



# ALARM

THE NEWSLETTER

2017 | Q1  
AMERINDRisk.org

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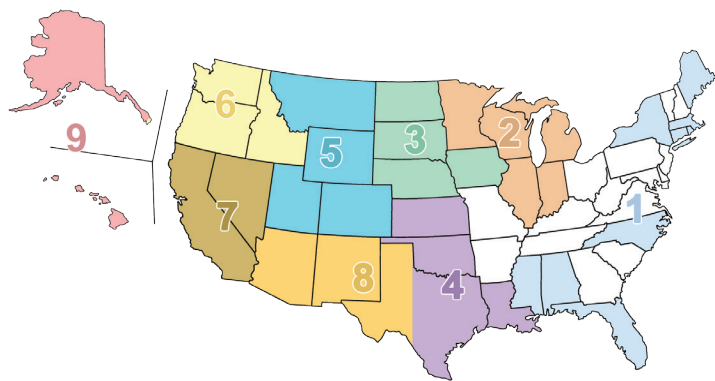
**AMERIND Risk**  
*Tribes Protecting Tribes*



WHO WE ARE

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Chairman of the Board  
**Greg Borene**  
Enterprise Rancheria of the Estom Yumeka Maidu Tribe



Region 1	<b>Susan M. Wicker</b> Poarch Band of Creek Indians
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Region 3	<b>Sharon Vogel</b> Cheyenne River Sioux
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Region 8	<b>Floyd Tortalita</b> Pueblo of Acoma
Region 9	<b>Olen Harris</b> North Pacific Rim

AMERIND Risk

**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.

**Tribal Governments and Businesses**  
Designed to provide property and liability for Tribal Governments and Business enterprises located in Indian Country.

**Tribal Workers’ Compensation**  
The Tribal alternative to state workers’ compensation.

**Services** **AMERIND Benefits - Employee Benefits Solutions**  
Providing customized employee benefits packages, streamlines benefits enrollment and implementation.

**AMERIND Critical Infrastructure**  
Assisting Tribal Nations develop and deploy the most important 21st Century critical infrastructure – high-speed “broadband” internet.

**Executive Officers** **Derek Valdo** (Pueblo of Acoma)  
Chief Executive Officer  
**Geoffrey Blackwell** (Muscogee (Creek) Nation)  
Chief Strategy Officer / General Counsel  
**Ken Black**  
Chief Operating Officer  
**Robert Dahl**  
Program Manager

**Connect With Us** TribesProtectingTribes.com  
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(505) 404-5000

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### Disclaimer:

The content within this publication is for informational purposes only. We do not guarantee that the content will prevent any accidents or injuries.

## AMERIND Risk

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Subscribe to the Alarm and Other Notices:  
Subscribing to the AMERIND Risk Alarm is free. To receive news and events by calling 800-352-3496.

Advertise in the Alarm: Contact Minerva Diaz to request rates and specs for all AMERIND Risk print and digital publications. Minerva can be reached at

MDiaz@AMERINDRisk.org  
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## Derek Valdo

Chief Executive Officer

Guuwaadzi' Haubaa.

Much about 2017 feels uncertain for Indian Country and the nation at large. AMERIND Risk is committed to promoting safety, protecting Tribes from unforeseen incidents, and maintaining Tribal sovereignty.

We give Tribes control and flexibility when it comes to insuring property, liability and Tribal Workers' Compensation. Thank you for joining more than 400 Tribes nationwide to protect one another. We owe our success to you, our valued members and customers. We will be here to provide affordable, sustainable insurance to Native communities and businesses as long as you need us.

In this issue, we address how Native American Homeowner's policy works, and we clarify the differences between the two most popular coverage options: replacement cost and actual cash value coverage.

In addition, AMERIND cultivates a workplace culture that values safety above all. If an employee is injured, AMERIND's return-to-work program eases employee rehabilitation, enhances communication, and improves overall workforce morale.

We are thrilled to be meeting even more Tribal needs with employee benefit solutions. Through AMERIND Benefits, we tailor comprehensive employee benefits packages to your businesses, while assessing state and federal compliance.

We invite you to join us for our 13th Annual Protecting Tribal Families Golf Fundraiser on April 27, 2017 at Twin Warriors Golf Club in Santa Ana Pueblo,

New Mexico. The tournament will benefit AMERIND's Family Emergency Fund, which helps uninsured Tribal families who endure hardship due to unforeseen disasters like fire. Proceeds from the fundraiser will additionally support the Coalition to Stop Violence Against Native Women and the American Indian Cancer Foundation.

For the past 24 years, AMERIND has hosted a National Safety Poster Contest for Native American youth. Students submit posters promoting fire prevention or general safety. Housing authorities in nine regions vote on the most powerful and creative messages for three grade categories, K-3, 4-6, and 7-8, and AMERIND awards the top three poster contest winners \$1,000 each. The deadline for regional housing associations to submit their top picks for each category to AMERIND is May 26.

Poster contest winners will be announced at the 2017 AMERIND Risk | NAIHC Annual Convention & Tradeshow. We enthusiastically invite you to participate in this event, June 27-29, in Nashville, Tennessee. AMERIND Risk and our co-host the Native American Indian Housing Council are dedicated to educating Tribal homeowners and businesses about proactive safety measures to prevent accidents and injuries.

Please visit [AMERINDRisk.org](http://AMERINDRisk.org) for more information.

On behalf of the Board of Directors and staff, thank you for believing in "**Tribes Protecting Tribes!**"

Thank you again for your loyalty.

# In the Competitive Insurance World, Only One Provider Truly Gets Indian Country

***AMERIND Risk is owned by Tribes that pool their resources to assert control of their sovereignty and economic destiny***

AMERIND Risk was founded on the principle of Tribes believing, protecting and investing in themselves. More than 400 Tribes created AMERIND Risk in 1986 in response to an insurance crisis in Indian Country. When commercial insurance became too costly and failed to accommodate the unique needs of Native American property, Tribes found a way to offer affordable, accessible claims coverage to Tribal housing authorities, while keeping liability costs down and honoring unique Tribal cultures and traditions.

What started as an \$18 million insurance risk-pool entity more than 30 years ago has since grown to cover billions of dollars' worth of assets nationwide. To this day, AMERIND Risk remains the only 100 percent, Tribally owned and operated insurance provider committed to Indian Country.

"Tribes have more control and flexibility buying from themselves than sending their money to corporate America," says Derek Valdo, AMERIND Risk's CEO. As a leader on the Pueblo Acoma Tribal Council, he's a firm believer in keeping Tribal dollars within Indian Country as a path to self-sufficiency and cultural preservation. Valdo champions the popular motto: "Let's put Indian people in charge of Indian business."

In that vein, AMERIND exclusively serves Indian Country, offering cost-conscious coverage tailored to a Tribe's specific needs. Its 10-member board of directors reflects the diversity of the Nations it represents across 36 states.

AMERIND is a federally chartered Section 17 Tribally owned company, meaning it's sovereign and tax-exempt. When a

Tribe elects to buy statutory workers' compensation coverage through a non-Tribal provider, its sovereignty may be compromised. AMERIND Risk's Tribal Workers' Compensation program provides high levels of coverage while maintaining Tribal immunity and utilizing Tribal court systems. "It's a more informal process. It removes the need for costly litigation, that's rampant in state workers' compensation systems, allowing us to save the Tribe considerable money in premiums," said Robert Dahl, AMERIND's Program Manager.

First and foremost, AMERIND is dedicated to cultivating a culture of workplace safety. In the event of employee injury, AMERIND's return-to-work program caters to both employer and employee, reducing the likelihood of litigation. A trusted, designated medical provider eases the employee's recovery process. A framework for regular communication between an appointed supervisor and the Tribal worker improves employee morale. Clarified employee duties create flexibility to adapt job roles to an employee's current capabilities and ultimately expedite a return to the workplace.

AMERIND's vision is deeply rooted in the universal Native virtue of generosity. The firm's board of directors budgets half a million dollars annually for outreach to nonprofit organizations that benefit Indian Country. "We're more than just an insurance company," Valdo says.

AMERIND will host its 13th Annual Protecting Tribal Families Golf Fundraiser on April 27 at Twin Warriors Golf Club at Santa Ana Pueblo, New Mexico, which benefits the AMERIND Risk Protecting

Tribal Families Emergency Fund for uninsured Tribal homeowners after a fire, flood or other catastrophic event. Also benefitting will be two Native nonprofits: the American Indian Cancer Foundation, and the Coalition to Stop Violence Against Native Women.

For the third consecutive year, AMERIND will co-host a convention and tradeshow with the National American Indian Housing Council (NAIHC) that promotes proactive, preventative safety measures for homeowners and Tribal businesses. The 2017 AMERIND Risk NAIHC Conference & Tradeshow will take place June 27-29, in Nashville, Tennessee.

Since day one, AMERIND Risk has focused on growing while staying true to traditional values and supporting its mission: "*Tribes Protecting Tribes*."

In addition to protecting Tribal governments, businesses and communities, AMERIND launched AMERIND Benefits in 2015 for employee benefit solutions. In 2016, AMERIND debuted AMERIND Critical Infrastructure, which helps Tribal Nations develop and deploy high-speed, broadband Internet. "Broadband is essential to the Nation building of Tribal governments and institutions," stated Geoffrey Blackwell, AMERIND's Chief Strategy Officer and General Counsel, a former senior official at the Federal Communications Commission.

To learn more about the flexible, cost-effective and culturally sensitive services that AMERIND Risk offers Tribal governments, businesses and communities or for a quote, call 800-352-3496 or visit [AMERINDRisk.org](http://AMERINDRisk.org).



# Step up.

Your protection.



**PROPERTY. LIABILITY. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.**  
The only 100% Tribally owned and operated insurance provider committed to Indian Country.



**AMERIND Risk**  
*Tribes Protecting Tribes*

505.404.5000  
[TribesProtectingTribes.com](http://TribesProtectingTribes.com)



## AMERIND Risk Appoints Chief Operations Officer

AMERIND Risk, the only Native-owned insurance provider serving Indian Country, is pleased to announce the appointment of Kenneth Black, MBA, CPCU as Chief Operations Officer reporting to Derek Valdo, Sr., CEO of AMERIND Risk.

"Kenneth is a valuable member of the AMERIND Risk Team. He has provided solid knowledge of risk and insurance while sharing his experience and mentoring our majority American Indian and Alaska Native staff. He is helping AMERIND Risk develop new programs

to help our mission of Tribes Protecting Tribes."

Prior to Black's appointment, he has served Indian Country for over nine years as Underwriting Director and most recently as the Director of Organizational Development. Before joining AMERIND Risk, Black gained 30 years of industry experience in underwriting commercial property, casualty, commercial auto, inland marine, highly protected risks as well as being a training specialist for agents and underwriters with multiple Fortune 500 insurance providers.



Black earned his bachelor's degree from Lubbock Christian College and a Master's degree in business administration from Texas Tech University. He also has his Chartered Property and Casualty Underwriter (CPCU) designation.



## Register Today for the Annual Convention & Tradeshow

Our Annual Convention will be held June 27–29, 2017. This year we will be hosting our event in Nashville, Tennessee at the Music City Center (Convention Center). Once again, we will be co-hosting with the National American Indian Housing Council (NAIHC) and will offer a wide-range of training options for our attendees. We anticipate over 700 attendees from across Indian Country – providing you a great opportunity to network with hundreds of Tribal leaders and housing professionals.

Who should attend? Tribal Leaders, Tribal Administrators, Housing Professionals,

and anyone else who has a desire to learn about Indian Housing and protecting our communities. All are welcome!

Sessions offered will cover claims, human resources, workplace safety, housing development, protecting Tribal governments and business housing programs. A tentative agenda with additional information may be viewed on our website.

Sponsorship and exhibit opportunities are available. We invite you to join us in Nashville, June 27–29, 2017.

**To register, go to [AMERINDRisk.org](http://AMERINDRisk.org)**

Registered attendees will receive hotel information in their confirmation email.

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

Twin Warriors Golf Club • Santa Ana Pueblo

April 27, 2017



# AMERIND Hosts 13<sup>th</sup> Annual Golf Tournament to Benefit Uninsured Tribal Families and Two Native-Strong Organizations

AMERIND Risk's 13<sup>th</sup> Annual Protecting Tribal Families Golf Fundraiser on April 27 will benefit families without homeowners insurance who have suffered devastating loss. Additional proceeds will go toward cancer education and domestic violence prevention.

AMERIND Risk, the nation's only 100 percent, Tribally owned insurance provider, created the Family Emergency Fund to help uninsured Tribal homeowners rebuild or repair after a fire, flood or other catastrophic event. The tournament has raised more than \$100,000 for multiple families in Indian Country since 2004.

Though Tribal housing authorities and Tribes encourage all homeowners to buy insurance, some may forgo a policy for various reasons. AMERIND created the fund to help families recover from disaster and raise awareness of the necessity to protect your family with homeowners insurance.

"We know all too well the pain and suffering that happens after losing a home," said Alan Romero, AMERIND Director of Claims.

The fundraiser will also benefit the Coalition to Stop Violence Against Native Women, a New Mexico-based nonprofit that works to stop violence against Native women and children by advocating for social change. Additionally, tournament proceeds will support the American Indian Cancer Foundation, a Minnesota-based nonprofit that provides cancer education, prevention, early detection, treatment and survivor support.

The event, hosted at the highly ranked (by *Golf Week* and *Golf Digest*) Twin Warriors Golf Club, will include a 4-person scramble, contests, lunch and an awards reception following the tournament at Santa Ana Pueblo, New Mexico. Prizes include a chance to win \$10,000 for a hole-in-one and an opportunity to participate in a putting contest to win \$2,500.

"Everyone is welcome to participate in this fun day of golf," AMERIND CEO Derek Valdo said. "Thank you for supporting Tribal families in need, those who train domestic violence prevention personnel and those who provide culturally sensitive cancer care."

Sponsorships are available. In-kind gifts, including golf balls, hotel or golf packages, are being accepted. Sponsorships and funds raised from the tournament will directly benefit families and youth in Indian Country.

Included with online registration is a 1-year subscription to *Golf Digest*, a \$10 value.

To register, go to [AMERINDRisk.org](http://AMERINDRisk.org). For more information, contact:

Nancy Harjo Serna  
(505) 404-5000  
[NSerna@AMERINDRisk.org](mailto:NSerna@AMERINDRisk.org)

# We're Committed To You And Indian Country.

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### Who we are

The Maximum Reports, Inc. management team has over 30 years of experience in the employment screening industry and has an impeccable reputation for providing Accurate and Quality information services, delivering Superior Customer Service and Fast, Responsive Reporting.

The Maximum Reports, Inc. corporate philosophy is to develop and enhance long term relationships by continually improving our systems capabilities to meet the specific needs of each client.

**\*\*We customize packages to fit our clients' specific needs and budget.\*\***





**AMERIND Risk**  
*Tribes Protecting Tribes*



# 2017 Safety Poster Contest

Three Grade Categories  
**K-3 4-6 7-8**

Get the kids started on a spring break project that gets their creative energy flowing, designing a submission for the annual AMERIND Risk poster contest.

Regional housing authorities, TDHEs and AMERIND Risk are getting ready for the annual contest that helps promote safety in our communities. Students in grades K through 8th have an opportunity to win a \$1,000 cash prize.

“It can be on any safety topic — distracted driving; stop, drop and roll; or don’t play with matches,” Safety Manager Kenneth Ruthardt said, adding that when the posters are created “you’re bringing awareness to the younger generation and to the older generation on what to do, making sure everyone is informed about safety measures.”

Taking preventive measures in your home not only saves lives but also saves premiums. Taking precautions, such as annually changing batteries in smoke detectors, never putting water on a grease fire, or talking with your children about the dangers of playing with matches, will help keep families safe and save property. Fires cause the most damage and disruption to a family, causing \$48 million in damages to Tribal housing and property during the past five years, according to a company analysis.

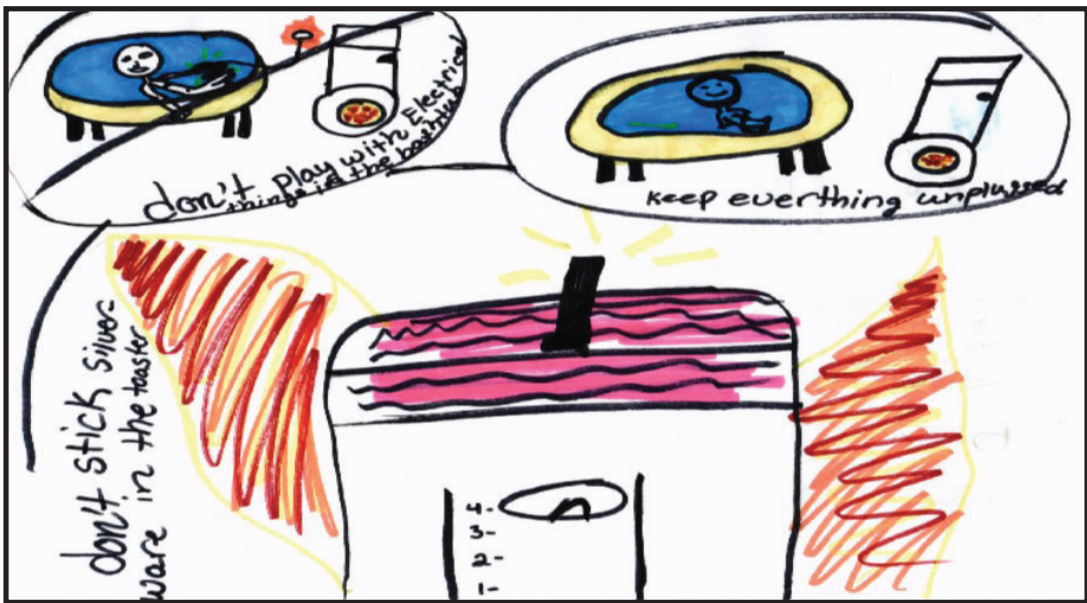
Check with your regional housing authority to see when the housing authority will begin to accept submissions. Winners from the nine regional housing authorities will be judged in May. The finalists will then go

onto AMERIND Risk’s national contest where the finalists’ work will be judged online. One poster in three categories, grades K through 3, 4th through 6th, and 7th through 8th, will be announced as the grand prize winners during AMERIND’s annual meeting in June and be awarded a \$1,000 check.

For more information about entering the contest, contact your local housing authority or TDHEs.

To see last year’s winners, go to [amerindrisk.org/poster-contest](http://amerindrisk.org/poster-contest)

2016 4-6 Winner  
**Jaelyn Pierce**  
Sault Tribe Chippewa



# Indian Country is on **Fire!**

\$13.8 million worth of homes were lost or damaged  
due to intentional acts since 2011.

AMERIND Risk is working to stop this epidemic and has introduced the Arson Tip Line: (888) 998-7362. An anonymous tipster could claim a \$10,000 arson reward for the arrest and indictment of a suspect.

"Somebody knows something and \$10,000 goes a long way," says Kenneth Ruthardt with the AMERIND Risk Safety Team.

If you know who intentionally started a residential fire, call (888) 998-7362 and provide an anonymous tip.

Stop arson today. Call the tip line. Remain anonymous.

**Arson Reward is limited to houses insured by AMERIND Risk.**

## AMERIND Risk Arson Tip Line Instructions

1. Call 888-998-7362 to report a fire, Monday through Friday from 7am to 5pm MST. Do not give your name, you will be assigned a code. Keep it to yourself.
2. Provide the operator your tip.
3. Call back in a few weeks and provide the operator your code for an update.
4. If your information leads to the arrest and indictment of the suspect you will receive a reward up to \$10,000. You must provide your code to claim the reward.



**AMERIND Risk**  
*Tribes Protecting Tribes*

**STOP**  
**ARSON**

**888-998-7362**  
**Remain Anonymous**



# Native American Homeowner's Policy - How it Works

The Native American Homeowner's Policy offers different types of coverage options for your home. The two types of coverage options that are most frequently used are replacement cost and actual cash value coverage. While replacement cost is the most popular, it is important to understand each option because they can result in different protection values.

- Replacement cost is what you would pay for your home to be built at today's cost. Replacement cost 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.

### Claim Scenario

Your mobile home was completely destroyed as a result of a recent fire (a total loss). You filed a claim with AMERIND Risk. Now you are looking at replacing your mobile home. Fifteen years ago, you bought your mobile home for about \$75,000. The amount of money you will receive to replace your

home depends on the type of coverage you have.

- If you have replacement cost coverage, you would have a policy limit of approx. \$63,000. This value is what it would cost to buy a similar mobile home today. You would be paid up to \$63,000 to replace your home with the same like, kind and quality mobile home.
- If you have actual cash value coverage, you would have a policy limit of approx. \$34,000 to \$42,000. A mobile home decreases in value over time. This value is what your mobile home is worth factoring in depreciation. You would be paid out anywhere from \$34,000 to \$42,000 because that would be the actual cash value of your mobile home today (replacement cost minus depreciation).

### Pay-out

- With replacement cost coverage, you would receive your first payment from AMERIND Risk of approx. \$34,000 to \$42,000. When your new mobile home is set up and completed, AMERIND Risk will then pay you the difference between the approved final cost (up to \$63,000) and the first claim payment, less the deductible.
- With actual cash value coverage,

you would receive a payment from the AMERIND Risk of anywhere from \$34,000 to \$42,000, less the deductible.

\$75,000 = Purchase price of your mobile home fifteen years ago.

\$63,000 = Replacement value of your mobile home today.

\$34,000 to \$42,000 = Actual cash value of your mobile home and amount sent to you by the company after you filed a claim

### What does this mean for you?

If your home is covered at replacement cost, you can rest assured that you will be able to replace your home with a similar home of the same kind and quality — a home that is of similar size and has similar features that you have become accustomed to.

If your home is covered at actual cash value, any claim payment due to a covered loss would be lower than if you chose replacement cost. This includes a partial loss as well as a total loss. Therefore, you would not be able to repair or replace your home back to its pre-loss condition.

If you would like to discuss the best options for your coverage, give our underwriting experts a call!

## Why Homeowners Insurance?

- Disaster and fire can strike at any time.
- No matter how careful you are Mother Nature and others' carelessness can destroy your home in a matter of minutes.
- Protect your most valuable asset – your home.
- Protect your belongings and avoid major devastating financial loss.

Go to [AMERINDRisk.org](http://AMERINDRisk.org) for easy application process or call us at (800) 352-3496 to discuss the best options for your coverage.

# Don't Let Safety Slip Away

Every year, thousands of people are injured from slips, trips and falls in the home or workplace. Some fall from ladders or rooftops. Most fall from the same level, without elevation, due to loss of balance, tripping or slipping on a slick surface, or objects left carelessly on the floor. As a result, falls are among the top causes of disabling work injuries.

Fortunately, most trips and slips can be prevented rather easily and inexpensively. While various unsafe conditions can lead to trips, slips and falls, the best source of prevention is paying attention to what you're doing, where you're going, and what you encounter along the way.

### The Main Causes of Falls

- Slippery and uneven surfaces, especially icy, wet surfaces in parking lots and sidewalks during inclement and wintry weather
- Obstructions and trip hazards in walkways or on stairs
- Trip hazards due to materials left on floors from poor housekeeping
- Distraction or lack of awareness of surroundings, especially where there are elevation and contour changes on the ground and exterior surfaces

### What We Can Do to Prevent Slips

- If you encounter wet surfaces, especially during inclement weather, take shorter steps and walk slowly with caution.
- If you walk or work in wet areas such as cafés, water and chemical treatment and filtration facilities, consider floor matting or slip-resistant foot wear.
- Wipe up spills (even small ones)

in areas like dining areas, lunchrooms and bathrooms – even if it is not your spill. Your co-workers will appreciate your efforts.

- Employers need to ensure work crews are prepared for inclement weather. Employees arriving early need to be careful, if inclement conditions are present.

### How to Protect Ourselves From Injuries and Potential Mishaps

The American Red Cross offers a few recommendations:

- Walk in designated areas and avoid shortcuts.
- Make sure you can see where you are going – and look ahead. Adequate lighting helps as well.
- Carry only loads that do not hinder your movement or obstruct your vision.
- Keep all work areas and walkways clear of boxes, bags, papers, cords, etc. If you observe this condition, do not wait until someone gets hurt. Be a safety role model and fix it or report it.
- Watch for curled or ripped carpeting, chipped flooring, etc.
- Remind yourself to slow down and pay attention. Train yourself to stop and find a place to sit down when you need to chat while on the cell phone.

### Good Housekeeping

- Floor surfaces. Uneven or damaged surfaces are a major cause of trips and falls. These should be reported and addressed immediately.
- Lighting. If people can't see where



they're going or what's ahead, they are more likely to make the wrong move.

- Obstructions. Materials, tools and debris left on the floor are accidents waiting to happen. Be especially careful of cords, cables and hoses on the floor; never allow them to take up permanent residence in a walkway.
- Open drawers. Drawers left ajar often jut into sides and legs, sometimes knocking passersby to the floor. Implement a policy that all drawers must stay closed.
- Work areas. Tape off or ensure restricted access to work areas where people are doing construction, repair or special cleaning.
- Slippery surfaces. Wet and smooth surfaces are often slippery. Ice, which always seems to appear in unexpected places, is a common cause of painful slips.



## Training and Awareness

As with every other aspect of workplace safety, all the inspections and planning in the world won't prevent accidents — unless workers are trained to understand risks and take responsibility for their own safety.

Make sure all employees are aware of what they have to do to prevent trips, slips and falls. Encourage them to assume responsibility, not only for their own safety, but for their co-workers' as well.

Every worker should be responsible for good housekeeping practices and for immediately reporting any problems they see, such as carpet rips, broken tiles, spills on floors and plumbing leaks — especially around bathrooms, faucets, drinking fountains, etc.

## The Role and Influence of True Safety Leadership

Lastly, if you are a manager or supervisor, you have a significant influence on your organization's safety culture. The health and potential strength of that culture's ability to eliminate needless injuries relies heavily on your thoughtful actions, leadership decisions, and how you embrace safety values. Within any organization or workforce, there are individuals who take the initiative to practice safety with precautionary measures that prevent slips, trips and falls. These employees wipe up spills on floors caused by others. They post caution signs alerting employees of slippery surfaces. They alert maintenance of a bathroom plumbing leak. Whatever action, these employees are safety

role models and champions. Consider some expression of gratitude and acknowledgement for these individuals that reflects your commitment and passion for injury prevention. A safety culture is nurtured when good deeds are promoted to inspire greater and even safer deeds.



### Dan Kowalski

President

**AMERIND Risk DRP Contractor**

**CTER Training Consultant**

**NCCI Lead Instructor**

### General Contractor/Training Resource

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Tacoma, WA 98409

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# We Are AMERIND Risk.

## We believe in Tribes Protecting Tribes.

We provide property, liability and workers' compensation insurance all while keeping money circulating in Indian Country. AMERIND Risk was created in 1986 by over 400 Tribes who believe in Tribes Protecting Tribes.



**PROPERTY. LIABILITY. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.**  
The only 100% Tribally owned and operated insurance provider committed to Indian Country.



**AMERIND Risk**  
*Tribes Protecting Tribes*

505.404.5000  
[TribesProtectingTribes.com](http://TribesProtectingTribes.com)



## JOIN US FOR THE **2nd Annual Tribal Housing Conference**

DENVER, CO • MAY 16-18, 2017

Be among the first to get an overview of Doorways, our brand new, comprehensive software solution for tribal housing authorities.

Visit [events.HousingDataSystems.com](http://events.HousingDataSystems.com) to register or learn more



# Employers: Let AMERIND Benefits Help You Find Solutions with a Compliance Assessment

How can AMERIND Benefits bring more value and peace of mind to your business? How can we help you attract high-performing employees and retain the current employees in your company?

In today's marketplace, potential employees are on the lookout for businesses who can boast competitive salaries and provide a complimentary and comprehensive benefits package for them and their growing families. Today's marketplace can be volatile; employees need stability and tend to remain with loyal employers who can provide a competitive salary and excellent benefits package. AMERIND Benefits will work with your team to provide a flexible and tailored approach to meeting your company's unique challenges and ever-changing-needs.

What is the cost of peace of mind? Compliance requirements and healthcare complexities present a significant challenge to small and large employers and their human resource departments. AMERIND Benefits can provide carrier options and solutions for your compliance needs. Let our team of highly skilled benefit representatives conduct a custom-fit compliance assessment

of your company's reporting practices. Our compliance assessment will highlight areas where you are currently in-compliance and help shed a spotlight on areas that need simple or significant improvement. Simply put, would your company rather pay for the initial fees of compliance or for the tremendous cost for non-compliance?

AMERIND Benefits is committed to providing our current and future clients with the best possible options for workplace and employee benefit needs.

We recognize and understand your most precious asset, your employees. AMERIND Benefits will provide your business/company with a compliance assessment, at no cost or future obligation.

If you are interested in these products and/or services, please contact:

(505) 404-5000  
Benefits@AMERINDBenefits.org

## Powerful Benefits Solutions

*Let us help you through this ever changing healthcare environment. We are here to find the benefits package to satisfy your needs.*





**NATIVE AMERICAN HOUSING CONSULTANTS, LLC**

*In business since 1998 and committed to excellence in providing a variety of professional services to Indian communities*



**Construction, Construction Management, Design, Drafting & Specifications**  
**NAHC Green & Inspections, Physical Needs Assessment**  
**Technical Assistance & Consulting, Training & Education**

**For more information, visit the website**  
**[www.nmnahc.com](http://www.nmnahc.com)**



## Helping You Get Back to Life

Interstate is an emergency restoration and general contractor company specializing in repairing commercial and residential properties nationwide. We make coping with a disaster more manageable by providing one place for all your emergency restoration, construction defect and property damage consulting needs.

**Contact Stewart Shaver directly**  
**at 602-545-9733.**

**800-622-6433**  
**24-Hour Emergency Response**  
**[InterstateRestoration.com](http://InterstateRestoration.com)**





# AMERIND Risk Calendar of Events

*April*

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

*May*

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

*June*

*National Safety Month*

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

- **April 6-9:** AMERIND All West Native American 100 Basketball Classic
- **April 27:** Protecting Tribal Families Golf Fundraiser
- **May 26:** Safety Poster Contest: Deadline for each region to submit 1<sup>st</sup> place winners to AMERIND Risk, Attn: Safety Team
- **June 1-21:** Safety Poster Contest: National On-line Judging at AMERINDRisk.org
- **June 27-29:** AMERIND Risk | NAIHC Annual Conference & Tradeshow
- **June 29:** Safety Poster Contest: Winners Announced

## 32<sup>ND</sup> ANNUAL

APRIL 6-9, 2017;  
LAKEWOOD, COLORADO



**AMERIND Risk**  
Tribes Protecting Tribes

**UNITED NATIVE AMERICAN  
HOUSING ASSOCIATION**

PRESENT

## AMERIND ALL WEST NATIVE AMERICAN 100 BASKETBALL CLASSIC

• EVENT DETAILS •

- **THE 32nd ANNUAL NATIVE AMERICAN YOUTH WEEKEND** joins together the tribes and tribally designated housing entities of the United Native American Housing Association (UNAHA) with business sponsors, volunteers, and the employees of HUD's Office of Native American Programs.
- **COACHES MEETING:** held at the Holiday Inn in at 7390 W. Hampden Ave., Lakewood, CO 80227, the evening of Thu., April 6. All teams must check in and pick up schedules at this meeting. Games begin early Fri., April 7.
- **NBA BASKETBALL:** See the Denver Nuggets take on the New Orleans Pelicans. Tickets are available at an exclusive All West price. Limited lower bowl seats are available for just \$49! See registration form for details.

• CONTACT INFO •

If you have any questions regarding this year's Native American Youth Weekend or Basketball Tournament, please call Dave Heisterkamp, All-West Native American Youth Association, at 303-832-6511 or Mike Boyd at 303-378-1460.

For additional information or to download the tournament packet in its entirety, please visit [www.AMERINDRisk.org/events](http://www.AMERINDRisk.org/events)



# AMERIND Risk

*Tribes Protecting Tribes*

502 Cedar Drive  
Santa Ana Pueblo, NM 87004  
[www.TribesProtectingTribes.com](http://www.TribesProtectingTribes.com)

## Join Our Team!

We are looking for exceptional individuals to join our team. Be part of a team that is dedicated to protecting Indian Country.



PROPERTY, LIABILITY, WORKERS' COMPENSATION, EMPLOYEE BENEFITS.

The only 100% Tribally owned and operated insurance provider committed to Indian Country.



**AMERIND Risk**  
*Tribes Protecting Tribes*

505.404.5000  
[AMERINDRisk.org/joinourteam](http://AMERINDRisk.org/joinourteam)

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

Twin Warriors Golf Club • Santa Ana Pueblo  
April 27, 2017



**AMERIND Risk**  
*Tribes Protecting Tribes*



### Registration

Single Player \$175

Foursome \$600

Registration fee includes: green fee, golf cart, ditty bag, Nike shirt, and lunch. Tournament is a Four Person Scramble with a Shotgun Start at 9:00 am. Late registration fee of \$25 per player will apply after March 30, 2017.

Mega Golf Ticket \$25

Two mulligans, ten raffle tickets, advance tee, and entry into the putting contest drawing. Price increases to \$40 on the day of the event.

***Tournament sells out fast!***

Register today at [www.AMERINDRisk.org](http://www.AMERINDRisk.org)



*Join The Fun!*

**\$10,000 Hole in One  
and  
\$2,500 Putting Contest**

Only one monetary winner in each contest.