



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.*

## Annual Value Collection Survey

2022 is over and we begin a New Year. It is now that time of year that Risk Management gets ready to make a new list but.... it's not THAT list.

It is the annual building and lease location list for the State Property Insurance schedule! 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 move into a newly constructed building?
- Did your agency substantially remodel your existing building?
- Did your agency move into a new non-Building and Grounds leased location? (If your agency is leasing space through Buildings and Grounds, B&G as the property owner is 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 **Agency Property Liaison** 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 2024 property renewal no later than February 1, 2023. 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](mailto:memartinez@admin.nv.gov).

## Staying Hydrated in the Winter

We all know that staying well hydrated in the blistering heat of summer is crucial to leading a healthy lifestyle, particularly if you are exercising on a regular basis. BUT did you know that it is just as easy to become dehydrated during the winter months?

Failing to stay hydrated can be hazardous to your health, potentially leading to much more serious consequences.

Here are four reasons why staying hydrated is just as important in the winter as it is in the summer.

### 1. A boost to your Immune System:

Even though temperatures are much colder, the winter also brings much drier air, which can unexpectedly lead to dehydration. This in turn can cause your body to feel sluggish and run-down, with muscle fatigue sometimes being a side effect. This can also cause you to become more susceptible to certain illnesses, such as the common cold or the flu. When you drink plenty of water, you give your body the fluids it needs to fight off these issues.

### 2. Dehydration is Less Noticeable:

Unlike in the summer, when the hot weather can make us sweat profusely, dehydration is much less noticeable in the winter. Perspiration tends to turn to water vapor very quickly, and extra layers of clothing -combined with the drier air-can our bodies to dehydrate without us even realizing that it's happening. Sometimes we don't even necessarily feel thirsty. That's why you should be drinking fluids throughout the day, especially before, during, and after exercising. Because the effects can often be more subtle during the winter, it is important to work preemptively to avoid any problems.



### 3. Maintaining Your Weight:

The colder weather of winter is often used as an excuse to exercise less and eat more. This can lead to weight gain, which can be further exacerbated by not drinking enough fluids. When properly hydrated, your body is far more efficient at breaking down fats and converting them to energy, which is helpful on those short winter days when it feels like we should be going to bed earlier. Staying hydrated will also prevent your body from retaining fluids.

If it doesn't have enough water, your body will stubbornly hold on to the fluids it has, which can result in weight gain as well.

### 4. Stay Warmer:

Your body uses water to help maintain its temperature during both the summer and winter. Not having enough fluids can cause your core temperature to drop, sometimes dramatically. In fact, one of the biggest reasons people suffer hypothermia is that they become dehydrated while staying outside for extended periods of time. Drinking plenty of fluids can help avoid this and aid in keeping you warmer. Avoid colder drinks if you can, however. Warm or room temperature fluids are best for the body on especially cold days.

As you can see, there are several important reasons why staying hydrated is just as important in the winter as it is in summer. Consuming plenty of fluids can help alleviate any issues that might arise and go a long way toward keeping you healthy too. No matter which seasons you're in, avoid caffeinated beverages or alcohol while rehydrating, as both can do more harm than good. Other than that, just be aware of the cues your body is sending you, and drink plenty of fluids each day.

Source: [www.healthyway.com](http://www.healthyway.com)

## Health News

### How does cold weather affect the heart?

Many people aren't conditioned to the physical stress of vigorous outdoor activities and don't know the potential dangers of being outdoors in cold weather. Winter sports enthusiasts who don't take certain precautions can suffer accidental hypothermia.

Hypothermia means the body temperature has fallen below 35 degrees Celsius or about 95 degrees Fahrenheit. It occurs when your body can't produce enough energy to keep the internal body temperature warm enough. It can kill you. Symptoms include lack of coordination, mental confusion, slowed reaction, shivering and sleepiness.



People with coronary heart disease often suffer angina pectoris (chest pain or discomfort) when they're in cold weather.

Besides cold temperatures, high winds, snow, and rain also can steal body heat. Wind is especially dangerous because it removes the layer of heated air from around your body. At 30 degrees Fahrenheit in a 30 mile per hour wind, the cooling effect is equal to 15 degrees Fahrenheit. Similarly, dampness causes the body to lose heat faster than it would at the same temperature in drier conditions.

To keep warm, wear layers of clothing. This traps air between layers, forming a protective insulation. Also, wear a hat or head scarf. Heat can be lost through your head, and ears are especially prone to frostbite. Keep your hands and feet warm, too, as they tend to lose heat rapidly.



To help make snow removal safer, here is a list of practical tips.

- **Give yourself a break.** Take frequent rest breaks during shoveling so you don't overstress your heart. Pay attention to how your body feels during those breaks.
- **Learn the heart attack warning signs and listen to your body but** remember this: Even if you're not sure it's a heart attack, have it checked out (tell a doctor about your symptoms). Minutes matter! Fast action can save lives- maybe your own. Don't wait to call 911.
- **Don't drink alcoholic beverages before or immediately after shoveling.** Alcohol may increase a person's sensation of warmth and may cause them to underestimate the extra strain their body is under in the cold.
- **Consult a doctor.** If you have a medical concern or question or if you are experiencing symptoms of a medical condition (such as heart disease or diabetes), prior to exercises in cold weather.
- **Learn CPR.** Effective bystander CPR, provided immediately after sudden cardiac arrest, can double, or triple a victim's chance of survival. Hands-only CPR makes it easier than ever to save a life.



American Heart Assoc. 2015

## Navigating the Dangers of Winter Driving

Winter is here and with-it weather and road conditions generally become more hazardous. According to the NSC on average about 6,000 people are killed and 445,000 are injured in weather-related motor vehicle crashes each year.

AAA recommends the following winter driving tips:

- Avoid driving while you're fatigued. Getting the proper amount of rest before taking on winter weather tasks reduces driving risks.
- Never warm up a vehicle in an enclosed area, such as a garage.
- Make certain your tires are properly inflated.
- Never mix radial tires with other tire types.
- Keep your gas tank at least half full to avoid gas line freeze-up.
- If possible, avoid using your parking brake in cold, rainy and snowy weather.
- Do not use cruise control when driving on any slippery surface (wet, ice, sand).
- Always look and steer where you want to go.
- Use your seat belt every time you get into your vehicle.

Tips for driving in the snow:

- Accelerate and decelerate slowly. Applying the gas slowly to accelerate is the best method for regaining traction and avoiding skids. Don't try to get moving in a hurry. And take time to slow down for a stoplight. Remember: It takes longer to slow down on icy roads.
- Drive slowly. Everything takes longer on snow-covered roads. Accelerating, stopping, turning—nothing happens as quickly as on dry pavement. Give yourself time to maneuver by driving slowly.
- The normal dry pavement following distance of three to four seconds should be increased to eight to ten seconds. This increased margin of safety will provide the longer distance needed if you have to stop.
- Know your brakes. Whether you have antilock brakes or not, the best way to stop is threshold braking. Keep the heel of your foot on the floor and use ball of your foot to apply firm, steady pressure on the brake pedal.
- Don't stop if you can avoid it. There's a big difference in the amount of inertia it takes to start moving from a full stop versus how much it takes to get moving while still rolling. If you can slow down enough to keep rolling until a traffic light changes, do it.
- Don't power up hills, applying extra gas on snow-covered roads just starts your wheels spinning, try to get a little inertia going before you reach the hill and let that inertia carry you to the top. As you reach the crest of the hill, reduce your speed, and proceed downhill as slowly as possible.
- Don't stop going uphill. There's nothing worse than trying to get moving up a hill on an icy road. Get some inertia going on a clear roadway before you take a hill.
- Stay home. If you really don't have to go out, don't. Even if you can drive well in the snow, not everyone else can. Don't tempt fate: If you don't have somewhere you have to be, watch the snow form indoors.



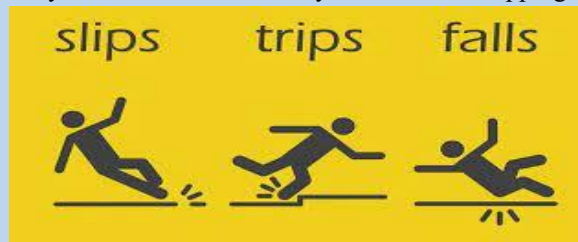
For More info: <https://www.nsc.org/home-safety/tools-resources/seasonal-safety/winter/driving>

Last updated: 12/2020

## Slip, Trip, and Fall Prevention in the Winter

The risk of slipping, tripping, and falling increases dramatically during winter months. To help you stay safe this season, here are 10 winter safety tips to prevent slips, trips, and falls:

1. Use special care when getting in and out of vehicles:  
Try to park your vehicle in a clear area and watch where you step as you get in or out.
2. Avoid carrying items that reduce your ability to see the ground in front of you:  
Whether it's one big item or five small ones, ask for help or take multiple trips so that you are never obstructing your sight.
3. Scan the path six or more feet ahead of you for trip hazards:  
Make sure your route ahead is clear of hazards such as rocks, clumps of snow, or a stray branch.
4. Walk slowly and take small steps:  
Walking slowly and taking small steps will help you maintain your balance.
5. Wear footwear that has slip-resistant soles:  
As the name indicates, slip-resistant soles lessen your chance of slipping on ice, snow, or water.
6. Plan and give yourself sufficient time to get where you need to go:  
Whether walking or driving, leave your current location 5-10 minutes early in case roads and sidewalks are covered with snow and ice.
7. If you do happen to slip, try to avoid using your arms to break your fall.  
Also, if you fall backwards, tuck your chin into your chest to prevent hitting your head against the ground.
8. Watch out for black ice when walking:  
Try tapping your foot on potentially slick areas to see if they are safe to walk on. If not, find another route to take.
9. Use your vehicle for support when entering and exiting:  
If you're parked in a potentially slick area, be sure to hold onto your car when entering and exiting so you can maintain your balance.
10. When entering a building, be sure to wipe your feet:  
Removing as much snow and water as possible from your shoes will decrease your chance of slipping when walking around inside.



Source: [www.msasafety.com](http://www.msasafety.com)

## Workers' Comp Question of the Quarter



### What is Temporary Modified Duty Assignment

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 can accommodate them, 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 can accommodate the restrictions, the injured worker can be offered another 90 days on "light duty" as long as he/she is performing at least 51% of his/her job duties. The applicable NAC is 284.6004. If you have questions, please contact Risk Management 775-687-1750.

## 2022 Year-End Reports



The 2022 Year End Reports are required to be submitted to Risk Management by February 24, 2023. Your department/agency/division's Year-End Report must include the following documentation:

- 2022 Health and Safety Survey with supervisor's signature page
- Quarterly Safety Meeting Agendas with Rosters
- Quarterly Site Inspections
- Two Evacuation/Fire Drill Checklist with Rosters
- Written Safety Program
- Emergency Action Plan
- OSHA 300 Log
- Indoor Air Quality Reports (if any were conducted)
- AED Monthly Inspections (found on the Risk Management website)
- at [http://risk.nv.gov/Forms/Safety\\_Forms/](http://risk.nv.gov/Forms/Safety_Forms/)

If you have any questions, please contact Chris Patterson at 775-687-1753 or [c.patterson@admin.nv.gov](mailto:c.patterson@admin.nv.gov).

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