



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

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From the desk of the Risk Manager...

What We Do and Why We Do It

The Risk Management Division's main mission is to protect and preserve state personnel and property. We strive to continually improve the services we provide to the State and its agencies and we do so with the philosophy that to be successful the program must be proactive rather than reactive.

Nevada Revised Statutes 331.182-188 and Section 0500 of the State Administrative Manual (SAM) outline the division's duties and responsibilities. We procure all insurance coverage to protect the state's exposures with the exception of Group Life, Self-Insured Liability, Accident and Health Benefits. We are also tasked with promoting and encouraging loss prevention to protect the state and its employees.

The Risk Management Division purchases and administers the following insurance:

- Auto Physical Damage (aka Comp and Collision)
- Aviation
- Boiler & Machinery
- Crime and Fidelity (Employee Bond)
- Cyber Liability
- Excess Liability Insurance - *limited to procuring the insurance policy*. Liability claims (aka Tort Claims) are administered by the Attorney General's Office, Tort Claims Division
- Fine Arts
- Hoover Dam Bridge
- Property & Contents
- Business Enterprise of Nevada-BEN (Bureau of the Blind)
- Workers' Compensation

The division also provides:

- Building Safety Inspections
- Can assist state agencies in developing and implementing a safety and health program as required by Nevada Revised Statutes, Chapter 618
- Ergonomic Evaluations
- Fitness for Duty Evaluations

- Indoor Air Quality Inspections
- Mandatory safety training for Managers and Supervisors, as well as online safety courses
- Reviews Requests for Proposals, Contracts and Agreements to ensure adequate indemnification and insurance protection is provided to the state
- Workplace Violence Incident Investigation

We operate with a staff of seven full time positions and our number one goal is to provide excellent customer service to you *our customers*: state agencies and state employees. We are here to serve you! Please follow this link for our office directory: <http://risk.nv.gov/Contact/Contact/>

We also want to hear from you and receive feedback and suggestions. Please follow this link to send an email to the division's administrator: <http://risk.nv.gov/Forms/Feedback/>

NEW ON THE SCENE?

Start off on the right safety foot!

Starting a new job or changing roles within the company is exciting. You will face new and rewarding challenges, and probably meet a roadblock or two before you get the hang of things. Starting off on the right safety foot is vital for ensuring your success in a new position. Research indicates that new employees are at a greater risk of suffering from workplace injuries than their more experienced counterparts. That's exactly why you need to take an active role in your safety by considering the following:

- Understand all necessary safety measures. If you are unsure of how something works, ask for help.
- Follow all safety measures at all times and be aware of your new workplace surroundings.
- Wear and maintain required personal protective equipment (PPE).
- Avoid taking shortcuts.
- Follow hazard warnings when using chemicals.

As you transition into your new position, be on alert for hazards and potential accident triggers. Do not assume that your previous experience and training will keep you safe in your new working environment.

Shake that tired feeling ~ Try drinking some water!

Fatigue, a feeling of tiredness and lack of energy, is a common health complaint. Many feel tired as a result of not getting enough sleep, a lack of exercise, stress or drinking too much alcohol or caffeine.

Combating fatigue is easy if you know how to prevent it. Dehydration is the biggest trigger of daytime fatigue, with approximately 75 percent of Americans not drinking enough water. A mere two percent drop in body water can trigger fuzzy, short-term memory loss, trouble with basic math and difficulty focusing.

If you're feeling tired, try drinking more water. Drinking eight 8-ounce glasses of water per day is recommended. This will also help ease back and joint pain, too. Have a light snack with a glass of water during the workday to keep yourself nourished and give you the energy you need to complete your shift.

Water also has a host of other health benefits. It helps you lose weight by flushing down the by-products of fat breakdown, suppresses hunger so you'll eat less, is a natural remedy for a headache and can even reduce the risk of cancer!

Now that's something to raise your glass to!

Source: Zywave – Orgill/Singer

?? DID YOU KNOW ??

The Supervisory Safety Training has now been merged into Workplace Evaluation and Management Tools Training, provided by the Safety Consultation and Training Section (SCATS). To attend this class you must enroll through their website www.4safenv.state.nv.us. Should you have questions regarding this class or upcoming classes please contact SCATS directly at (702) 486-9143.

GAMING DISTRACTIONS: POKÉMON GO'S CRAZE

Most of us have heard about the Pokémon Go game, some may be playing it and others have witnessed how people are on the hunt for the little “monsters.” The game is available for free to smartphone users and we have also heard about injuries and accidents caused by/to those who are playing the game or the “hunters.” There have been accusations of trespassing on private property by unwelcome crowds and there is even rumors of a “black market” for those aficionados who want to buy someone else’s advance playing level. On the positive side, it is believed the game is contributing to making kids and adults enjoy the outdoors which means everyone is exercising. However, experts are pointing at the potential risks from cyber security to potential liability claims especially for those entities who allow employees to “bring their own device.”

TIME MANAGEMENT 101

Be more productive and avoid distractions

Ever had one of those days where time just flew by but felt you had nothing to show for it? In the age of e-mail and cell phones, workplace distractions are commonplace. According to the website Harmon.ie, workplace distractions cost businesses \$10,375 per person, per year! That’s a lot of revenue. So, what can you do to maintain your effectiveness and help the State of Nevada protect its bottom line? Try these tips:

- Focus on your strengths and weaknesses. For instance, if you are great at planning, focus on doing that consistently as you go about your day. If you struggle with stress, try to improve your skills in that area.
- Break down large tasks into smaller ones so that you can gauge your progress.
- Set aside time for specific tasks such as checking e-mails and making phone calls. Abide by that schedule.

Source: Zywave – Orgill/Singer

Ten Things To Do If Your Car Is Stuck In A Snow Storm

1. **Assess the Situation.** The first thing to do when you get stuck is to try to get a good idea of the situation you're in.
2. **Make Your Vehicle Noticeable.** Turn your hazards on, and do whatever else you can to make your vehicle noticeable.
3. **Keep Your Exhaust Pipe Clear.** Carbon Monoxide poisoning can kill you, so make sure your car's engine can breathe properly.
4. **Shovel Yourself Out.** If it's safe, try to free your car.
5. **Stay With Your Car.** Rescue workers find you more easily.
6. **Bundle Up.** It's going to get cold, make sure to layer on all the clothes you have. Carry blankets.
7. **Drink Water and Eat.** Your body is going to expend a lot of energy trying to stay warm.
8. **Make Friends With Your Neighbors.** If others are stuck, you can pool your resources to survive longer/make the wait more bearable.
9. **Mind Your Fuel Consumption.** Don't just keep running your car on idle. You have no idea how long you'll be there, turn it on occasionally to warm yourself.
10. **Stay Calm.** You might be stuck for a long time, so the best thing you can do is to stay calm and wait for help.

Are you prepared in the event of a cyber breach?

All organizations face the reality that data breaches have become inevitable. And the stakes are high. You hold personal data in trust for your clients and/or customers. If they don't think your entity can be trusted, your ability to provide good customer service and future reputation may be at risk. A data breach is not a learning opportunity - you have too much to lose to risk mishandling it.

The case for focusing on response:

Many organizations focus exclusively on data breach protection and yet fail to pay attention to what happens when the walls are breached. Firewalls, encryption and other defenses get the attention. The war is fought on IT turf, but the truly dangerous time is after you've been breached.

After a breach you're fighting to protect your reputation:

The way you manage a data breach to maintain customer trust is critical. That doesn't mean you shouldn't protect your system; it does mean you also have plans for your response. And the good news is that there's a great deal you can do. Cyber-attacks are beyond your control; breach response is something you can plan for.

5 Steps to help protect your data:

1. Train employees
2. Develop an incident response plan
3. Categorize risks by threat level
4. Review supplier contracts
5. Encrypt your data

If your agency needs additional resources (training, information and response plans) to be more cyber-prepared, please call Maureen at 775-687-3193, to obtain access to [Beazley Breach Response \(BBR\)](#) which is provided at no additional cost to State agencies as part of the State's Property Insurance Program.

Source: Beazley Group (Lloyd's Underwriters)

Are wristwatch-style heart rate monitors accurate?

Those popular fitness trackers you wear on your wrist estimate your heart rate with a sensor that measures changes in blood flow through your skin. But just how accurate are they?

To find out, researchers tested four popular commercial wrist-worn monitors on 50 young, healthy adults. Participants were hooked up to an ECG machine, which records the heart's electrical activity and provides the "gold standard" measure of heart rate. They were also randomly assigned to wear two different wrist monitors as they walked or ran on a treadmill at speeds ranging from 2 to 6 mph. Heart rate readouts were recorded at rest, during each speed, and after the treadmill test.

Two of the devices, the Apple Watch and the Mio Fuse, were accurate about 91% of the time. The other two, the Fitbit Charge HR and the Basis Peak, were accurate about 84% of the time, respectively, the researchers found.

If your doctor advises you to stay within a specific heart rate zone, they recommend using a chest-strap monitor, which uses a more accurate electronic sensor. Their findings appeared online Oct. 12, 2016, by JAMA Cardiology.

Source: Harvard Heart Letter

Frequently Asked Questions About Carbon Monoxide

What is Carbon Monoxide?

Carbon monoxide, or “CO,” is an odorless, colorless gas that can kill you.

Where is CO found?

CO is found in fumes produced any time you burn fuel in cars or trucks, small engines, stoves, lanterns, grills, fireplaces, gas ranges, or furnaces. CO can build up indoors and poison people and animals who breathe it.

What are the symptoms of CO poisoning?

The most common symptoms of CO poisoning are headache, dizziness, weakness, upset stomach, vomiting, chest pain, and confusion. CO symptoms are often described as “flu-like.” If you breathe in a lot of CO it can make you pass out or kill you. People who are sleeping or drunk can die from CO poisoning before they have symptoms.

Who is at risk from CO poisoning?

Everyone is at risk for CO poisoning. Infants, the elderly, people with chronic heart disease, anemia, or breathing problems are more likely to get sick from CO. Each year, more than 400 Americans die from unintentional CO poisoning not linked to fires, more than 20,000 visit the emergency room, and more than 4,000 are hospitalized. More cases occur during the winter months.

How can I prevent CO poisoning in my home?

- **Install a battery operated or battery back-up CO detector in your home and check or replace the battery when you change the time on your clocks each spring and fall. Place your detector where it will wake you up if it alarms, such as outside your bedroom. Consider buying a detector with a digital readout. This detector can tell you the highest level of CO concentration in your home in addition to alarming. Replace your CO detector every five years.**
- **Have your heating system, water heater, and any other gas, oil, or coal burning appliances serviced by a qualified technician every year.**
- **Do not use portable flameless chemical heaters indoors.**
- **If you smell an odor from your gas refrigerator have an expert service it.**
- **When you buy gas equipment, buy only equipment carrying the seal of a national testing agency.**
- **Make sure your gas appliances are vented properly. Have your chimney checked or cleaned every year.**
- **Never use a gas range or oven for heating.**
- **Never burn charcoal indoors. Burning charcoal - red, gray, black, or white - gives off CO.**
- **Never use a portable gas camp stove indoors.**
- **Never use a generator inside your home, basement, or garage or less than 20 feet from any window, door, or vent.**