



# ALARM

THE NEWSLETTER

2017 | Q2  
AMERINDRisk.org

## AMERIND Risk

*Tribes Protecting Tribes*

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Derek Valdo, AMERIND Risk CEO (left), with  
four-time PGA Tour winner Notah Begay III



**AMERIND Risk**  
*Tribes Protecting Tribes*

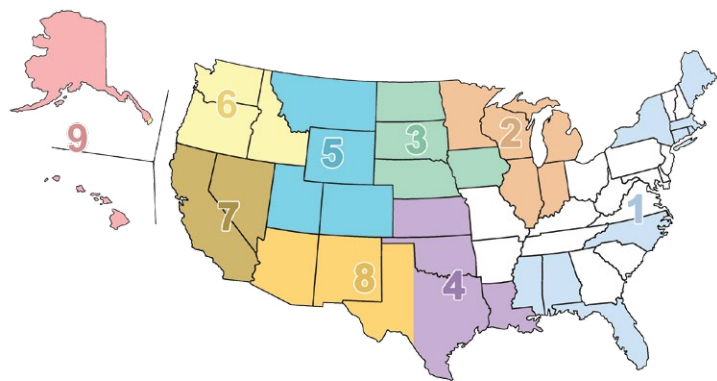


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**About** AMERIND Risk is the only 100% Tribally owned and operated insurance provider committed to Indian Country. Over 400 Tribes united and pooled their resources to create AMERIND Risk to keep money within Indian Country.

**Mission** *“Tribes Protecting Tribes”*

**Products** **Native American Homeowners and Renters Program**  
Addresses the unique needs of our Tribal citizens, living in Indian Country. Insuring your home, including your mobile home or traditional home is our priority. Over 65,000 Tribal families are protected by AMERIND Risk.

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## Derek Valdo

Chief Executive Officer

### Guuwaadzi' Haubaa!

Half way through 2017, it's reasonable to say it's shaping up to be another good year. Our annual golf tournament in April raised a record amount for three critical causes that benefit Indian Country. Numerous Tribal leaders including Notah Begay III competed in the fun event at Twin Warriors Golf Club on the Santa Ana Pueblo in New Mexico—AMERIND's home base. This second quarter, AMERIND Risk additionally released its robust 2016 financial report to Tribal ownership. In honor of National Safety Month in June, we took our safety education to new heights. Last month, we also held a successful, third joint convention and tradeshow with the National American Indian Housing Council (NAIHC).

Our year-over-year improved performance underscores our strength and sustainability. For the fifth consecutive year, we grew our foundation—our ability to withstand major losses. Last year's revenues reflect a 15% increase in 2016 over the previous year. To top it off, we returned \$3.5 million in excess reserves to member Tribes last year.

Our 31st year of operation, 2017, promises a continuous upward trajectory.

On the heels of our 13th Annual Protecting Tribal Families Golf Fundraiser, held April 27, I'd like to highlight AMERIND's commitment to giving back. Each year, tournament proceeds contribute to AMERIND's Protecting Tribal Families Emergency Fund, which assists uninsured American Indians who have lost their homes and/or valued possessions to disaster. This year's tournament also donated monies raised toward the American Indian Cancer Foundation and the Coalition to Stop Violence Against Native Women.

AMERIND Risk is more than an insurance company. We protect the most critical assets in Indian Country—lives and homes. We're truly invested in educating Native homeowners and renters to adopt a proactive safety lifestyle. In this issue of our ALARM, we emphasize essential ways to prevent major risks like kitchen and electrical fires. Meanwhile, claims are reduced, and you save money by decreasing the risk of loss by preventable causes.

Our Tribal Workers' Compensation piece outlines the most prevalent safety pitfalls at Tribal workplaces: slips, trips and falls; ergonomic injuries; and lack of general safety awareness. Check out our tips for cultivating a work environment that prioritizes safety. When every team member is empowered with knowledge of safety hazards, and encouraged to reduce those risks, systematic change happens.

We enjoyed seeing many of you in Nashville last month at the 2017 AMERIND Risk | NAIHC Conference & Tradeshow, where we announced the winners of our National Safety Poster Contest for Native American students—a key way we raise awareness about fire prevention and general safety among youth and Native families. Three poster contest winners—from grades K-3, 4-6, and 7-8—won \$1,000 each.

AMERIND Risk counts more than three decades of service to Indian Country—living proof of our strength and sustainability. As an organization built by more than 400 Tribes in 1986, that success mirrors your trust. Each of you is vital to our mission of "Tribes Protecting Tribes."



# Giving Back to Indian Country: The Higher Mission of AMERIND Risk



**The 13th Annual Protecting Tribal Families Golf Fundraiser shows the only 100-percent, Tribal-owned insurance provider at its philanthropic best.**

BY RENAE DITMER

Whoever coined the phrase “Indian Giver” owes Indian Country an apology in more ways than one. While often seen largely as recipients of philanthropy, many Tribes and Tribal entities report giving millions of dollars in cash and kind to Native American groups and individuals as well as to neighboring non-Indian communities.

Because most of this giving goes largely unnoticed, it is critical to shine a light on the unheralded heroes like AMERIND Risk, for whom philanthropy is not just lip service, it’s a way of corporate life. In its own words, “It’s our higher mission.”

A 100% Tribal-owned entity created in 1986, AMERIND Risk has raised more than \$150,000 for its Protecting Tribal Families Emergency Fund through its annual golf tournament alone since the event’s inception in 2004. The fund’s purpose is to assist uninsured American Indians when disaster strikes.

This year, though, on the tails of its annual golf tournament, the only 100% Tribally-owned insurance provider will donate monies raised to two additional beneficiaries: the American Indian Cancer Foundation and the Coalition to Stop Violence Against Native Women. The highly successful 13th Annual Protecting Tribal Families Golf Fundraiser was held on April 27 at the Twin Warriors Golf Club on the Santa Ana Pueblo in New Mexico—AMERIND’s own exquisite back yard.

At the fundraiser, Native philanthropist and four-time PGA Tour winner Notah Begay III showed up to create awareness of the critical needs. He said he was also pleased to “walk side-by-side” with Derek Valdo. “He’s evolved into one of the brightest young

CEOs in Indian Country while leading AMERIND Risk,” Begay remarked. “I appreciate his willingness to take a thorough approach to serving our communities and am proud to be affiliated with AMERIND Risk and their initiatives.”

Maddison Long, age 10, a bronze medalist in the 2016 Junior Olympics, a participant in Begay’s NB3 Foundation junior golf program, and Junior Pro for the tournament, raised \$570 for beneficiaries. Teeing off for 57 participants at Hole 15, she shot best ball 20 times for much older, male golfers.

“I’m just really good at swinging a golf club,” she admitted. At this rate, she’ll soon be an individual philanthropist in Indian Country.

Course host Lawrence Montoya, the Governor of the Santa Ana Pueblo, expressed support for “the program that AMERIND is perpetuating.”

Montoya said, “It was great to have the festivities at the golf course, but also to have the sister Tribes present to support it as well.”

Ron Solimon, from the Laguna Pueblo, who serves on the National Center for American Indian Enterprise Development (NCAIED) board of directors, played in support of stopping violence against women. He was not alone. His particular interest was due to the influence of and appreciation for the leadership of Deleana OtherBull, Executive Director of the Coalition to Stop Violence Against Native Women.

He credited her with being an outstanding young leader, and praised her as a strong educator about violence in Native communities. “The more educated we become about domestic violence against Native women and women in general, the more we can apply and draw from to make us better human beings and protectors,” Solimon said. “We need to apply what we learn to our past and future interactions and experiences as Native American males in order to effect changes in our behavior toward women—individually and collectively.”

But AMERIND’s giving doesn’t stop at the 18th hole. AMERIND’s Board has a corporate philosophy of giving back to Tribes, to the tune of nearly \$500,000 each year. It annually allocates these funds to Native organizations, such as the National American Indian Housing Council, the National Indian Child Welfare Association, and the National Congress of American Indians, plus another \$45,000 for Native American scholarships. AMERIND also has a perpetual Community Outreach program that provides modest donations for projects that educate Native Americans on risk and home safety, or otherwise improve and protect the lifestyles of Native American families. And since 1993, it has awarded \$1,000 to each of the three winners annually from its National Safety Poster Contest for Native American Youth.

AMERIND’s stellar insurance service and management practices result in returns of millions of dollars in reserves to member Tribes that they in turn can donate or otherwise use for Tribal development. With that business acumen and integrity, in addition to this annual event, AMERIND comes full circle with its founding principle of “Tribes Protecting Tribes.”

AMERIND is now looking forward to the bounty next year will bring for Tribes as it further expands into helping Tribes build broadband networks using the same philosophy and concepts that have afforded it such remarkable success to date.



# 13<sup>th</sup> Annual Protecting Tribal Families Golf Fundraiser



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# Home Is Where the Heart Is—Keep It Safe With Prevention Measures and Insurance



Kitchen and electrical fires, as well as floods and other water-related issues, present the most dangerous risks to Native American property and lives.

## Kitchen and Electrical Fires

Cooking is the leading cause of home fires and home injuries. Staying alert while operating the stovetop, oven, microwave and all kitchen appliances can help prevent these fires. Keep close watch on your stove, and never leave what you're cooking unattended. Remove anything that could catch fire away from the heat source.

## Prevent or prepare to survive a home fire by:

- Installing smoke alarms on every floor
- Keeping fire extinguishers handy in the kitchen, garage, and home workshop
- Storing flammables safely in approved containers

- Having a family escape plan (and conducting fire drills with the whole family)

## Quick Grease Fire Safety Tips from AMERIND Risk:

- NEVER POUR WATER on a grease fire! Water will only cause the fire to spread. "If you pour water on a grease fire, it explodes up the wall and across the ceiling," said Kenneth Ruthardt, AMERIND Risk Safety Manager. "It turns into a fire ball instantaneously. Never put water on it, because it makes it worse."
- Put a lid on it. If a pan catches fire, slide a lid over the pan and turn off the stove burner. Leave the lid on until it is completely cool.
- Use a fire extinguisher, or when in doubt, get out and call for help.
- If a fire starts within the oven or microwave, keep the oven or microwave door shut. Turn off the heat. If the flames do not go out immediately, get out and call for help.
- Stop, drop, and roll. If your clothes catch fire, smother them on the kitchen

Disaster can strike at any time. That's why AMERIND continuously educates Native communities on the importance of having homeowner's insurance to safeguard families in Indian Country.

In June, in honor of National Safety Month, we took extra steps to drill "home" the message of safety.

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- floor before getting out of the house.
- A working smoke alarm can reduce the chance of death in a fire by 50%.

### Electrical Fires

Approximately 28,600 electrical fires occur each year, resulting in \$1.1 billion in property damage and loss, according to the U.S. Fire Administration (USFA). The most common causes of electrical fires are preventable.

### Brief tips from AMERIND Risk to reduce your risk of electrical fire:

Faulty electrical insulation is a primary culprit of fires. Replace altered or worn appliance cords, and never remove the grounding plug from a cord.

Home inspections are necessary. Families have suffered total losses due to electrical fires caused by old wiring like aluminum wiring and use of anti-oxidant tape. If a breaker is over 20 years old, it may not have the wiring capacity to handle increased amounts of electricity. "The more wiring of switches, the more additional circuits that could catch fire," Ruthardt said. The bedroom is the leading area of origin for home fires involving lamps, light fixtures and bulbs. Always use the appropriate bulb wattage for light fixtures to prevent

overheating or any overload that may lead to an electrical fire.

Meanwhile, extension cords account for the greatest share of home fires involving cords or plugs. Appliances should be plugged directly into the wall outlet and not connect to an extension cord. If you do not have the appropriate type of outlet for appliances, have an electrician install new ones.

It's also critical to keep extension cords in open-air places. Fire requires three elements to start: fuel, oxygen and heat. "If you cover an electrical cord with a rug, you have all the elements to start a fire," Ruthardt said.

Beyond electrical fires, electrical shock is a big risk—particularly for homes with children. Check plugs and cords regularly, and get malfunctioning electrical appliances and equipment repaired.

AMERIND Risk's Native American Homeowners and Renters (NAHR) insurance coverage is designed to offer flexible and affordable coverage for the unique needs of Tribal homeowners and

tenants. We even tailor insurance plans to Native American homeowners' and renters' financial needs through payment plans, as well as coverage needs by allowing you to pick your coverage amounts.

### Make Insurance a Priority—Not an Afterthought.

It happens every day in Indian Country—a house catches fire, or a flood damages a Tribal home and valuable possessions. Native families are displaced and left without insurance to support them through a financially and emotionally devastating time. It's essential Tribal members treat insurance as a priority, not an afterthought. Many NAHR insurance coverage options cost about \$70 per month—the price of roughly two fast-food family meals, or a 55-inch TV screen.

### Ask yourself these questions:

1. Am I prepared when disaster strikes?
2. Can I afford to lose my home to a fire or a windstorm?
3. Do I have peace of mind if a catastrophe strikes?
4. Do I know my property is protected?

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by Tina Duncan

## RISK MANAGEMENT

# Evaluating Your Tribal Casino's Insurance Coverage

There is a lot to consider when it comes to protecting Tribal property and employees and covering liability exposures. The following are some key points to consider when evaluating your insurance coverages.

### Monitor Rising Premium Rates

Controlling expenses is pivotal for Tribal casinos, which spend more than half of their operating costs on payroll and employee benefits. Gaming entities can't afford to ignore inflated insurance premium costs. Some insurance providers hike premiums annually, or automatically increase the values of the property being insured overtime – even for equipment that's no longer operational. Know exactly what you're paying for, and speak up if you're being overcharged.

### Read the Fine Print for Exclusions

Many non-Tribally owned insurance providers offer high blanket limits that may seem appealing initially, until Tribes read the fine print. Blanket limits, like \$1 billion worth of coverage, are generally subject to various terms and high deductibles. Exclusions in insurance coverage can also prove detrimental to Tribal governments and businesses that believe they're covered for a catastrophe, like a flood, until they discover the policy excludes their high-risk flood zone.

### Train and Encourage Workforce to Take Safety Seriously

Casinos oftentimes have employees injured on the job due to failure to exercise appropriate safety measures. Your insurer should provide safety training and on-site inspections of property and equipment at no additional cost. Workplace safety education is vital; your insurer should help instill a workforce culture that values holistic safety. When employees proactively remedy or report hazards like walking obstacles or wet surfaces, the number of injuries drastically drops. When supervisors reinforce employee attention to safety with praise, it not only boosts employee morale, it keeps staff and patrons injury-free.

### Attract and Retain Employees with Competitive Benefits

Benefits can enhance employees' job satisfaction and may come into play if an employee is weighing the advantages of seeking work elsewhere. Comprehensive and cost-effective employee benefits solutions should include health, dental, vision, accident, short and long-term disability, critical illness and more. Your preferred insurance provider should offer a streamlined enrollment system as well as continuous representative involvement.

### Uphold Tribal Values

Select a competitive Tribal Workers' Compensation (TWC) program that provides medical, wage loss, permanent disability and death benefits that rival statutory workers' compensation – without sacrificing the Tribes ability to determine its level of coverage. Tribal gaming entities can avoid the fraud and abuse that's prevalent in state systems through a sovereign TWC program that appoints seasoned, Tribal attorneys and pursues arbitration hearings to avoid lengthy court battles.

### Implement a Return-to-Work Program

In the unfortunate event of an employee injury involving lost time from work, an effective return-to-work program can aid in the rehabilitation and recovery, creating a smoother process for both employer and employee. By providing modified duties that accommodate any restrictions set by a doctor, the casino is also able to control the indemnity cost by decreasing or eliminating the wage loss benefits being paid.

### Identify Key Risks, Then Create an Insurance Plan

Tribal gaming entities are not a one-size-fits-all risk model. Talk to a trusted broker about your Tribal business' key risks, and then design an insurance program around those risks. Property, liability and workers' compensation policies should be uniquely crafted to protect Tribal assets, while considering cultural preferences.

### Reevaluate Your Insurance Plan Regularly

The only real way for Tribes to know if they are over paying for the coverage they need is to shop around. There are a minimum of four workers' compensation carriers serving Tribal gaming entities. If you're not seeing four choices from your broker, you're probably paying too much. Get a new quote annually, or at the very least, every three years.

*Tina Duncan is the Sales Manager for AMERIND Risk. She can be reached by calling (505) 404-5000 or email [tduncan@amerindrisk.org](mailto:tduncan@amerindrisk.org).*



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# Don't Let Safety Slip Away

Year-round, AMERIND Risk's safety team, an essential part of 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 was extremely grateful that National Safety Month, observed annually in June, raised awareness of the importance of safety on a nationwide platform.

In honor of National Safety Month last month, AMERIND Risk underscored 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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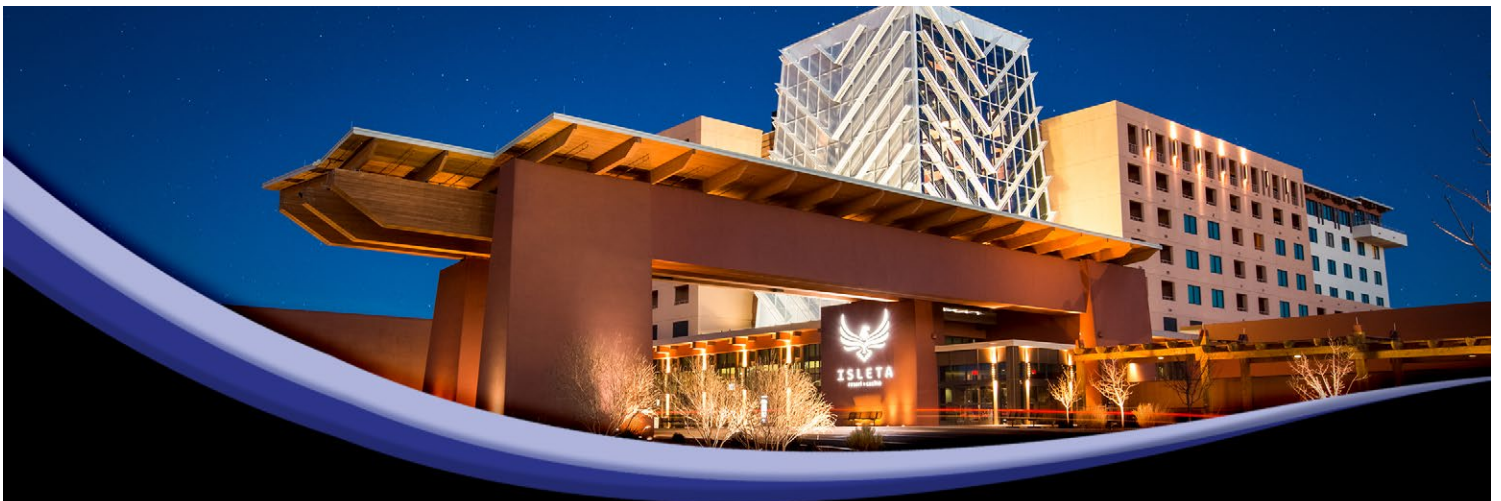
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# Why Fire Insurance?

In June, in honor of National Safety Month, AMERIND reminded all members of Indian Country why preventative safety measures and insurance are necessary to protect your family, property and belongings. Particularly in summer months of high heat and potential drought, we are committed to raising awareness of fire safety and the importance of fire insurance.

Even the safest homeowners and renters face the risk of devastating fire. That risk increases in the heavily wooded areas of Indian Country, where wildland fires pose a serious threat to lives and property. Drought, global warming and high winds have fueled the length and severity of fire seasons over the past 50 years, according to the National Fire Protection Association (NFPA). More than 67,000 wildfires burned across 5.5 million U.S. acres in 2016, destroying more than 3,000 homes.

"Fires happen more in summer periods. Over the years, AMERIND Risk has had numerous events where reservations in Indian Country have been threatened by fires," said Alan Romero, Director of Claims at AMERIND Risk.

Once a fire starts, most homes in Indian Country burn to the ground in a matter of minutes. Several key factors contribute to those homes' increased vulnerability, such as a lack of fire hydrants on some reservations, far distances from the nearest fire station, and sometimes slower response times from volunteer fire departments.

A home is arguably one of the most valuable possessions that families have. An average of 358,300 residential fires occur each year, according to the latest NFPA statistics. The leading cause of home fires is cooking equipment (46%), followed by heating equipment (16%), electrical distribution and lighting equipment (9%), and smoking materials (5%). (Read our article "Home Is Where the Heart Is," on ALARM pages 6-7, for ways to reduce your risk of a home fire.)

Fires caused roughly \$48 million in damages to Tribal housing and property insured by AMERIND Risk over the past five years.

"A fire loss can be a total loss—where they lose the entire dwelling, and all the contents inside their property," Romero said. "It breaks my heart when I go into a community and discover that a homeowner whose house just burned down did not have insurance. Not only do families lose their homes but also sentimental items that have been passed down for generations."

Coverage can also include valuable items such as regalia, pottery, jewelry or guns. It's vital to protect your home, your belongings and your family from significant financial and emotional loss with homeowner's insurance. The average monthly cost of a homeowner's insurance policy is \$70—the cost of two family fast food meals, or a typical 55-inch TV screen.

Considering the NFPA estimates that every household can expect to encounter five fires of varying severity in an average lifetime, homeowner's insurance is a critical lifeline to protect your family and your home.

The two most frequently used home coverage options are replacement cost and actual cash value coverage. Replacement cost, the most commonly preferred type, is what you would pay for your home to be built at today's cost. That amount is calculated by using many factors including, but not limited to, the location of the home, living square footage, other attached areas (garage, porch, deck etc.), type and quality of construction.

Actual cash value (ACV) is the initial cost of your home, minus depreciation (replacement cost minus depreciation). Depreciation is a decrease in value due to wear and tear or age.

AMERIND Risk's insurance options are flexible—designed for the unique needs of Tribal homeowners and renters living in Indian Country. Our team guides you through the process of selecting the best, affordable policy tailored for your needs.

"As the claims director at AMERIND Risk for 21 years, I've seen the weather patterns throughout the United States vary from hurricane season to monsoons to large wind and hail events. Depending



on where you live in the country—from the West Coast to the East Coast to smack dab in the middle—you definitely want to be prepared for the high risks of your region," Romero said.

One of the most commonly overlooked coverage options by homeowners and renters is Loss of Use, formerly called Emergency Living Expense, according to Romero. "If you're displaced from your home, which you would be due to a fire loss, you want to make sure you have enough Loss of Use coverage, meaning additional living expense, to put yourself somewhere else for the duration of the time-period to rebuild your property," Romero said. He estimates that most families need to insure at least \$10,000 worth of Loss of Use coverage, although \$40,000 would prove more adequate.

With AMERIND, filing a claim is as simple as placing a phone call to the claims team. "AMERIND makes the claim and repair process as easy as possible to get families' lives back to normal as soon as possible," said Romero, who also serves as AMERIND's emergency claim contact over weekends and holidays. "We walk you through the claim process."

Immediately after you report your loss, AMERIND begins the process of having your claim adjusted or adjudicated. "Once we determine the level of loss—Level 1, a small loss; Level 2, a partial loss; or Level 3, a total loss—we focus on the repair or the rebuilding process, so that we can put the insured back to where they were prior to this unfortunate event," Romero said.

**When calling AMERIND Risk's Professional Claims Team, have this information ready:**

- Full name
- Address
- Phone Number
- The date the loss occurred



### Here's what to expect:

- Your Claims Representative will provide you with instructions and information including your claim number.
- A field adjuster will contact you within 24 to 48 hours to set up an appointment to inspect your loss.
- The adjuster will inspect and review the loss.
- The adjuster will submit the inspection report to our office.
- We will contact you to discuss your loss and the repair/rebuilding process.
- We will await repair estimate or bid proposal for review and approval.
- Upon approval of your repair estimate and bid proposal.
- We will make settlement and payment arrangements as agreed to.
- A follow up call will be scheduled to ensure the entire process went smoothly and met your expectations.

AMERIND Risk protects Tribal families and your homes—the heart of Indian Country. To learn more about Tribes Protecting Tribes, call (800) 352-3496 or go to [AMERINDRisk.org](http://AMERINDRisk.org).

## Why Homeowners Insurance?

- Disaster and fire can strike at any time.
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**“AMERIND makes the claim and repair process as easy as possible to get families' lives back to normal as soon as possible,” said Romero, who also serves as AMERIND's emergency claim contact over weekends and holidays.**  
**“We walk you through the claim process.”**



**Dan Kowalski**

President

**AMERIND Risk DRP Contractor**

**CTER Training Consultant**

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# Safe Bet

## How AMERIND Risk Protects Indian Country at a Lower Cost

By The AMERIND RISK STAFF

Revenue sharing allows states to take a cut of Tribal casino money without directly taxing Tribal income. There is no reason for Tribal governments and businesses to pay corporate insurance providers more in policy fees to compensate for state and local taxes. Instead, Tribes can save up to 15 percent with a tax-exempt insurance carrier.

As the only 100 percent Tribally owned insurance provider serving Indian Country, AMERIND transfers its tax savings to its members in the form of lower premium payments. "Tribes are finding it in their best interest to take control," said Derek Valdo, AMERIND Risk's CEO and 13-year Acoma Pueblo Council member.

AMERIND Risk considers a Tribe's key risks and designs an insurance program around those risks. Its property, liability and workers' compensation policies are uniquely crafted to protect Tribal assets, while taking cultural preferences into account and saving casinos substantial money. "We've saved Tribes millions of dollars in insurance premiums that Tribal governments, businesses, and enterprises would have paid somewhere else," Valdo said.

For instance, one of AMERIND's largest policyholders, a Tribal casino, saved nearly half a million dollars on its workers' compensation premium, annually, when they made the move to AMERIND. Casinos spend more than half in operating costs on payroll and employee benefits. Finding a flexible insurer that provides gaming entities tailored, culturally sensitive coverage and more financial freedom is key.

As a Tribally owned company, AMERIND champions Native-owned businesses. It relies on Tribal litigators, encourages casinos to do business with Native-owned vendors and suppliers, and AMERIND recommends Tribal Employment Rights Office (TERO) -certified contractors for

property damage incidents. Direct assignment with an AMERIND-vetted, TERO contractor saves Tribal governments and businesses time and effort by eliminating the bidding process. "Typically, insurance companies just write checks," Valdo said. "We developed a direct repair program. Our higher mission is to keep tribal dollars in Indian Country."

To keep premium payments down, AMERIND emphasizes safety training and risk management, including the importance of training casino employees in emergency response, nonviolent-intervention, CPR, Automated External Defibrillators (AEDs) techniques, and more. Other services provided by AMERIND's safety team include ergonomic assessments, and training staff to perform on-site inspections of property and equipment, all at no additional cost through its Tribal Workers' Compensation (TWC) program. In addition, AMERIND Risk has recently been named an associate member of the National Indian Casino Safety Association (NICSA), in hopes of sharing its vast knowledge, resources and expertise with other Tribal gaming operations.

Casinos statistically experience some of its highest expenses from employee injuries on the job — largely due to slips, trips and falls on wet and uneven surfaces. That's why AMERIND educates its members to treat safety like a team operation, encouraging proactive hazard resolution and safety leadership. "When supervisors reinforce employee attention to safety with praise, it not only boosts morale, it keeps claims down," said Robert Dahl, AMERIND's TWC Program Manager.

A comprehensive TWC policy includes benefits typically found in statutory workers' compensation, including medical and rehabilitation services, wage loss and death benefits, and an impartial dispute resolution process. Unlike statutory workers' compensation, however, AMERIND's TWC program limits the fraud and abuse that's



prevalent in state systems. By appointing seasoned, Tribal lawyers to cases and utilizing an arbitration format, AMERIND helps Tribes avoid lengthy court battles. "It's a more informal process, and it saves Tribes considerable legal expense," Dahl said.

If an employee injury occurs, AMERIND's Return-to-Work program offers relief to both the employer and employee, and facilitates a smoother rehabilitation process. "An employer can really control the indemnity cost—the wage-loss piece — of a claim by bringing an employee back to work and accommodating the restrictions set by a doctor," Dahl said.

AMERIND does more than protect Indian Country, it gives back. "AMERIND is more than just an insurance company. We support Tribal organizations who serve Indian Country," Valdo states. AMERIND will host its annual golf fundraiser on April 27. The proceeds help uninsured Tribal families whose homes have been devastated by fire or other catastrophes. Also benefitting from the 13th Annual Protecting Tribal Families Golf Fundraiser at Twin Warriors Golf Club at Santa Ana Pueblo, New Mexico, are the American Indian Cancer Foundation and the Coalition to Stop Violence Against Native Women.





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