



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

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DISTRACTED DRIVING ACCIDENTS HIT CLOSE TO HOME

Since 2007 over 6,000 people have died and more than half-a-million injuries have occurred simply because people were not paying attention to the road while driving. Over the years Risk Management has handled many claims where this was an issue.

In one instance, a State employee looked down to adjust their iPod and hit a road barrier. The employee ended up with injuries and the State vehicle was totaled. More recently, a State employee took their eyes off the road to see who was calling on their cell phone. That action allowed them to drift off the side of the road and onto the soft shoulder where they ultimately lost control of the car. Fortunately, the employee was not hurt but, once again where the State vehicle was totaled.

Both drivers are lucky they were not more seriously injured or killed; and avoided causing harm to other drivers. The accidents could have been avoided had the drivers not been distracted. Distracted drivers are not only a danger to themselves, but to everyone else on the road around them.

Distracted driving is any non-driving activity a person engages in that has the potential to distract him or her from the primary task of driving and increase the risk of crashing. These distractions can be electronic distractions, such as navigation systems, iPods or cell phones, or more conventional distractions, such as interacting with passengers and eating.

Drivers simply do not realize the dangers that are posed when they take their eyes and minds off the road and their hands off the wheel and focus on activities other than driving. Common sense and personal responsibility are a major part of the solution. Your primary responsibility as a driver is to operate your motor vehicle safely and pay attention to the road. The risks are just too high.



As I sit down to think of a Risk Management topic to write about this quarter, I am struck by the variety of areas our division touches on a daily basis. I started to write about them but instead felt a list was more appropriate. A number of times my friends or family will ask me “What is a Risk Manager and what do you do exactly on a daily basis?” I thought perhaps many of you have the same question, so here’s my answer in a nutshell: *Risk Management protects State personnel and property.*

Here’s my answer in more detail. Our division has the responsibility for the following programs:

Workers’ Compensation-claims and medical management for workplace injuries and/or occupational diseases. This is the largest component of the Risk Management division’s budget and resources.

Insurance Policies-Risk purchases policies that cover the State in the event of losses associated with property damage (including heavy equipment, fine arts, flood and earthquake damages); auto physical damage for State and University-owned vehicles; aviation liability; excess liability; crime policy; workers’ compensation liability; directors’ and officers’ liability (for NRPC); and treasurer’s bond.

Insuring Requirements-Risk Management provides contractual insuring requirements for State agencies, which can be found on our website. Exceptions to the insuring requirements require Risk Management’s approval.

Loss Control-Risk provides a variety of safety training including Defensive Driving classes, AED/CPR certification, Proper Back Lifting Techniques and so on. Enrollment can be done through NEATS. In addition, Risk provides specialized training at the request of agencies or can arrange for it to be provided.

Risk also manages the State’s *Workplace Violence program, Fitness for Duty program, Ergonomic program and Indoor Air Quality program* in partnership with SPWB.

Claims Management for Property/Auto- Risk Management provides claims management services for State-owned autos for comp/collision. In addition, Risk provides claims management services for property damage or in the event of theft or loss of state-owned property.

Occupational Health Program-Risk is responsible for securing and overseeing the Statewide contracts with medical providers/clinics on behalf of all agencies who are required to provide physical exams for police/fire employees. In addition, this contract provides for pre-employment screenings, immunizations and HAZMAT physicals. The program also provides wellness initiatives for public safety.

Safety Committees- Risk oversees the various agencies’ Safety Committees. Safety Committee members assist management in the improvement of safety and health in the workplace and are an integral partner with Risk Management.

More detailed information is available on all of our services and programs by going to our website: www.risk.state.nv.us and our presiding statute is NRS 331.182-188. I welcome you to call on us for assistance, we are here to help ensure the health and safety of our personnel and to provide guidance in the event of a loss.

*Prevention is better than cure,
Karen Caterino, Risk Manager*

RISK MANAGEMENT WELCOMES NEW SAFETY SPECIALIST

Ingeborg “Inge” Thomas

Risk Management is pleased to announce that Ingeborg Thomas has been hired as the new Safety Specialist. Ingeborg has over 20 years in environmental health and safety with 12 years in manufacturing, 6 years in environmental health and safety consulting and 3 years in construction.

Ingeborg has a MS and BS in Occupational Health and Safety from Columbia Southern University and a AA in Environmental Hazardous Materials from West Los Angeles College.

Inge can be reached by phone at (775) 687-3190 or email: ithomas@risk.state.nv.us

PERFORMANCE ISSUES:

How do you know when an employee may need a Fitness for Duty Evaluation or the situation calls for disciplinary action? Let's look at a scenario that calls for disciplinary action and then change the scenario slightly to see how it may fall under a Fitness for Duty Evaluation.

Scenario 1

An employee is observed falling asleep at his desk by fellow employees. The employee's position requires very detailed work. Along with falling asleep at his desk his work product has been consistently inaccurate. The supervisor has talked to the employee about both issues. The employee relays to the supervisor that he has just had a baby and is not getting much sleep at home as well as just being diagnosed with diabetes. The employee has received verbal warnings and now other employees are complaining about his work performance and sleeping at his desk.

Scenario 2

An employee is observed falling asleep at his desk by fellow employees as well as in his issued vehicle. The employee has a position that requires very detailed work as well as carrying a duty weapon. Along with falling asleep at his desk his reports have been consistently inaccurate and recently he could not pass range proficiency. The supervisor has talked to the

Discipline or Fitness for Duty?

employee about sleeping at his desk and in the vehicle, about his lackluster work performance and the inherent danger presented by access to his duty weapon by the public. The employee relays to the supervisor that he has just had a baby and is not getting much sleep at home as well as just being diagnosed with diabetes. The employee has received verbal warnings and now other employees are complaining about his work performance and that he is sleeping at his desk and in his vehicle, in addition to their concern for safety.

In the first scenario there is no direct threat or liability to the worker, coworkers or the public. In this case Risk Management would direct the employer to contact State Personnel to pursue disciplinary measures. State Personnel may consider sending the employee to their primary care physician for a release to return to work.

In the second scenario there is a direct threat or liability to the worker, coworkers or the public. This is a scenario where we would most likely send the employee for a fitness for duty evaluation as well as make a referral to State Personnel to pursue disciplinary measures as well.

LEAKS IN YOUR LEASED BUILDING?

1. Have your building facilities designee contact the property manager and/or the owner, Buildings and Grounds and Risk Management. Contact must be made by telephone and by email as soon as possible. Please include the Agency contact information, the address of the damaged property and a general recap of the problem to all of these parties.
2. Mitigate. Control the interior damage as quickly as possible.
 - If there is water in the light fixtures turn off the lights.
 - If ceiling is leaking put a trash can under the leak to stop it from any further damage below it. Collect dripping water in a leak-proof container and make sure the container is on a solid surface.
 - Unplug and remove computers, monitors, telephones and any other items that are easy to move and are in the way of the leak.
 - If furniture or other items cannot be moved, cover them with plastic sheets or garbage bags to protect them from the water.
 - Walk throughout the space to see if there is any other water intrusion, including closets, storage areas and server rooms. Report all areas of damage.
 - Once the property manager is on site, please allow them access to assess the damage.
 - Never go on the roof, begin pulling ceiling tiles or call a vendor to mitigate the damages. These are the responsibility of the property manager and/or owner or Buildings and Grounds.



Allow the property manager/owner time and work with them to restore the space back to its original condition. This may mean the running of fans to circulate air and the use of water extraction equipment to remove water from carpeting and other soft surfaces.

3. Keep Buildings and Grounds in the loop until all of the work is completed.

If you have questions or concerns do not hesitate to contact Buildings and Grounds at (775) 684-1800.

WC Liaison Contact List

As we strive to keep Risk Management's website updated we need your assistance to keep various contact lists with the most current information.

On this issue of Risk-y Business we want to address the Workers Compensation Liaison List. The list is located on our website at <http://risk.state.nv.us/> under the Workers' Compensation menu and it is called the "State Agency Liaison List." This list is very important to State employees should they suffer an "on the job injury or accident."

A State of Nevada employee's workers' compensation liaison is the main contact to get information on what to do in case of an injury. The list can be found at: <http://risk.state.nv.us/Liaison%20Print%20List%209-27-2010.pdf>.

There is a link on the list that allows you to contact Risk Management to let us know when your agency liaison's contact information has changed. We strive to keep this list updated and your cooperation to assist us in accomplishing this goal is greatly appreciated.

Should you not be able to contact your WC Liaison, instructions for filing a claim can be found here: <http://risk.state.nv.us/Employee%20Links.htm> and we encourage you to become familiar with it.

If you have questions about a workers' comp claim that you have filed, the first point of contact is the claims examiner assigned to your claim. If you do not know the name you can call the State's Third Party Administrator, CCMSI at their toll free number: 1-877-243-1253 or if you work in Carson City at: 775-882-9600.

If you have a generic question regarding workers compensation benefits in general, please email Ana Andrews at amandrews@risk.state.nv.us.

New Boiler & Machinery Inspection Vendor

Effective July 1, 2010, Risk Management contracted with ARISE, Inc. to provide Boiler and Machinery inspections. To schedule an inspection contact them at 1-800-989-7475.

If you have questions about upcoming inspections or have more detailed questions about the objects subject to the inspection you can contact ARISE's Scheduling Coordinator for Nevada – Jessica Charmley.

She can be reached at the following:

Phone: 440-746-8905

Fax: 440-746-8957

Email: Jessica.charmley@ariseinc.com

The coverage for Boiler and Machinery losses, the agency deductible, and the fact that losses must be reported to Risk Management within 48 hours remains the same. All damaged equipment must be kept until the insurance company adjuster has had an opportunity to inspect it.

If you have any further questions regarding our Boiler and Machinery inspection program or about our Boiler and Machinery coverage included under our Property program, you can call Maureen Martinez at 775-687-3193.

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!



Workers' Comp Question of the Quarter:

Am I Covered for Athletic or Social events?



"Our agency has an exercise room. If I use it am I covered under workers' compensation?" Generally No! NRS 616A.265, states: "Any injury sustained by an employee while engaging in an athletic or social event sponsored by his employer shall be deemed not to have arisen out of or in the course of employment unless the employee received remuneration for the event." This type of activity is considered voluntary on the part of each employee and it is entirely at his or her own risk. There are occasional exceptions to this rule, however, and each situation may need to be evaluated on its own merit.