 starting in July.
 Hope you all can make it.

Meet Our New Team Members

Deputy Risk Manger Annette Teixeira:

Annette joined the Risk Management Division in October 2021. She has over 20+ years' experience in all lines of insurance, which includes Workers Compensation. Annette also worked in the 77th Legislative Session and for Governor Sandoval's office. Most recently, before coming to Risk she was the Communication Lead for the SMART 21 Project. She enjoys yoga and her two dogs when not at work.

Please help us give Annette a warm welcome! She can be reached at a.teixeira@admin.nv.gov or at 775-687-1754.



Safety Specialist Joe Reeves:

Risk Management is proud to announce Joe Reeves has returned as our Safety Specialist. Joe's State service began in 2005. He spent 13 years as a Highway Maintenance Worker and Equipment Operator Instructor with the Nevada Department of Transportation, during which time he additionally served as a trainer in various subjects ranging from accident investigation's, defensive driving, flagging certification and training on various types of heavy equipment. He also spent 2 years with NVOSHA conducting Health and Safety inspections.

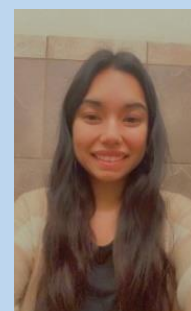
Please help us give Joe a warm welcome back! He can be reached at jreeves@admin.nv.gov or at (775) 687-1753



Administrative Assistant IV Stephanie Camacho:

Stephanie joined Risk Management in December 2021. Stephanie's state service began in 2019 with the Department of Public and Behavioral Health. She has a 4-year-old who keeps her busy and enjoys working out.

Please help us give Stephanie a warm welcome! She can be reached at s.camacho@admin.nv.gov or at (775)687-1751.



Did you know? Energy Drinks may provide a jolt to your heart and blood pressure

People who drank 32 ounces of energy drinks in an hour had abnormal electrical activity in their hearts and higher blood pressure four hours later, a small study has found.

The study, published in the *Journal of the American Heart Association*, enrolled 34 volunteers between the ages of 18 and 40. That makes it the largest controlled study of the effects of energy drinks on the heart and blood pressure in young, healthy people, researchers said. It confirmed findings in earlier studies.

Participants were randomly assigned to drink 32 ounces of one of two commercially available energy drinks or a placebo on three separate days. Researchers charted the electrical activity of their hearts using an electrocardiogram. It recorded the time it takes the heart's lower chambers to prepare to generate a beat again.

If this time interval is either too short or too long, it can cause the heart to beat abnormally. This resulting arrhythmia can be life-threatening.

For those who consumed an energy drink, the interval was higher at four hours when compared to placebo drinkers. Both the top and bottom numbers in the blood pressure measurement also rose.

The effects went beyond what caffeine alone might cause, said lead author Sachin A. Shah, professor of pharmacy practice at the University of the Pacific's Thomas J. Long School of Pharmacy and Health Sciences in Stockton, California.

"We urgently need to investigate the particular ingredient or combination of ingredients in different types of energy drinks that might explain the findings seen in our clinical trial," he said in a news release.

The energy drinks had either 304 or 320 milligrams of caffeine per 32 ounces. Caffeine at doses under 400 milligrams is not expected to cause any electrocardiographic changes, the study said. Federal dietary guidelines say three to five 8-ounce cups of coffee a day can have up to 400 milligrams of caffeine. The energy drinks in the study also contained various B vitamins, an amino acid called taurine and glucuronolactone, which is found in plants and connective tissues

"Energy drinks are readily accessible and commonly consumed by a large number of teens and young adults, including college students," study co-author Kate O'Dell, professor of pharmacy and director of experiential programs at the University of the Pacific, said in a news release. "Understanding how these drinks affect the heart is extremely important."

About 30% of Americans ages 12 through 17 regularly consume energy drinks, which have been linked to increased emergency room visits and death, the study said.

Shah said health care professionals should advise people with heart issues or high blood pressure to limit energy drinks or monitor their consumption. "The public should be aware of the impact of energy drinks on their body, especially if they have other underlying health conditions."

American Heart Association

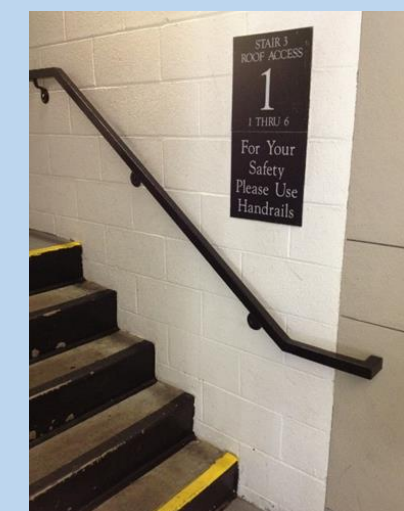


Safety Topics

Safe Stair Behaviors

Many falls occur on stairs. Employers are responsible to follow construction requirements to make stairs and handrails as safe as possible. However, employees also have a responsibility to use safe behaviors to minimize the risk of a fall.

- Always use the handrails when ascending and descending stairs.
- Do not rush on the stairs
- Be cautious and focused, not distracted. (For example, do not use your cell phone while on stairs.)
- Check for hazards, like clutter or slippery surfaces.
- Wear properly fitting shoes with anti-slip soles
- Know the effect of any type of medication you are taking that could affect your balance or depth perception
- Never carry large objects that block your view or require both hands. Keep one hand free to hold on to a handrail.



- Stay to the Right when others are on the stairs
- Clean up clutter and spills on stairs immediately
- Report damaged or defective stairs or inadequate lighting to management

10 of the most common workplace accidents and injuries

1. Slips, Trips, and Falls
2. Muscle strains
3. Being hit by falling objects
4. Repetitive strain injury
5. Crashes and collisions
6. Cuts and lacerations
7. Inhaling toxic fumes
8. Exposure to loud noise
9. Walking into objects
10. Fights at work

Good training, clear signage and access to the necessary safety equipment can all be a big help in limiting these scenarios. Regular risk assessments are also a very good idea. You can't always legislate for sheer absent-mindedness, but you can at least avoid a lot of unnecessary mishaps.

Training Classes are back in person



There will be multiple tiles that populate with all Risk Management courses, If there are classes available, you will see a little link that says “See Classes.” Once you have clicked on it scroll down. All classes listed will have a register now link and then follow the prompts.

Please reach out to the SMART 21 helpdesk for any assistance with the Learning Management System in SuccessFactors. They can be reached at (775) 687-9099 or email at hrhelpdesk@opm.nv.gov.

If you have any further questions regarding Risk Management courses, please do not hesitate to let us know by contacting Joe Reeves at 775-687-1753 or via email at jreeves@admin.nv.gov



In Order to access/view these courses in Smart21, please follow the steps below:

- Login to Smart21(Success Factors)
- Click the Learning Tile on your home page
- Type Risk Management in the Find Learning box and click go

AED Battery Alert!

When performing your monthly AED inspection, please be sure to follow the manufacturer recommendations for your specific AED. These instructions can be found in the AED owner’s manual, under care maintenance. If you do not have the owner’s manual, they can be found online. This is extremely important when it pertains to AED battery life. The AED’s battery life can vary greatly based on the manufacturer and model.

If you have any further questions on AED’s, feel free to contact Joe Reeves at jreeves@admin.nv.gov or via phone at 775-687-1753.



Workers Compensation Statistics for Calendar Year 2021

Agency	Paid	Out Reserve	Recovered	Total Incur	Claim Count	Cost per Claim
DEPT OF CORRECTIONS	\$1,277,579.30	\$2,123,369.90	\$0.00	\$3,400,949.20	285	\$11,933.16
HEALTH AND HUMAN SERVICES	\$1,132,544.84	\$1,922,675.70	\$0.00	\$3,055,220.54	170	\$17,971.89
DEPT OF PUBLIC SAFETY	\$840,797.72	\$4,586,582.14	\$8,835.75	\$5,418,544.11	106	\$51,118.34
DEPT OF TRANSPORTATION	\$532,424.27	\$714,824.19	\$5,066.05	\$1,242,182.41	68	\$18,267.39
CONSERVATION & NATURAL RESOURCES	\$80,832.30	\$101,548.80	\$0.00	\$182,381.10	44	\$4,145.03
DEPT OF MOTOR VEHICLES	\$47,078.50	\$101,920.61	\$0.00	\$148,999.11	20	\$7,449.96
WILDLIFE	\$64,895.47	\$55,834.90	\$0.00	\$120,730.37	13	\$9,286.95
OFFICE OF VETERANS SERVICES	\$33,094.62	\$70,959.03	\$0.00	\$104,053.65	12	\$8,671.14
EMPLOYMENT, TRAINING & REHABILITATION ADMINISTRATION	\$42,944.65	\$89,419.79	\$0.00	\$132,364.44	8	\$16,545.56
	\$18,883.87	\$42,926.06	\$0.00	\$61,809.93	7	\$8,829.99
GAMING CONTROL BOARD	\$13,650.99	\$57,909.16	\$0.00	\$71,560.15	6	\$11,926.69
BUSINESS & INDUSTRY	\$8,376.70	\$1,853.01	\$328.25	\$9,901.46	6	\$1,650.24
OFFICE OF THE MILITARY	\$15,775.70	\$3,944.85	\$0.00	\$19,720.55	6	\$3,286.76
LEGISLATIVE COUNSEL BUREAU	\$12,628.84	\$15,152.56	\$1,552.08	\$26,229.32	5	\$5,245.86
ATTORNEY GENERAL	\$2,865.75	\$0.00	\$0.00	\$2,865.75	4	\$716.44
CULTURAL AFFAIRS	\$10,703.29	\$4,631.98	\$0.00	\$15,335.27	4	\$3,833.82
DEPT OF TAXATION	\$2,264.59	\$0.00	\$0.00	\$2,264.59	2	\$1,132.30
SECRETARY OF STATE	\$2,283.89	\$0.00	\$0.00	\$2,283.89	2	\$1,141.95
MINERAL RESOURCES COMMISSION	\$12.30	\$0.00	\$0.00	\$12.30	1	\$12.30
DEPT OF AGRICULTURE	\$235.86	\$0.00	\$0.00	\$235.86	1	\$235.86
Totals:	\$4,139,873.45	\$9,893,552.68	\$15,782.13	\$14,017,644.00	770	\$18,204.73

As of March 31, 2022, there were 770 claims filed for calendar year 2021 and of those there are 253 open claims and 517 closed claims.

There were 140 indemnity (lost time) claims and 630 medical-only claims. The total spent, so far, on all filed claims is \$4,139,873.45. the average cost of an indemnity claim is \$90,928.31 with the average cost of a medical only claim being \$2,043.94.

The top five body parts injured were knee(s), shoulders(s), back, neck, and ankle. With the average costs per claim being \$17,452.96, \$30,973.31, \$22,712.24, \$12,143.24, and \$10,735.44 respectively.

Ask Insurance Lady Mo



As you are probably aware, the situation between Russia and the Ukraine is tenuous and experts have warned us of a real potential for increased cyber-attacks. ***In addition to the security support offered through EITS, are you aware the State carries a cyber insurance policy?***

Cyber liability provides the State coverage for the costs associated with the unauthorized breach of personal information and other network security risks. Although this coverage is commonly known as cyber liability, the name is somewhat misleading as coverage will extend to more than just information being “hacked” via the computer.

Other examples of incidents where coverage may extend Include: hard copy files with sensitive information being misplaced, loss or stolen laptops containing confidential information or emails containing personal information being inadvertently sent to the wrong recipient.

As a reminder, the Office of Info Security had warned us last month, employees should remain vigilant and report any suspicious cybersecurity activity, to Infosec@admin.nv.gov. Upon reporting an incident to EITS, Agencies shall file a cyber claim with Risk Management as soon as possible but no later than 15 days to avoid a claim denial. Agencies shall file the cyber claim using the following form: (https://risk.nv.gov/uploadedFiles/risknvgov/content/Loss_Prevention/Cyber%20Claim%20form.pdf) and provide detailed information about the date of incident, location, and description of the event.

Please be aware that the State’s Cyber Insurance doesn’t cover all costs related to a Cyber incident. Agencies will be responsible for a *\$250,000 deductible* per claim and for any *expenses not covered* under the Cyber policy.

For more specific questions about cyber liability insurance, please call Maureen Martinez at 775-687-3193 or via email at memartinez@admin.nv.gov.