



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

Risk-y Business

Newsletter

Apr/May/Jun
 Volume 2023,
 Issue 2

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.*

Workers Compensation Statistics for Calendar Year 2022

As of April 1, 2023, there were 650 claims filed for calendar year 2022 and of those there are 191 open claims and 457 closed claims.

There are 107 indemnity (lost time) claims and 543 medical only claims. The total spent, so far, on all filed claims is \$3,175,391.52. The average cost of an indemnity claim is \$49,249.05 with the average cost of a medical only claim being \$1,995.10.

The top five body parts injured were back, knees(s), shoulder(s), neck, and hand(s). The average costs per claim being \$9,672.22, \$14,905.21, \$15,116.84, \$10,535.29, and \$7,791.83 respectively.

Agency	Paid	Out Reserve	Recovered	Total Incur	Claim Count	Cost per Claim
ADMINISTRATION	\$215,911.68	\$13,079.76	\$0.00	\$228,991.44	7	\$32,713.06
ATTORNEY GENERAL	\$2,276.37	\$0.00	\$0.00	\$2,276.37	6	\$379.40
BUSINESS & INDUSTRY	\$18,856.06	\$33,407.38	\$566.58	\$51,696.86	7	\$7,385.27
CONSERVATION & NATURAL RESOURCES	\$64,775.15	\$68,241.95	\$0.00	\$133,017.10	45	\$2,955.94
CONTROLLERS OFFICE	\$120.00	\$2,500.00	\$0.00	\$2,620.00	1	\$2,620.00
CULTURAL AFFAIRS	\$757.39	\$4,187.61	\$0.00	\$4,945.00	2	\$2,472.50
DEPT OF AGRICULTURE	\$2,935.78	\$0.00	\$0.00	\$2,935.78	4	\$733.95
DEPT OF CORRECTIONS	\$894,350.36	\$670,590.05	\$0.00	\$1,564,940.41	220	\$7,113.37
DEPT OF MOTOR VEHICLES	\$130,769.86	\$114,990.66	\$0.00	\$245,760.52	17	\$14,456.50
DEPT OF PUBLIC SAFETY	\$482,802.61	\$587,296.77	\$0.00	\$1,070,099.38	88	\$12,160.22
DEPT OF TAXATION	\$257.92	\$0.00	\$0.00	\$257.92	1	\$257.92
DEPT OF TRANSPORTATION	\$523,068.51	\$422,783.39	\$164.50	\$945,687.40	66	\$14,328.60
EMPLOYMENT, TRAINING & REHABILITATION	\$75,272.01	\$46,407.60	\$0.00	\$121,679.61	5	\$24,335.92
GAMING CONTROL BOARD	\$1,903.35	\$0.00	\$0.00	\$1,903.35	2	\$951.68
GOVERNORS OFFICE	\$4,179.61	\$1,763.27	\$0.00	\$5,942.88	2	\$2,971.44
HEALTH AND HUMAN SERVICES	\$687,900.52	\$1,083,790.58	\$0.00	\$1,771,691.10	143	\$12,389.45
LEGISLATIVE COUNSEL BUREAU	\$25,182.24	\$27,923.26	\$0.00	\$53,105.50	6	\$8,850.92
MINERAL RESOURCES COMMISSION	\$1,514.77	\$0.00	\$0.00	\$1,514.77	1	\$1,514.77
OFFICE OF THE MILITARY	\$5,282.87	\$0.00	\$0.00	\$5,282.87	7	\$754.70
OFFICE OF VETERANS SERVICES	\$12,941.99	\$93,806.58	\$0.00	\$106,748.57	8	\$13,343.57
SECRETARY OF STATE	\$602.09	\$0.00	\$0.00	\$602.09	2	\$301.05
WILDLIFE	\$23,730.38	\$7,559.00	\$0.00	\$31,289.38	10	\$3,128.94
Totals:	\$3,175,391.52	\$3,178,327.86	\$731.08	\$6,352,988.30	650	\$9,773.83

You've Been in A Vehicle Accident...Now What?

Reporting Procedures

Agencies **must** report any physical damage to covered State vehicles as soon as possible, but no later than 90 days of the date of loss. Reports should be filed through our Origami Risk Portal, which is located on our website at risk.nv.gov. Please follow the steps below:

- Click Vehicle/Property Claims (under important links)
- Click Submit a Vehicle Accident/Property Loss Claim (Under online claim form section)
- Then Click Submit a Vehicle Accident Report on the left side.

It is the responsibility of the agency to secure and forward to the Risk Management Office all police reports, three estimates, and pictures that relate to a claim.

Deductibles:

Insured vehicles are subjected to the following deductibles: \$300.00 for all agencies except for NHP whose deductible is \$500.00. The deductible for glass repair/replacement is \$300.00.

Number of Bids for Collision Damage:

It is the responsibility of the owner-agency to secure three estimates for the repair of the vehicle, unless a waiver is received from the Risk Manager due to unique circumstances, including but not limited to, remote rural locations or specialty work. Please contact Risk Management **PRIOR** to any repairs/supplemental repairs for approval.

The repairs must be made using the lowest responsible bid. Reimbursements will be made based on the lowest bid, when applicable and cannot include State of Nevada sales tax. If an agency chooses to make its own repairs, they still must obtain two other competitive bids. Agencies who choose to do their own repairs will be reimbursed for parts only, subject to the applicable deductible.

If another party is liable for the damage:

If an at-fault third party is responsible: the involved agency may deal directly with that at-fault third party/insurer for the repair of the damaged vehicle. In these situations, the requirement to obtain three estimates may be waived. The adverse insurance company may require their own adjuster or appraiser to evaluate the damage to the state vehicle. Risk Management is available to assist agencies with recovering from at-fault third parties.

Total Loss Replacement:

A insured vehicle will be deemed a total loss when the cost to repair it (according to the low estimate) is 80% or more of the Kelly Blue Book (mid-Range) actual cash value (ACV). The ACV will be offset by the high salvage bid. Agencies are responsible for securing a minimum of three reasonable salvage bids. The agency must notify the Purchasing Division to remove the vehicle from the state inventory and the Attorney General's Office to delete the vehicle from the self-funded insurance coverage.



Payment to Vendors/Reimbursement to Agencies:

If the agency pays for the entire loss out of its budget, reimbursement of expenses will be made to the agency, less the deductible, after receiving proof of repair/repayment, copies of the three estimates, and copy of paid invoices. Agencies doing their own repairs will be reimbursed for parts only and not labor. Risk Management can directly pay the vendor. In order to do this, the agency will need to provide the original invoice, written statement from the agency that all work has been completed, copy of the three estimates, and the agency has paid Risk Management the appropriate deductible. Risk Management must have the deductible before the vendor can be paid.

If you have questions pertaining to the claim reporting process, please visit our website at risk.nv.gov or contact Crystal Cruson at crystal.cruson@admin.nv.gov, or 775-687-1752



Health News

What is Prediabetes?

Prediabetes means that your blood sugar levels are higher than normal, but not high enough to be diagnosed with Type 2 diabetes. If you've been told by your health care professional that you have prediabetes, without making some healthy changes, you have a higher risk of developing [Type 2 diabetes](#).

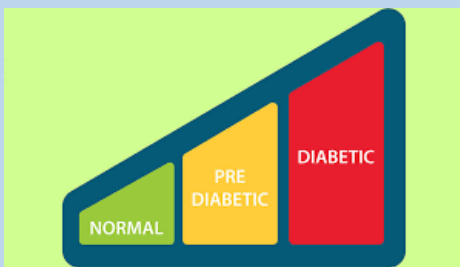
Fasting blood sugar levels between 100-125mg/dl can indicate prediabetes and a problem with how the body is responding to the energy from food.

To understand prediabetes, there are two important things to understand.

1. What happens during [digestion](#) that causes blood sugar to go up?
2. What happens due to having too much sugar in the bloodstream.

It's important to understand the problems caused by diabetes, especially while you still have time to reduce your risk of developing them.

People with prediabetes are more likely to develop diabetes, and they are also more likely to have a heart attack or stroke.



What does prediabetes mean to my health?

Finding out that you have prediabetes may feel like bad news at first because it indicates that you are at high risk for developing Type 2 diabetes.

However, if you have been diagnosed with prediabetes, you can do some things about it. Many people with prediabetes discover they can make lifestyle changes to improve their glucose levels and overall health.

If your health care professional prescribes medication, it's to prevent your condition from getting worse. It doesn't "fix" things or make a healthy lifestyle less important.



What treatments are most helpful?

For most people, the "big three" lifestyle changes are [diet](#), [exercise](#) and [weight loss](#). For smokers, a program to stop smoking is also extremely important. Some changes, like reducing stress, may seem small, but can have a large impact on many different areas of life and shouldn't be ignored.

Even if you've been diagnosed with type 2 diabetes, it's not too late to make lifestyle changes that can make a difference. Your efforts to build a healthier life will pay off by making your health and your diabetes easier to manage.

The good news is that steps taken to prevent diabetes are the same steps to prevent heart disease. When you treat one of them, you treat them all.

As you become more physically active, you'll develop strength and endurance. A daily walk can lead to hiking or biking with friends and family. Learning about nutrition can lead to enjoying creative cooking. What you discover will be your own adventure.



Can I go from having prediabetes to having neither prediabetes nor diabetes?

Yes, it's possible. By committing to and maintaining a healthy lifestyle, some people are able to reverse their prediabetes and avoid or postpone its progression to diabetes. Even people who have diabetes can prevent it from progressing further and can avoid many diabetes complications by adopting a healthy lifestyle. How many can be avoided usually depends on the lifestyle changes made and how early you make them.

American Heart Assoc. last reviewed: May 4, 2021

Fatigue at Work

Nearly four out of 10 employees in the U.S. suffer from sleep loss, and when workers are fatigued, they're at a higher risk for injury. About 13% of work injuries are attributable to sleep problems. People often make light of how little sleep they get on a regular basis; an over-worked, over-tired condition has become the norm for many. But a good night's sleep is not just a novelty, it's a necessity. The effects of fatigue are far-reaching and can have an adverse impact on all areas of our lives. While employers can help by optimizing schedules, allowing napping, and educating employees, ultimately the responsibility for getting enough sleep lies with the individual.

The following are some of the ways employees can reduce their risk of fatigue.

Check For Consistency In Your Sleep Duration

Do you Sleep more on your days off than workdays? If so, you're not sleeping enough on workdays. Seven hours is the minimum recommended, but some people need more. If you're unsure, take the vacation test. While on vacation, allow yourself to sleep as much as you want. After several days, your sleep duration will stabilize. That should be your minimum amount of sleep.

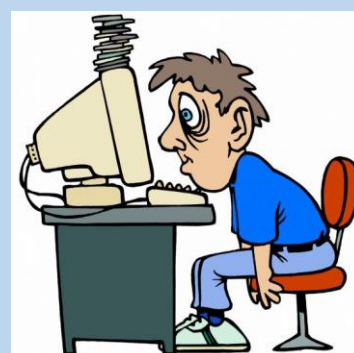
Keep a Consistent Sleep Schedule

- Just as important as sleep duration, a sleep schedule also will help keep you on your game during work hours.
- Use light to your advantage, morning light brightens your mood and helps synchronize your internal clock.
- Don't eat big meals close to bedtime, as this can affect your sleep quality; have dinner several hours before bed each night.
- Avoid exercise near bedtime; regular exercise generally improves sleep, but not if you do it near bedtime.

Set Yourself up for Sleep Success

- To help yourself get more rest and avoid fatigue, practice habits that will help you improve the quality of your sleep.
- Avoid Chemicals that affect sleep; caffeine, nicotine, and alcohol can all contribute to sleep problems.
- Check with your doctor about side effects before starting a medication and follow up if you think medicine could be affecting your sleep.
- Make your bedroom conducive to sleep; a quiet, dark room that is not too hot and not too cold will help you relax and get to sleep sooner.

Source: National Safety Council – www.nsc.org



Personal Protective Equipment (PPE)

What is personal protective equipment?

Personal protective equipment, commonly referred to as “PPE”, is equipment worn to minimize exposure to hazards that cause serious workplace injuries and illnesses. These injuries and illnesses may result from contact with chemical, radiological, physical, electrical, mechanical, or other workplace hazards. Personal protective equipment may include items such as gloves, safety glasses and shoes, earplugs or muffs, hard hats, respirators, or coveralls, vests, and full body suits.

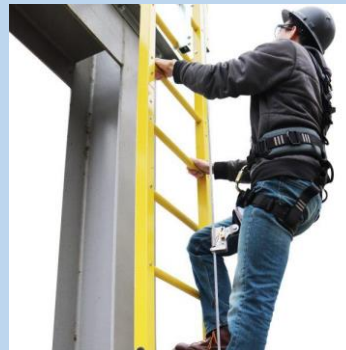
What can be done to ensure proper use of personal protective equipment?

All personal protective equipment should be safely designed and constructed and should be maintained in a clean and reliable fashion. It should fit comfortably, encouraging worker use. If the personal protective equipment does not fit properly, it can make the difference between being safely covered or dangerously exposed. When engineering, work practice, and administrative controls are not feasible or do not provide sufficient protection, employers must provide personal protective equipment to their workers and ensure its proper use. Employers are also required to train each worker required to use personal protective equipment to know:

- When it is necessary.
- What kind is necessary?
- How to properly put it on, adjust, wear, and take it off.
- The limitations of the equipment.
- Proper care, maintenance, useful life, and disposal of equipment.

If PPE is to be used, a PPE program should be implemented. This program should address the hazards present; the selection, maintenance, and use of PPE; the training of employees; and monitoring of the program to ensure its ongoing effectiveness.

Source: OSHA- www.osha.gov



Workers' Comp Question of the Quarter



I don't believe my employee's injury occurred at work. Do I still need to fill out a C-3?

Yes, an employer must fill out a C-3, in its entirety, within 6 working days of receipt of the C-4 pursuant to NRS 616C.045, no exceptions. In fact, on the C-3 there is a box that states, **“If validity of claim is doubted, state reason.”** If the employer has suspicion the injury or accident did not occur in course and scope or at work, it is imperative that they communicate all the findings and evidence to the insurer/third party administrator. The employer has the opportunity to state why they doubt the validity of the claim but not make a determination on the compensability of the claim. Acceptance or denial of a claim is the responsibility of the insurer/third party administrator.

Insurance and Contracts

Ask insurance lady Mo!



Question?

Why ask the Contractor to have Insurance within your contract?

Answer: In the practice of good Risk Management, the State often will attempt to transfer the risk of accidental loss through contracts. Usually the State requires the other party to contract (Contractor) to assume some of the State's liability arising out of the activity described in the contract. This transfer generally is appropriate, as the Contractor is most often the party in the best position to control risk of loss.

This intended transfer of risk is achieved by requiring suppliers, contractors, tenants, and user of public facilities (i.e., the other party to most State contracts) to protect themselves and the State against claims or judgments arising from their products, activities, or use of our facilities. Usually, the best way to ensure that the transfer takes place (i.e., that the loss will be paid by someone other than the State) is to require insurance. The insurance should also protect the State, its officers, officials, employees, and volunteers.

Question?

Where can an agency find out more information about what insurance to include within their contracts?

Answer: Risk Management publishes an insurance manual for state agencies to help determine the coverage's required limits. The manual is broken down by particular scope of work and for each scope, Risk Management has already developed a customized schedule to use for your contract. Risk Management encourages agencies to review the manual and bookmark to be able to access for future reference. The manual can be found on our website at <https://risk.nv.gov/uploadedFiles/risknvgov/content/Contracts/InsReqForContracts.docx>.

For more information contact Maureen Martinez at memartinez@admin.nv.gov or 775-687-1756.

PROTECTING STATE VEHICLES FROM THEFT AND VANDALISM

Vehicle theft and vandalism are on the rise. Vandalism and theft can't be stopped but it can be reduced. The following tips will help reduce your vehicle from becoming a target of vandalism and/or theft:

- Always lock the vehicle, even if you will only be away from it for a short time.
- Never leave your keys in the vehicle or hide a spare ignition key on the vehicle.
- Park your vehicle in a well-lit area at night.
- Try to park your vehicle in a high visibility area, near a window if possible. When possible avoid parking in the back of a building. These areas generally have poor visibility and poor lighting which attracts thieves.
- When possible utilize secure parking areas, e.g., fenced, gated or in a secure garage. Still remember to lock the vehicle.
- Do not leave anything valuable in plain sight. Secure valuables in the trunk out of sight.
- Vary your parking spots and times since routines make it easier for criminals to target a vehicle.
- When taking a State-owned vehicle home, if possible, park the vehicle in a garage.

