AMERIND Risk Empowers Tribes to Take Control of Their Insurance Programs!

Insights from Robert Dahl, a Thought Leader in the Tribal Insurance Space

**BACKGROUND**

Robert Dahl, AMERIND Risk Program Manager, has been serving Tribes for more than 27 years, including helping Tribes assert control of their workers’ compensation programs. Dahl initially assisted Midwest Tribes through the process of creating self-insured workers’ compensation programs, writing their own workers’ compensation ordinances and designing a system to adjudicate claims through Tribal court systems. Relying on that experience, he helped create the AMERIND Risk Tribal Workers’ Compensation (TWC) program.

AMERIND Risk launched its successful TWC program in 2004, providing the same types of benefits as most states, in addition to tailoring policies and coverage to the Tribe. We incorporated the best features of self-insured Tribal ordinances from across the country. In doing so, AMERIND Risk provides small-and medium-sized Tribes the ability to enjoy the same workers’ compensation protection and benefits as larger, self-insured Tribes. The result is a program that saves Tribes significant money and honors one of the most vital Tribal assets—sovereignty.

By Robert Dahl

It’s time Tribes exercise their sovereignty and self-determination over their economies, including protecting their employees through unique Tribal Workers’ Compensation programs.

When Tribes purchase conventional, statutory workers’ compensation policies, they’re not only signing up for a standard, one-size-fits-all model, they’re waiving their sovereign immunity and subjecting themselves to state jurisdiction and courts. Furthermore, statutory workers’ compensation policies leave Tribes vulnerable to the litigation that runs rampant in state systems.

By appointing seasoned, Tribal lawyers to cases and utilizing an arbitration type format, AMERIND helps Tribes avoid lengthy court battles. This more informal process saves Tribes considerable legal expense.

Owned by more than 400 Tribes, AMERIND Risk is tax-exempt and free from state workers’ compensation laws and regulation. Doing business sovereign to sovereign with AMERIND Risk means saving money by avoiding state and federal taxes and fees. Thus, AMERIND’s expense ratio is typically 10-15% less than other insurance carriers.

Another easy way for an employer to take control of their program and save money is through a Return-to-Work program. An employer can reduce or eliminate the indemnity cost of a claim—or wage-loss piece — by bringing an employee back to work through a modification of their job duties, thus accommodating any restrictions set by a doctor. Designating a medical provider or clinic can aid in this process. Bringing an employee back to work faster keeps them connected with their employer, lessening the likelihood of them seeking an attorney, which reduces potential litigation costs. The AMERIND Risk TWC team will work with an employer to assist them in establishing a successful Return-to- Work program.

When Tribes Protect Tribes, we create opportunity for the economic sustainability and growth of Indian Country. AMERIND Risk’s TWC program keeps money circulating in Indian Country.

**Tribal Workers’ Compensation Fact Sheet**

- AMERIND Risk’s Tribal Workers’ Compensation (TWC) product is designed for Tribal Governments, Businesses and Housing Authorities located within Indian Country.
- Our TWC program is flexible and was built from the ground up. AMERIND Risk does not try and force Tribes into a “one-size-fits-all” program. AMERIND is interested in your preferred approach to covering employee injuries.
- Like state workers’ compensation systems, AMERIND’s TWC program covers Medical Expenses, Lost Wages, Death Benefit and Permanent Disability Benefits. Unlike state workers’ compensation systems, however, our TWC program is adaptable to your Tribe’s specific needs. For larger Tribes with an existing workers’ compensation ordinance, AMERIND Risk will underwrite the Tribe’s ordinance and handle the claims pursuant to that ordinance.
  - The ultimate goal of AMERIND Risk is to provide you with control of your program and the resources to reduce your employee injury expenses. Creating a safe work environment not only protects employees, it helps your Tribal Government and Businesses attract and retain valuable employees.
  - AMERIND Risk is committed to helping Tribal Governments and Businesses foster a workplace culture that focuses on safety to reduce employee injuries on the job. AMERIND regularly promotes hazard awareness and prevention, and additionally encourages safety consciousness from leadership down to staff. When supervisors reinforce employee attention to safety with positive reinforcement, it not only boosts morale, it keeps claims down.
  - For additional information, please contact Robert Dahl, Program Manager, at (505) 404-5014, or visit AMERINDRisk.org.