



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

Risk-y Business

Newsletter

July/Aug/Sept
 Volume 2023,
 Issue 3

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.*



Risk Management's training classes have been moved over to NEATS and are no longer in Smart21.

There are currently several training classes available, please visit NEATS to register. If you need assistance finding/registering for our classes, please contact our mainline at 775-687-1750.

Meet Our New Administrative Assistant IV

Risk Management is proud to announce Paulette Dunbar as our new Administrative Assistant IV. Paulette is excited to be a part of our team. She started her State Service with the Attorney General's Office in March of 2014 and has recently accepted her new position in April of 2023 with Risk Management. She enjoys fishing, camping, reading, and of course being with her family, two kitties and lizard.

Please help us give Paulette a warm welcome. She can be reached at (775) 687-1751 or via email at paulettedunbar@admin.nv.gov.



Impaired Driving Awareness

Before taking that first drink, have a plan that includes a designated driver, a taxi or ride share, or an overnight stay at a friend's home. Just a single drink can cause a decline in visual function, mental judgement, and motor skills, resulting in driver impairment.

In the 1980s, the United States saw a significant reduction in alcohol-involved crashes due to lowering the legal driving limit to 0.08 blood alcohol concentration, increasing the minimum legal drinking age of 21 and instituting educational campaigns about the dangers of drinking and driving. However, for more than 20 years, drivers with alcohol concentrations at or above 0.08 have remained involved in about one-third of all traffic fatalities in the U.S. That's about 10,000 lives lost every year.



To reduce this toll, the National Safety Council supports:

- A national campaign educating Americans on impairment beginning with the first drink.
- Efforts by states to lower the legal limit for blood alcohol concentration in drivers.

The legal alcohol concentration limit in most states is 0.08. Research shows that for the majority of drivers, driving performance deteriorates significantly at this level.

However, the current U.S. culture regarding driving and alcohol is not supportive of lowering driving limits for all adult drivers. And despite drivers' views of drinking and driving as a very serious threat, more than one in eight drivers admit to driving in the past year when they thought they were close to or over the legal limit.



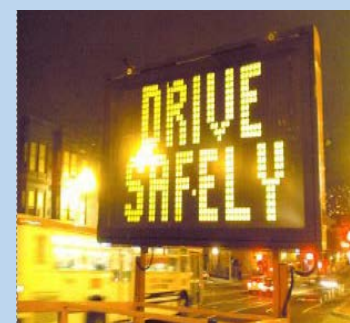
We know cell phone-related car crashes are a problem. We just don't know how big the problem is. Unfortunately, no breathalyzer-like test exists for cell phone use behind the wheel and drivers in crashes are often reluctant to admit use. This creates a huge gap in the data.

Alcohol Only One Cause of Impaired Driving

Drugs – including opioids, marijuana and some over-the-counter medicines – can impair driving by causing drowsiness, altering visual functions and affecting mental judgement and stress, can impair your ability to drive.

Drivers should avoid driving while impaired by any of these factors, just as they would if they consumed alcohol. To learn more about the many causes of impairment, visit nsc.org/impairment.

Source: National Safety Council – www.nsc.org



Health News

Protect Your Heart in the Heat?

Think you're ready to brave the heat? Watch the clock and buddy up. Fletcher said. It's best to avoid the outdoors in the early afternoon (about noon to 3 p.m.) because the sun is usually at its strongest, putting you at higher risk for heat-related illnesses.

If you can, exercise with a friend, because it's safer – and more fun – to have someone at your side. Here are some other tips:

- **Get off on the right foot.** You probably sweat the most in your shoes, so choose well-ventilated shoes and look for socks that repel perspiration. Foot powders and antiperspirants can also help with sweat.
- **Dress for the heat.** Wear lightweight, light-colored clothing in breathable fabrics such as cotton, or a synthetic fabric that repels sweat. Add a hat and/or sunglasses.
- **Drink up.** Before you get started, apply a water-resistant sunscreen with at least SPF 15, and reapply it every two hours. Stay Hydrated by drinking a few cups of water before, during and after your exercise. Avoid caffeinated or alcoholic beverages.
- **Take regular breaks.** Find some shade or a cool place, stop for a few minutes, hydrate and start again.

Whatever you do, don't throw in the towel, "Don't NOT exercise – adapt!"



Symptoms of heat exhaustion:

- Headaches
- Cool, moist skin
- Dizziness and light-headedness
- Weakness
- Nausea and Vomiting
- Dark Urine

If you experience these symptoms, move to cooler place, stop exercising and cool down immediately by using cool wet cloths, compresses, and fanning. You may need to seek medical attention.



Symptoms of heat stroke:

The symptoms of heat stroke include (call 911 or the local emergency number right away):

- Fever (temperature above 104 F)
- Irrational behavior
- Extreme confusion
- Dry, hot, and red skin
- Rapid, shallow breathing
- Rapid, weak pulse
- Seizures
- Unconsciousness

American Heart Association



The Great ShakeOut

Annual Multi-State Earthquake Drill

State Government

At 10:19 a.m. on October 19, 2023, millions of people will "Drop, Cover, and Hold on" in The Great Shakeout, the region's largest earthquake drill ever! All state government agencies and departments are encouraged to participate in the drill (or plan a more extensive exercise).

Major earthquakes may happen anywhere you live, work, or travel. The Great Shakeout is our chance to practice how to protect ourselves, and for everyone to become prepared. The goal is to prevent a major earthquake from becoming a catastrophe for you, your organization, and your community.

Why is a "Drop, Cover, and Hold On" drill important? To respond quickly you must practice often. You may only have seconds to protect yourself in an earthquake before strong shaking knocks you down, or something falls on you.

Millions of people worldwide have participated in the Great Shakeout Earthquake drill since 2008. The Great Shakeout is held on the third Thursday of October each year.

Everyone can participate! Individuals, families, businesses, schools, colleges, government agencies, and organizations are all invited to register.

Register today at Shakeout.org/register.



Water Safety

It only takes a moment. A child or weak swimmer can drown in the time it takes to reply to a text, check a fishing line or apply sunscreen. Death and injury from drownings happen every day in home pools and hot tubs, at the beach or in oceans, lakes, rivers, and streams, bathtubs, and even buckets.

The Red Cross believes that by working together to improve water competency – which includes swimming skills, water smarts and helping others – water activities can be safer...and just as much fun.

What does it mean to be water competent?

Water competency is a way of improving water safety for yourself and those around you through avoiding common dangers, developing fundamental water safety skills to make you safer in and around the water and knowing how to prevent and respond to drowning emergencies. Water competency has 3 main components: water smarts, swimming skills and helping others.

Water Smarts

Take these sensible precautions when you're around water (even if you're not planning to swim):

1. Know your limitations, including physical fitness and medical conditions.
2. Never swim alone; swim with lifeguards and/or water watchers present.
3. Wear a U.S. Coast Guard – approved life jacket appropriate for your weight and size and the water activity. Always wear a life jacket while boating, regardless of swimming skill.
4. Swim sober.
5. Understand the dangers of hyperventilation and hypoxic blackout.
6. Know how to call for help.

Understand and adjust for the unique risks of the water environment you are in, such as:

1. River currents.
2. Ocean rip currents.
3. Water temperature.
4. Underwater hazards, such as vegetation and animals.

Swimming Skills

Learn how to perform these 5 skills in every type of water environment that you may encounter (such as in home pools, oceans, lakes, rivers, and streams):

1. Enter water that's over your head, then return to the surface.
2. Float or tread water for at least 1 minute.
3. Turn over and turn around in the water.
4. Swim at least 25 yards.
5. Exit the water.

Helping Others

These actions will help your family avoid emergencies and help you respond if an emergency occurs:

1. Paying close attention to children or weak swimmers you are supervising in or near water.
2. Knowing the signs that someone is drowning.
3. Knowing ways to safely assist a drowning person, such as "reach or throw, don't go".
4. Knowing CPR and first aid.

Source: American Red Cross – www.redcross.org

WORKERS' COMP QUESTION OF THE QUARTER



Do I really need to answer all the questions on a C-3 or D-8?

The short answer is yes, you do. An employer must fill out a C-3 or D-8, in its entirety, pursuant to NRS 616C.045 (1) (2) (a-c) and NAC 616A.480 (1) (i) respectively, no exceptions.

The State of Nevada recently received a notice of correction from the Division of Industrial relations, due to C-3's and D-8's not being completed in their entirety. It is important to place something in the boxes, even if you do not know the answer, or it is not applicable.

For instance, on the question of witness, there are 3 boxes, if there are no witnesses, you must state N/A, and draw a line through the other 2 boxes. If there is a question that you do not know, you may simply state unknown.

If a C-3 or D-8 is received either by the Workers' Compensation Liaison or CCMSI, and it is missing information, it will be returned for completion.

Insurance and Contracts

Moving?



Question?

My agency is planning a move to a new location this upcoming fiscal year. When do I need to report that move to Risk Management?

Answer: Per SAM 504: “Agencies must report all changes related to their properties, property values and locations to the Risk Management Division with in 60 days of a move, completion of remodeling or construction projects, purchase of or a move to a new leased location.”

An exception to this is for agencies that occupy a building managed by State Building and Grounds. In those cases, B&G as the landlord is responsible for reporting to Risk Management the total square footage of the location for scheduling on the State’s insurance policy. Coverage for state owned buildings valued greater than \$25 Million replacement costs are subject to additional underwriting and may require additional premium if added during the policy which runs concurrent with the State fiscal year.

Risk Management Provides two forms for agencies to use to report their property changes.

The “**Request for Property Insurance for New State-Owned Buildings**” form must be completed to report any new state-owned buildings. The form can be found at [https://risk.nv.gov/uploadedFiles/risknvgov/content/Contracts/BldgInsRequest_12_2021%20Remediation%20Version\(1\).pdf](https://risk.nv.gov/uploadedFiles/risknvgov/content/Contracts/BldgInsRequest_12_2021%20Remediation%20Version(1).pdf)

Risk Management also has a form to report any changes to properties leased from private landlords. The form, “**Leased Property Insurance Change**” can be found at <https://risk.nv.gov/uploadedFiles/risknvgov/content/Contracts/leasedpropertyadd-delete%20Remediation%20Doc.pdf>

When reporting these property changes, agencies should include the values for their furniture and fixtures, i.e., contents so those values can be reported to the property insurer as well.

For more specific questions about the reporting requirements for the state’s property insurance program, please call Maureen Martinez at 775-687-1756 or via email at memartinez@admin.nv.gov.



Save the Date!

Mark your calendars for this year’s 3rd annual upcoming Health and Safety Conference! We are excited to be doing our annual conference back in Mesquite, Nevada October 11th-13th. Safety Coordinators the conference is in NEATS and available for registration. There will be a block of rooms provided at the State rate and an email has been sent out in the TEAMS channel with the code to book your room. The code is only valid through September 8th. We look forward to seeing you there!

