



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

Risk-y Business

Newsletter

Oct/Nov/Dec
 Volume 2023,
 Issue 4

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.*

2024 Value Collection Survey Notice

Risk Management will be releasing a new **property values survey** to prepare for July 2025 property renewal in early 2024. With numerous agencies contemplating moves this fiscal year, we encourage agencies to complete this survey to notify Risk Management of their office and other location changes. **Please keep a lookout for emails about this survey for more details to come about that survey.**



Cover Your Assets!

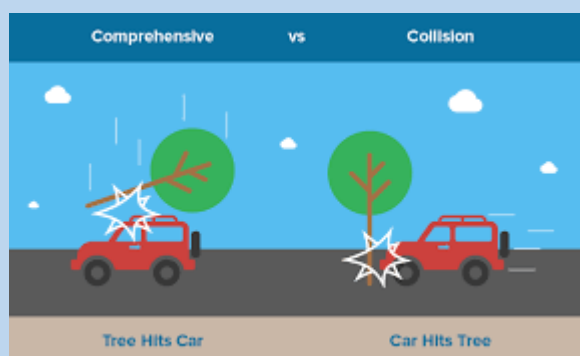
Do you know that Risk Management has two optional insurance programs that help agencies cover vehicles, trailers, heavy duty equipment and other specialized property for physical damage?

Vehicle (comprehensive and collision) aka APD

The first program is the Vehicle (comprehensive and collision). It provides coverage for cars, passenger trucks, SUV's, motorcycles, and small trailers. Please also note that certain vehicles that are licensed to be used on public roadways **must be insured for liability coverage.** (Please contact the Tort Claim Office at **775-684-1263** for more information about that required liability coverage.)

To report those assets, they should be reported on the following form as Risk Management and the AG Office work together to make sure agencies have the proper coverage on their vehicles.

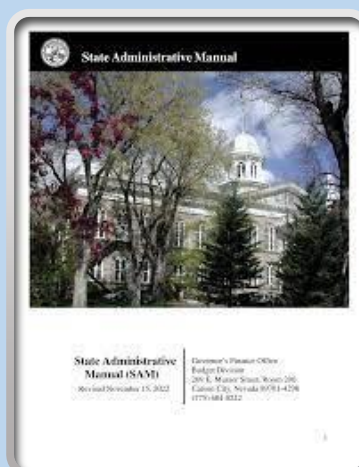
http://ag.nv.gov/uploadedFiles/agnv.gov/Content/Complaints/2018-12-06_Fleet_Changes_Form.pdf



Please be aware under this program...timing is important!!!

According to the State Administrative Manual -

Upon acquisition of a new vehicle, agencies have 31 calendar days during which time physical damage coverage will be automatically in force. Should a claim be filed on such a vehicle, the claim (subject to applicable deductibles) will be paid by Risk Management and the premium for self-funded physical damage insurance will be assessed retroactively back to the date of acquisition. Claims filed on newly acquired vehicles, which have not been added to the insured vehicle schedule after 31 days, will not be paid by Risk Management and will be returned to the agency for their handling.



Supplemental Property aka Contractor's Equipment

Supplemental property provides coverage for large utility vehicles that are not used primarily for passenger transportation, large equipment that can be used remotely, large trailers and other miscellaneous property and structures. Miscellaneous property can include water towers, solar arrays, generators, or communication assets. For a comprehensive list of those items covered under supplemental property, see the following document at https://risk.nv.gov/uploadedFiles/risknv.gov/content/Loss_Prevention/Supplemental%20Insurance%20Definition.docx

In order to obtain coverage for these assets, Agencies must report those properties for physical damage coverage using the following form. Once completed please return the attached form to Risk Management.

<http://ag.nv.gov/uploadedFiles/agnv.gov/Content/Complaints/Supplemental%20Program%20Fleet%20Changes%20Form%201-5-22.pdf>



Safety

Fire Safety – According to OSHA?

What actions should employers take to help ensure safe evacuations of buildings?

Every workplace must have enough exits suitably located to enable everyone to get out of the facility quickly.

Considerations include the type of structure, the number of persons exposed, the fire protection available, the type of industry involved, and the height and type of construction of the building or structure.

In addition, exit doors must not be blocked or locked when employees are inside. Delayed opening of exit doors, however, is permitted when an approved alarm system is integrated into the exit door design.

Exit routes from buildings must be free of obstructions and properly marked with exit signs. See 29 CFR Part 1910.36 for details about these requirements.



Do employers have to provide portable fire extinguishers?

No, but if you do, you must establish an educational program to familiarize your workers with the general principles of fire extinguisher use.

If you expect your workers to use portable fire extinguishers, you must provide hands-on training in using this equipment. For details, see 29 CFR Part 1910 Subpart L.



What training is required?

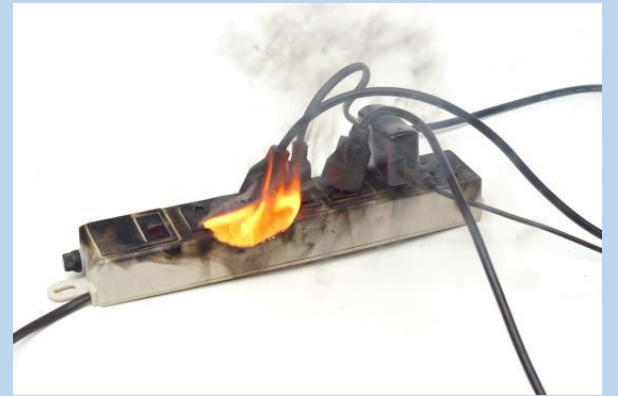
Employers should train workers about fire hazards in the workplace and about what to do in a fire emergency.

If you want your workers to evacuate, you should train them on evacuation procedures.

If you expect your workers to use fire fighting equipment, you should provide the appropriate equipment and train workers to use it safely.

See Title 29 of the Code of Federal Regulations (CFR) Part 1910 Subparts E and L; and Part 1926 Subparts C and F.

Source: www.osha.gov – OSHA Fact Sheet – Fire Safety



Workers Compensation

What is Temporary Modified Duty Assignment in Workers' Compensation?

The Risk Management Division receives inquiries on this type of assignment (modified duty/light duty) on a regular basis. If an injured worker is placed on light duty or modified duty by the treating physician and the employer is able to accommodate it, then the injured worker can be on "light duty" for 90 days. If the same injured worker continues to have light duty restrictions after the first 90 days and the employer is able to accommodate the restrictions, the injured worker can be offered another 90 days on "light duty" as long as she/he is performing **at least 51%** of his/her job duties. The applicable NAC is 284.6004. Questions??? Please contact Risk Management 775-687-1750.



Health News

How To Lower Blood Pressure

High blood pressure, or hypertension, is a common condition that affects as many as one in three adults. It can contribute to atherosclerosis (hardening of your arteries) and increase your risk to conditions like heart disease and stroke.

Your risk of hypertension increases with age. You have a 90% chance of developing it during your lifetime. Fortunately, you lower your blood pressure and help prevent it with lifestyle modifications like eating well, exercising, and prioritizing sleep.

Things You Can Do To Lower Your Blood Pressure

High blood pressure is sometimes called the “silent killer” because it can occur without any symptoms. Fortunately, there are a number of things you can do to lower your blood pressure. You can take an active role in reducing your blood pressure by eating a healthy diet, exercising regularly, avoiding smoking, and practicing stress reduction techniques.

Get Regular Physical Activity

One of the most important things you can do to prevent or control high blood pressure is to stay physically active. This doesn’t require a significant time investment. Just 30 minutes of moderate-level physical activity most days of the week will help you reach the recommended 150 minutes per week. You can also support heart health by including more vigorous activity, as well as two days of resistance training (strength training), each week.

Physical activities you can add to your routine include:

- Brisk walking
- Cycling and arm cycling
- Sports like tennis and pickleball
- Fitness classes like water aerobics, yoga, dancing, and rowing
- Household maintenance like cleaning, gardening, and raking leaves.

If you are not currently exercising, or you are thinking of trying something new, talk to a healthcare provider first. They can evaluate your medical history and your fitness level and determine which types of exercise might be a good fit for you.

Eat a Healthy Diet

Your food choices can have a significant effect on your blood pressure. While many dietary approaches—including the Paleo diet and the Mediterranean diet—can help reduce hypertension, the Dietary Approaches to Stop Hypertension (DASH) diet is the eating program most frequently recommended for reducing blood pressure.

The DASH diet includes: Limiting sodium intake to about 1500 milligrams (mg) per day. Eating mostly fruits and vegetables, low-fat dairy, and whole grains. Limiting sugar-sweetened food and beverages.

This eating approach is generally beneficial for most people, but research has repeatedly shown that it’s particularly effective at reducing blood pressure. It may also help reduce LDL cholesterol and reduce other cardiovascular risk factors.

Manage Your Stress

Chronic stress can lead to high blood pressure. Stress causes repeated blood pressure elevations and can stimulate your nervous system to produce hormones that increase blood pressure. For this reason, finding ways to reduce your stress levels can help lower your blood pressure.

Stress management techniques include: meditation, deep breathing, walking, reading a book, watching a funny show, and listening to music.

Practice Good Sleep Hygiene

It’s important to get the recommended hours of sleep each night. Adults should aim for at least seven hours of quality sleep on a regular basis, ideally on a consistent schedule.

Take Your Medications as Directed

There are number of different approaches to controlling and managing high blood pressure through medication. If your healthcare provider prescribes a medication, take it exactly as they prescribe.

Take the prescribed dose at the prescribed time(s), and don’t stop taking the medication before talking to your healthcare provider. Some medications may cause adverse reactions if you suddenly stop taking them.

Don’t Smoke and limit Alcohol Intake

Smoking and alcohol use have long been linked to a number of health conditions, including high blood pressure. For example, the nicotine in cigarettes causes your blood vessels to narrow and your heart to beat faster, which raises your blood pressure.

Alcohol consumption also increases your heart rate and elevates your blood pressure. Though this is particularly after heavy drinking, moderate drinking can also affect blood pressure.

Work With a Healthcare Provider

When it comes to managing your blood pressure, one of the most important things you can do is to partner with a healthcare provider.

Many people do not know they have high blood pressure. It’s important to get your blood pressure checked at least once a year. It’s also valuable to learn how to check it yourself at home.

A healthcare provider can continually monitor your blood pressure and provide you with resources and tools to help keep your numbers within a healthier range. They can also prescribe medications if needed. Together, you can decide on the best approach for you.

Taking a proactive approach can help you reduce and prevent high blood pressure. As a result, it can also help reduce your risk of a heart attack, stroke, and other serious health conditions.

Health.com

Blood Pressure Categories			
BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)		DIASTOLIC mm Hg (lower number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 – 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 – 139	or	80 – 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
HYPERTENSIVE CRISIS (consult your doctor immediately)	HIGHER THAN 180	and/or	HIGHER THAN 120

Earthquake Drill

The Great Shakeout

I hope many of you were able to participate in The Great Shakeout, at 10:19 a.m. on October 19, 2023

If you do wish to participate next year it will be happening on October 17, 2024.

Please type or copy and paste the following into your web browser to register your agency.



Reminder



Daylight Saving Time Ends! Turn the clocks back one hour on Sunday, November 5th.