

# Division of Industrial Relations Workers' Compensation Section

EDUCATIONAL CONFERENCE

AUGUST 2019

## **DISCLAIMER**

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# **Industrial Insurance from the Injured Worker's Perspective**

# Introduction:

STEVE SISOLAK  
*Governor*



STATE OF NEVADA



*Nevada Attorney for Injured Workers*

EVAN BEAVERS

*Nevada Attorney for Injured Workers*

1000 E. William Street, Suite 208  
Carson City, Nevada 89701  
Phone (775) 684-7555  
Fax (775) 684-7575

2200 S. Rancho Drive, Suite 230  
Las Vegas, Nevada 89102-4413  
Phone: (702) 486-2830  
Fax: (702) 486-2844

E-mail: [ebeavers@naiw.nv.gov](mailto:ebeavers@naiw.nv.gov)  
Website: [www.naiw.nv.gov](http://www.naiw.nv.gov)

# The history of the workforce

## Slavery





# The history of the workforce

## Serfs



# The history of the workforce

## Pirates

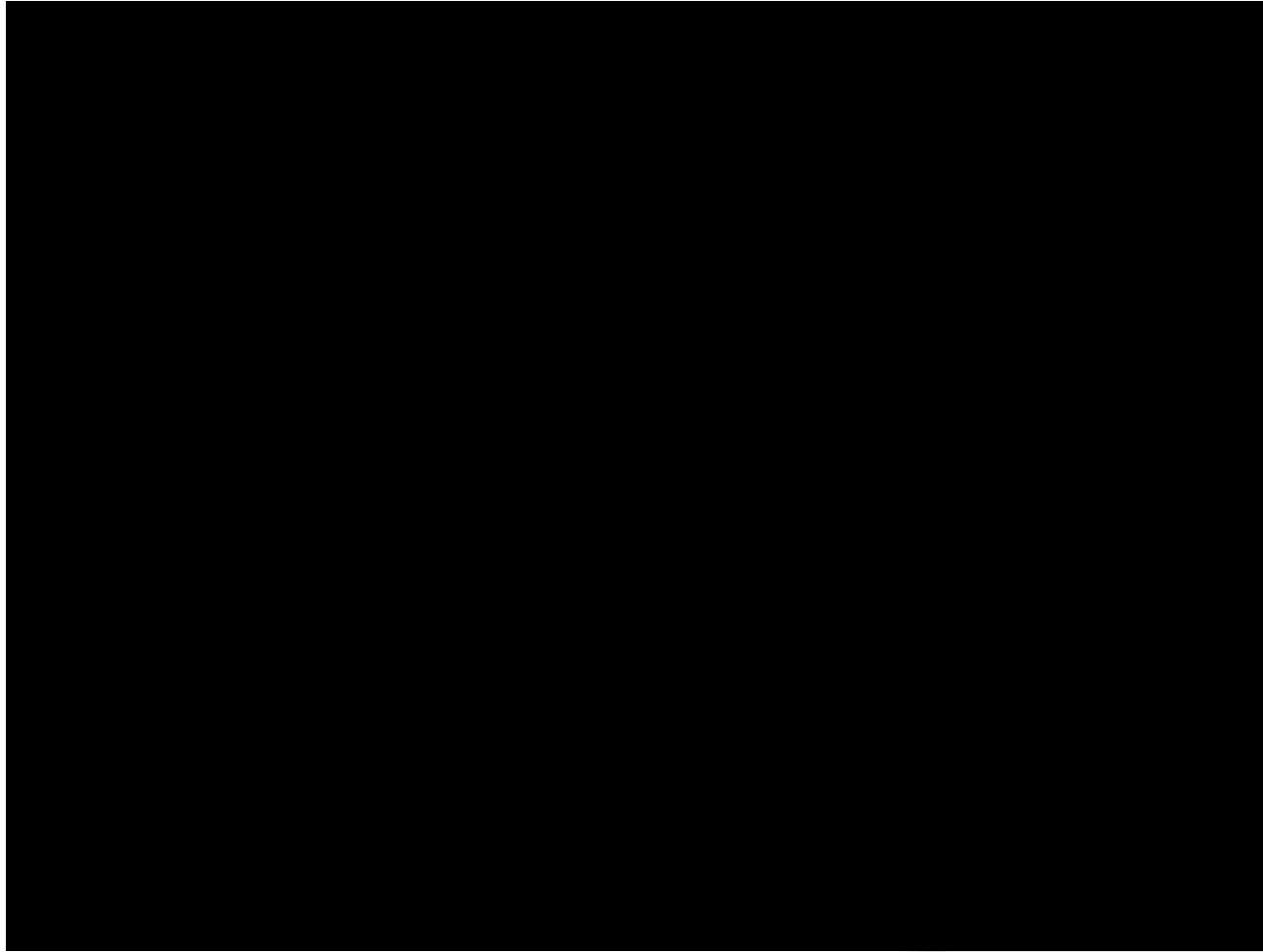


# The history of the workforce





# The history of the workforce

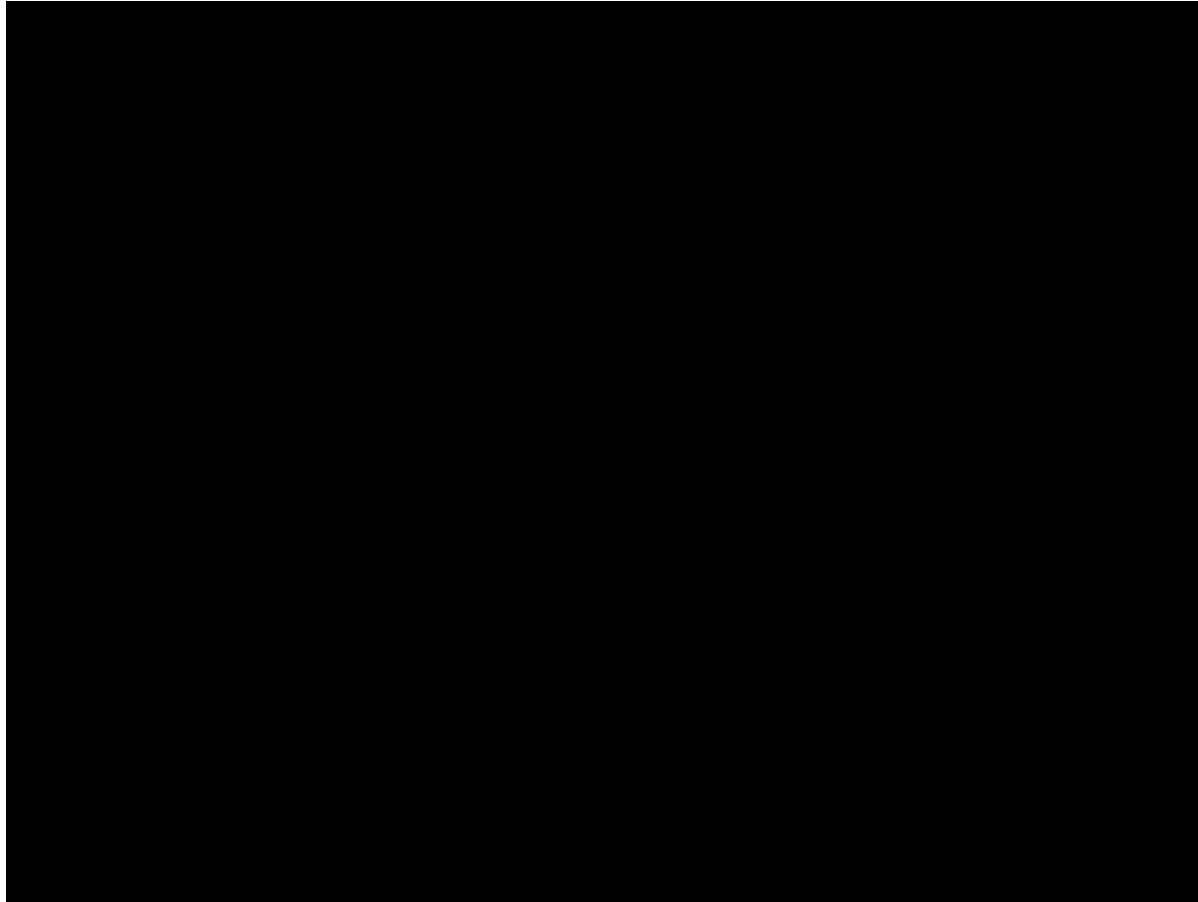


# The history of the workforce



# Industrial Insurance

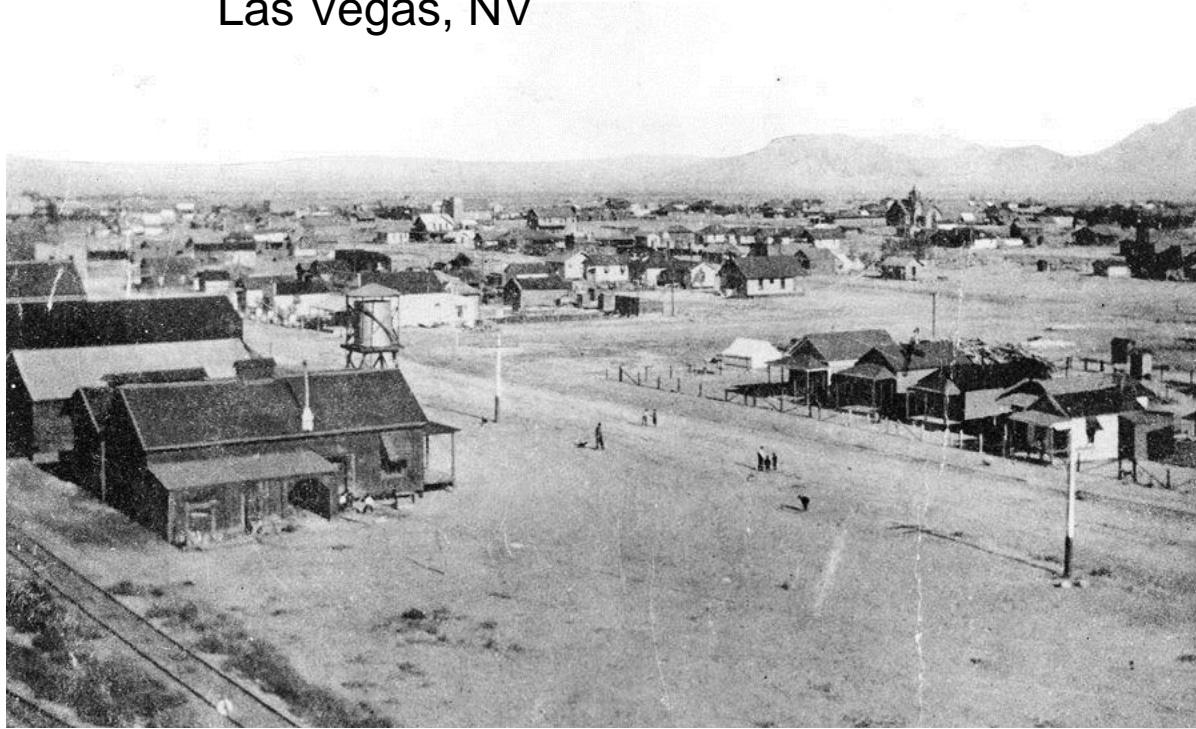
## The Grand Bargain



# Industrial Insurance

## Nevada

Las Vegas, NV



# Industrial Insurance

## Nevada

Reno, NV

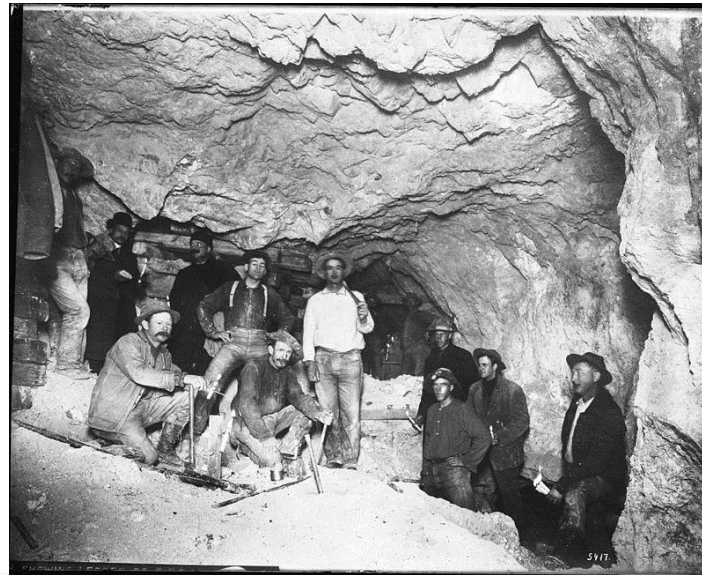




# Industrial Insurance

## Nevada

Goldfield, NV



# Nevada – 1913 to 1993



# Nevada – 1913 to 1993





# Nevada – 1913 to 1993



# Nevada – Today...

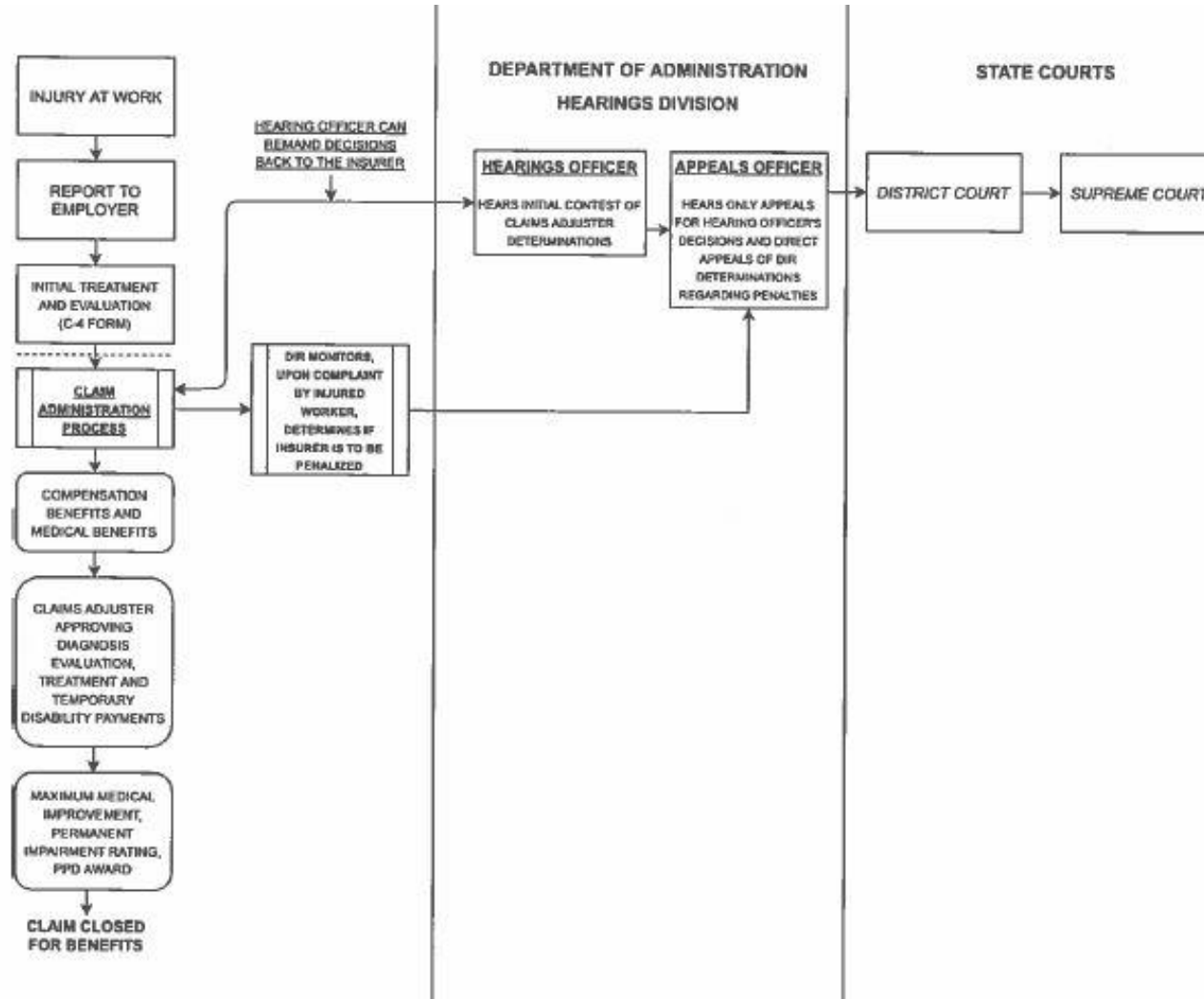




# Nevada – Today...



# The Claims Process



# Claims Issues

## Treatment and Compensation

- ⦿ Knowledge of the claims process
- ⦿ Choice of physician
- ⦿ Communication with Claims Adjuster
- ⦿ TTD – Light Duty
- ⦿ MMI – PPD Rating
- ⦿ Claim Closure
- ⦿ Vocational Rehab/FCE
- ⦿ Reopening – Burden on injured worker
- ⦿ Litigation – Appeals Officer/Hearing Officer

# Questions and Answers



# Contact Us:

## ***Northern Nevada***

1000 E William Street, Ste 208  
Carson City, NV 89701  
Phone (775) 684-7555  
Fax (775) 684-7575

## ***Southern Nevada***

2200 S Rancho Drive, Ste 230  
Las Vegas, NV 89102  
Phone (702) 486-2830  
Fax (702) 486-2844

website: <http://naiw.nv.gov>  
email: [naiw@naiw.nv.gov](mailto:naiw@naiw.nv.gov)



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**Please fill out the Evaluation Online:  
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- Session 3B- Industrial Insurance in Nevada- The Worker's Perspective

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