



AMERIND Risk

Tribes Protecting Tribes



TRIBAL WORKERS' COMPENSATION NEWSLETTER

A message from
the **Chief Executive Officer**

Derek Valdo

Guuwaadzi' Haubaa!



We're excited to share with you that this June, all month long, AMERIND Risk is celebrating and honoring National Safety Month. Established and sponsored by the National Safety Council in 1996, National Safety Month focuses on reducing the leading causes of injury and death at work, on the road, and in our homes and communities.

In light of National Safety Month, AMERIND Risk is underscoring three of the biggest safety risks at Tribal workplaces: slips, trips and falls; ergonomic injuries; and general safety awareness.

AMERIND Risk firmly believes all Tribal businesses greatly benefit from creating a workplace culture that values safety. When management promotes safety, and every team member is given a voice, instances of employee and customer injury drop. Fewer claims means Tribal businesses save more money. AMERIND stands by the adage "health is wealth." When your workforce is happy and safe, your business prospers.

AMERIND Risk's Tribal Workers' Compensation (TWC) program is designed for Tribal Governments and their business enterprises located within Indian Country. It's a cost-effective, sovereignty-upholding alternative to State Statutory Workers' Compensation. Our cost savings for businesses is typically 10-15% less than corporate insurance companies. We transfer those savings to you, our valued Tribal policyholders. Saving Tribes money on insurance is about more than improving your bottom line—we are improving the overall health of Native communities, while protecting and advancing Tribal self-determination. AMERIND Risk is a vehicle for "Tribes Protecting Tribes."

Please consider AMERIND Risk your trusted and reliable resource for all safety prevention tips and questions. We are here to coach, train and encourage you on your journey of establishing and maintaining a safe work environment and cultivating a workforce that prioritizes safety.

Thank you for your continued trust and support, as well as your dedicated efforts to make safety a priority—during National Safety Month in June, and always.

Don't Let Safety Slip Away

Year-round, AMERIND Risk's safety team, an essential part our Tribal Workers' Compensation (TWC) program, showcases our dedication to promoting workplace safety. In turn, we help employees stay safe, workers' comp losses are reduced, and Tribal businesses save money.

While promoting safety is our ongoing commitment, AMERIND is extremely grateful that National Safety Month, observed annually in June, raises awareness of the importance of safety on a nationwide platform.

In honor of National Safety Month, AMERIND Risk wants to draw attention to three of the biggest safety issues at Tribal workplaces: slips, trips and falls; ergonomic injuries; and general safety awareness.

Slips, Trips and Falls

Slips, trips and falls remain the No. 1 cause of employee injury and workers' compensation claims. Common hazards include floor contaminants—typically water, oil and grease; poor drainage; uneven floor surfaces; weather conditions and related hazards; poor lighting; stair obstructions and hazards; misuse and improper storage of stepstools and ladders; clutter including electrical wires and cables; and improper use of floor mats and runners.

Ergonomics

Numerous injuries are inflicted gradually overtime by ergonomics—the science of fitting a job to the worker. Ergonomic hazards include repetitive stress injuries, carpal tunnel syndrome, and other musculoskeletal disorders. The impact of ergonomic injuries can last a lifetime. For office workplaces, contributing factors may be the height of the computer and shape of the chair. Another leading cause of stress injuries is improper lifting of heavy objects.

General Safety Awareness

While some safety recommendations may seem common sense, every year, human error while completing mundane tasks, like climbing a ladder at an improper angle, costs businesses hundreds of thousands of dollars' worth in TWC claims. Tribal businesses can help reduce the number of injuries and resultant claims by hosting regular safety training and educational sessions, as well as emailing or posting reminders about how to identify, report and resolve safety issues.



AMERIND Risk's safety team analyzes the loss trends of our TWC clients to identify the underlying cause of the incidents. We also provide safety training and on-site inspections of property and equipment at no additional cost. Our workplace safety education may include nonviolent intervention, emergency preparedness, defensive driving,

fire safety, CPR and Automated External Defibrillators (AEDs) techniques, and more. Below we highlight the importance of emergency preparedness and CPR training, and additionally offer fire safety tips.

Emergency Preparedness

Does your Tribal business have an emergency action plan in place? Let AMERIND Risk help you develop one. Whether the threat is an active shooter, natural disaster or inclement weather, every business needs an emergency plan. Every employee should participate in emergency drills and learn how to communicate with others quickly when emergency action is required.

CPR Training

AMERIND's safety team teaches TWC clients how to recognize the warning signs and

indicators of a heart attack. If a person is suffering cardiac arrest, the respondent should stay calm, even if they are feeling nervous or scared. Push on the chest at a rate of 100 to 120 compressions per minute — imagine the beat of "Stayin' Alive"— and don't stop until the person is revived, an AED is available for use, or a paramedic arrives. CPR, especially if performed in the first few minutes of cardiac arrest, can double or triple a person's chance of survival.

Fire Safety Tips

Every day, make sure all walkways and passageways are clear so that they do not inhibit an emergency evacuation. Prepare for a fire emergency with an evacuation plan, and ensure all employees participate in fire drills. Eliminate fire hazards by keeping all work spaces free of waste paper and other

combustibles. Replace damaged electric cords and do not overload circuits. Instruct employees to report all foul odors and defective equipment to supervisors immediately. Evacuate the area quickly in an emergency using stairs, not the elevator. Always assist your coworkers.



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5 TIPS FOR INSTILLING A WORKPLACE SAFETY CULTURE

AMERIND believes that if Tribal businesses instill a workplace safety culture, they will reduce their losses and improve employee morale. Here are five critical tips to make that a reality.

1. Inspire safety from the top down.

Creating a workplace environment that values safety is only effective when management buys in. Business leaders and managers should demonstrate safety practices and encourage their employees to identify and resolve safety risks. Safety culture trickles down from the top.

2. Identify risks early on.

Inspect your workspace, casino floor or business environment for potential hazards daily, and train your staff to do the same.

Actively engaged employees will identify and correct safety hazards at the earliest stage. Recognize employee efforts with praise or reward.

3. Give every employee a voice.

Empower employees to speak up. Every employee deserves and needs a voice to report concerns or hazards to management and to elevate overall safety awareness. Embrace the mantra, "If you see something, say something." Open communication allows safety reporting to become a habit. Additionally, when Tribal businesses encourage employees to suggest innovative solutions to safety issues, they foster a greater sense of team unity and purpose.

4. Be consistent.

Keep safety top of mind by hosting regular safety meetings and trainings. That said, remember regular reinforcement forms habits, not quarterly meetings. Constantly provide or email safety resources, enforce safety practices, and commend good safety behavior.

5. Encourage wellness.

Healthy employees are safe employees. When employees hydrate, eat well and stay active, they feel better, and are more likely to stay alert about safety on the job.

