



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

Volume 2008 – 3

July/Aug/Sept 2008

In this issue:

Message from the Risk Manager	1
Training	2
New Employee	2
Did You Know?	2
Contract Corner	3
Drive Defensively	3
Safety Hint	3
SNVA Changes	3
Safety Winners	4
Ergo Room Open	4
Schools Open	4

A MESSAGE FROM THE RISK MANAGER



After 15 years at the Risk Management Division, it is with mixed emotions that I find myself moving on to a new position at the University System. I have watched the State make huge strides in the implementation of employee safety and loss prevention programs and develop creativity in the early return to work process.

We have made good advances with the use of technology, and overall have developed a good foundation for a working culture that values the management of risks.

The key to the effectiveness of these programs will always lie with the front line safety and risk management coordinators and key supervisors whom we depend upon to identify issues, carry out program procedures and to motivate those around them. Improvements in ergonomics will always be a challenge, but if we take steady strides in this area we will continue to see improvements. We have risen to the challenge of indoor air quality problems and now have a good process in place to address them when they arise.

I encourage everyone to continue on the positive path that has been established. I also want to thank each and every person who has worked with our program for your interest and efforts. I also want to extend a special acknowledgement to the Risk Management staff, SPWB staff, and our key vendors including Sierra NV Administrators, Willis Pooling, Concentra, Orgill Singer, Hobbs Group, Dr. Boman's office and Dr. Boswell for their fine efforts in making the State's Risk Management Program a great one!!

Best wishes to everyone.

Continuing Classes From Risk Management

To enroll please use the NEATS System. If you do not have the resource to use NEATS, or have any questions please call Mary Lehrer at (775) 687-3187.

Training Schedule August/September 2008

Defensive Driving	8/12/08	Las Vegas	555 E. Washington St., Room 1100
Defensive Driving	8/28/08	Carson City	201 S. Roop St., Suite 201
Defensive Driving	9/4/08	Las Vegas	555 E. Washington St., Room 1100
Defensive Driving	9/5/08	Las Vegas	555 E. Washington St., Room 1100
Defensive Driving	9/10/08	Carson City	201 S. Roop St., Suite 201
Defensive Driving	9/11/08	Carson City	201 S. Roop St., Suite 201
Dealing W/Difficult People	8/19/08	Carson City	201 S. Roop St., Suite 201
Dealing W/Difficult People	8/26/08	Las Vegas	555 E. Washington St., Room 1100
Dealing W/Difficult People	9/18/08	Carson City	201 S. Roop St., Suite 201
Dealing W/Difficult People	9/22/08	Las Vegas	4747 Vegas Drive
Managing the Threat	8/19/08	Carson City	201 S. Roop St., Suite 201
Managing the Threat	8/26/08	Las Vegas	555 E. Washington St., Room 1100
Managing the Threat	9/10/08	Las Vegas	4747 Vegas Drive
Managing the Threat	9/18/08	Carson City	201 S. Roop St., Suite 201
Supervisors Safety Training	9/10/08	Las Vegas	555 E. Washington St., Room 1100
Supervisors Safety Training	9/23/08	Las Vegas	4747 Vegas Drive
Supervisors Safety Training	9/25/08	Carson City	201 S. Roop St., Suite 201
Safety Committees	8/20/08	Carson City	201 S. Roop St., Suite 201
Safety Committees	8/27/08	Las Vegas	555 E. Washington St., Room 1100
Ergonomics	08/20/08	Carson City	201 S. Roop St., Suite 201
Ergonomics	8/27/08	Las Vegas	555 E. Washington St., Room 1100
Emergency Planning	9/13/08	Las Vegas	4747 Vegas Drive
Emergency Planning	9/25/08	Carson City	201 S. Roop St., Suite 201

RISK MANAGEMENT WELCOMES MANDY PAYETTE



Mandy started her career at State Industrial Insurance where she worked for 12 years.

After a leave of absence to raise her daughter, she returned to the workers compensation field as a

Claims Examiner with Sierra Nevada Administrators in 2001; specializing in heart and lung claims.

She recently accepted the position of Heart and Lung Program Specialist with the State of Nevada Risk Management. She resides in Carson City with her daughter and enjoys hiking and camping in her free time. Mandy can be reached at (775) 687-3194 or mpayette@risk.state.nv.us.

DID YOU KNOW

Did you know that Risk Management has trained over 8000 State employees in Defensive Driving since October 2005?

Have you taken Defensive Driving?

New classes on NEATS every month!



Contract Corner



This article tries to demystify one of the more confusing provisions within our insurance requirements - Waiver of Subrogation.

Question: So what is Subrogation and what does it mean when I asked the contractor for a “Waiver of Subrogation”?

Answer: “Subrogation” in a legal sense means the substitution of one person for another with respect to a lawful claim. In the context of insurance, it means the right of an insurer, after paying a loss to or for its insured, to “step into the shoes” of its insured and sue the party who damaged its insured — i.e., the party the insured could have sued. Subrogation claim also refers to the process an insurance company uses to seek reimbursement from the responsible party for a claim it has already paid.

For example, an insured, John Smith, is hit by another car while he is driving. His insurance company pays his claim and then may sue or attempt to recover damages from the other driver.

Protecting the State from Claims

Under our provisions for our contracts, we ask the Contractor to indemnify, defend and hold the State harmless from claims. However, unless the insurance company’s right of subrogation is precluded or waived, the results might be quite different. By asking the Contractor to provide the waiver of subrogation, it prevents the Contractor’s insurance company from pursuing a subrogation claim against the state. Thus it protects the State from claims and helps preserve the business relationship between the State and the Contractor. In many cases, to provide the waiver of subrogation, the insurance company may have to add an endorsement to the insurance policy and in some cases, charge the Contractor an additional premium. But it is a necessary provision to protect the State and helps keep our relationship with the Contractor running smoothly.

SAFETY HINT:



Put your car keys beside your bed at night. If you hear a noise outside your home or someone trying to get in your house, just press the alarm button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies.

DRIVE DEFENSIVELY

1. Always wear the safety belt.
2. Keep the vehicle in good working order.
3. Do not drive in another driver's blind spot.
4. Stay alert and be prepared to react to the unexpected.
5. Watch for the reverse lights of any vehicle ahead of you.
6. Drive at right speed and know when to slow down and stop.
7. Always maintain a good vision ahead and around your vehicle.
8. Use headlights in rain, snow, fog, in evening, or early morning.
9. Anticipate the mistakes or unsafe maneuvers of the other drivers.
10. Do not drive if you have been drinking, on medication, or are tired.



SIERRA NEVADA ADMINISTRATORS EMPLOYEE NEWS

Sierra Nevada Administrators has hired Mark Fitzsimmons. Mark has 10 plus years experience with disability case management, supervision, investigation, auditing, determining eligibility of benefits and attending hearings. He holds a National Association of Disability Examiners certification and Certificate of Achievement for the Supervisor Training Academy with the State of Nevada.

Sierra Nevada Administrators has promoted Michele Taylor to an Examiner III position. She will be handling claims for, but not limited to, the following Departments: Administration, Business & Industry, Cultural Affairs, LCB, Health, Public Safety, Department of Corrections, Child & Family Services, Lakes Crossing and Southern Nevada Adult Mental Health.

JUNE SAFETY CHALLENGE WINNERS



Congratulations to the June Safety Challenge winner in the North, Linda Mulkey. Linda works for the Department of Conservation and Natural Resources as a Management Analyst 2 for the Director's office. She has 400 employees to look after in the multi-story Bryan building in Carson City. The Bryan Building has a great safety committee and safety throughout her building is a high priority. Linda and

a guest will be taken to a special lunch of her choice by Risk Management to extend our thanks for her hard work and dedication.

Congratulations to the Safety Challenge winner in the South, Jim Gonzalez. Jim works for the Division of Welfare and Social Services (DWSS) in the Belrose North Las Vegas office as a Family Support Specialist III. With hundreds of employees and a heavy volume of clients, Jim

continues to keep safety a priority and work in progress for his fellow employees. He and a guest will also be taken to a lunch of his choice for his participation in the challenge and hard work.

Thanks to all who participated in the Challenge. Each and every activity you do is just another positive reinforcement for Safety in the Workplace.

You are all WINNERS!

ERGO ROOM

NOW OPEN



Risk Management has teamed up with the State Purchasing vendors to showcase proper ergonomic furniture and accessories for the State Purchasing and Budget Departments. Machabee, Reno Business Interiors, Kahl and soon to be included will be Prison Industries. These vendors have graciously set up workstations for State employees to try which will assist in proper ergonomic selections.

Come visit the Ergo Room in the basement at 209 E. Musser Street, Carson City. You MUST first call Risk Management to get access to the room. (775) 687-3190.

SCHOOL IS SOON TO BE BACK IN SESSION.

PLEASE BE SURE TO PAY EXTRA ATTENTION IN SCHOOL ZONES.

WATCH OUT FOR CHILDREN IN AND AROUND SCHOOLS AND BUS STOPS



Be sure and check out our award winning website at: www.risk.state.nv.us

