



# ALARM

THE NEWSLETTER

2016 | Q2  
AMERINDRisk.org



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**AMERIND Risk**  
*Tribes Protecting Tribes*



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## AMERIND Risk

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**Derek Valdo**

Chief Executive Officer

## Changes and Growth

Guuwaadzi' Haubaa.

Changes and growth go hand in hand and here at AMERIND Risk this was no exception this past quarter. We have a newly elected Chairman and we are growing our service products, as you'll read in this issue of the ALARM.

We are excited to welcome Greg Borene as our new Chairman on the AMERIND Risk Board of Directors. We also would like to extend a tremendous amount of gratitude to former Chairman Phil Bush, who served six years in this position. The staff and I could not have accomplished all successful objectives in the past few years without the leadership of Chairman Bush. We look forward to working with Chairman Borene, who has been serving on the board of directors since 2014.

In addition, we are sharing more information on the new business line AMERIND launched at the annual meeting. AMERIND Critical Infrastructure (ACI) will help tribes apply for federal subsidies to develop broadband in their communities. Geoffrey Blackwell, AMERIND's Chief

Strategy Officer and General Counsel will lead the ACI efforts. Mr. Blackwell formerly served as Chief of the Federal Communications Commission's (FCC) Office of Native Affairs and Policy.

Safety, protection and reliable service are our utmost concern for our customers now as it has been in the past 30 years. While growth and change are inevitable for any company, we continue to keep our core values and core business in mind when serving our communities in Indian Country.

We appreciate you choosing AMERIND Risk as your preferred insurance carrier. Your continued loyalty is more than just business—it's family members protecting extended family across the nation.

As we look ahead and begin to write the story for the next 30 years, we know we could not move forward without ensuring that we are providing the best service possible to you our valued Members and customers.

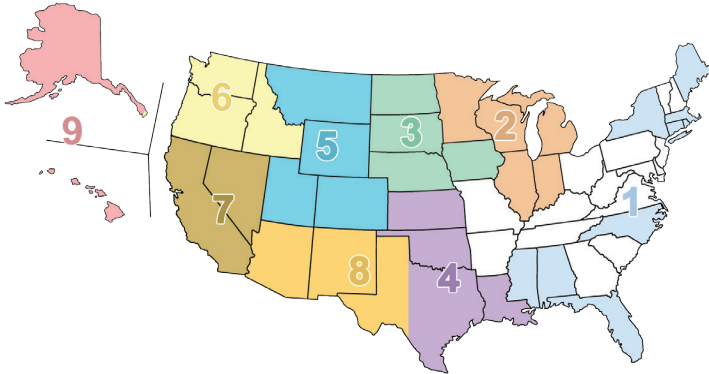
Thank you again for your loyalty.

## AMERIND Risk Board of Directors

Chairman of the Board

**Greg Borene**

Enterprise Rancheria of the Estom Yomeka Maidu Tribe



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**Susan M. Wicker**

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**Jane Barrett**

Red Lake Nation

Region 3

**Jeannie Cadwell** (Alternate)

Lower Brule Sioux

Region 4

**Gary Joiner**

Chickasaw Nation

Region 5

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Northern Cheyenne Indian Reservation

Region 6

**Ron Ryan**

Metlakatla Indian Community

Region 7

**LeeAnn Brown**

Tuolumne Rancheria

Region 8

**Floyd Tortalita**

Pueblo of Acoma

Region 9

**Olen Harris**

North Pacific Rim

## AMERIND Risk

**About** AMERIND Risk is the only 100% Tribally owned insurance solutions provider in 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 15,000 tribal families are protected by AMERIND Risk.

### Tribal Governments and Businesses

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### Tribal Workers' Compensation

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### Services

#### AMERIND Benefits - Employee Benefits Solutions

Providing customized employee benefits packages, streamlines benefits enrollment and implementation, and takes a holistic approach to wellness by promoting prevention and health education.

### 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

**Dennis McCann**  
Chief Operating Officer

**Geoffrey C. Blackwell** (Muscogee (Creek) Nation)  
Chief Strategy Officer / General Counsel

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# AMERIND Risk Elects New Board Chair at Joint Annual Meeting



The membership of AMERIND Risk, the nation's only 100 percent, tribally-owned insurance company, has elected Greg Borene as the new AMERIND Board of Directors Chairman.

Borene, Vice-Chairman of the Enterprise Rancheria of the Estom Yumeka Maidu Tribe in Oroville, California and Chairman of the Enterprise Rancheria Indian Housing Authority Board of Directors, was elected during the 2016 Annual Convention and Tradeshow hosted by AMERIND Risk and the National American Indian Housing Council May 8-11 in Hawaii.

Borene replaces Phil Bush, who served two, three-year terms and leaves his post because of term limits. In closing remarks, Bush, a member of the Confederated Tribes of the Chehalis Reservation and Executive Director of the Modoc Lassen Indian Housing Authority, said AMERIND is a prime example of what tribes can do when creating a Section 17 Corporation and can be accomplished in Indian Country.

"If it is treated as a business, we can compete, we do compete and we are successful," said Bush, who is also Chairman of the Nevada/California Indian Housing Association. "Thirty years ago, no one would have thought AMERIND would be where it's at today. The financial success we have achieved as an organization is your success as the owners of AMERIND."

During Bush's term, the past three years have been most successful in the company's 30-year history, tribal clients covered

and diversification in product offerings, marked by increases in revenue. Customer retention, client growth and homeowner's education to lower the incidences of preventable fires and related claims were all attributes to that success, according to CEO Derek Valdo, who was hired by Bush and the board in 2012 after a membership mandate to find a Native executive.

"It's an honor to serve as Board Chairman and build upon the foundation Chairman Bush set forth," said Borene, who served as the AMERIND Board of Directors Region 7 representative as an alternate when elected in 2014. Borene began serving full-time on the board in 2015 when the Region 7 representative left his post.

"I look forward to working with the AMERIND executive team and staff to bring innovative products to help, protect and invigorate Indian Country," said Borene, a U.S. Army veteran, a California licensed realtor and former business owner, who has served on the Enterprise Rancheria Indian Housing Authority Board of Directors for the past 10 years, with six of those years as Chairman.

## AMERIND Risk Launches AMERIND Critical Infrastructure

Published May 10, 2016, Indian Country Today Media Network

The only 100 percent Tribally-owned insurance solution provider announced yesterday that it is launching a new business line to help Tribal Nations and Native communities close the persistent and pervasive "connectivity divide" in Indian country.

AMERIND Risk is embarking on a groundbreaking new business line, AMERIND Critical Infrastructure, to help Tribal Nations develop and deploy the most important 21<sup>st</sup> Century critical infrastructure within their communities: high-speed "broadband" internet. AMERIND Critical Infrastructure (ACI) will bring together the unique blend of the expertise of

proven economic management officials, former groundbreaking federal telecom regulators with a wealth of experience in Washington, DC, and experienced Tribal project managers. ACI will provide professional management services and targeted low-cost financing for Tribal projects.

### A New Insightful Business Line at AMERIND Risk

As a federally chartered Section 17 Tribal company, AMERIND will employ its deep understanding of and respect for Tribal

see **ACI** on page 6

ACI, continued from page 5

Nations, and utilize its financial acumen of funding mechanisms and the technological applications in Indian country, to help Tribal Nations leverage federal subsidies and programs designed to support broadband deployment nationwide. As a very important dual component of this effort, AMERIND Critical Infrastructure will also provide Tribal Nations with access to low-cost capital as community and social impact investing for broadband deployment. This low-cost lending of capital will help Tribal Nations afford the ever necessary matching requirements for federal funding.

"Today's world is way beyond the technologies of the last century," said Geoffrey Blackwell, AMERIND's Chief Strategy Officer and General Counsel, who is a former senior official at the Federal Communications Commission (FCC). "Tribal Nations exist in the Internet Age, and broadband internet is the platform that brings all the benefits of modern technology to sustain health, safety and well-being. It means jobs, education, telemedicine, and literally a whole world of opportunities. But the digital divide of the 1990's is now the Tribal connectivity divide of this millennium. Tribes want better internet access, and they want it now."

"Just like other services that AMERIND provides, broadband is essential to the nation building of Tribal governments and institutions. So, as AMERIND protects the most necessary critical infrastructure in Tribal communities – Tribal homes – we can also help Tribes provide for those homes with the most important modern infrastructure: technology. This is a way to give back to our owners, Tribal Nations, and better serve their needs. That is one of our core values at AMERIND," said Blackwell.

Blackwell made the announcement

Monday during the first day of AMERIND's and the National American Indian Housing Council's (NAIHC) 2016 Annual Convention and Tradeshow. Blackwell oversees AMERIND's legal affairs as well as the Finance, Information Technology, Human Resources, and Communications departments. He is the former founding Chief of the FCC's Office of Native Affairs and Policy, and former Director of Strategic Relations and Minority Business Development at Chickasaw Nation Industries, Inc. During two separate tours of duty at the FCC, he managed efforts to work with Tribal Nations and write dozens of regulations and policies to deploy communications technologies on Tribal Lands, and assist Tribes in owning and operating telephone and Internet companies, as well as radio and TV stations.

Along with announcing the new ACI business line, AMERIND also welcomed Irene Flannery as the new Director of AMERIND Critical Infrastructure. Flannery is another long time former senior regulator at the FCC, and is a top national expert in the subsidy mechanisms of the FCC. She spent over a dozen years at the FCC, working her way up from a staff attorney to become the Chief of the Telecom Access Policy Division, which oversees FCC subsidies totaling over \$9 billion annually. Flannery also worked for more than five years as the founding Deputy Chief of the FCC's Office of Native Affairs and Policy, assisting in the management and drafting of key policy provisions that benefit Tribal schools, libraries, health care facilities, and low-income households. Flannery is also a former Vice President at the Universal Service Administrative Company (USAC), the entity that disburses FCC subsidies. While with USAC, Flannery was responsible for the disbursement of over \$5 billion annually in the High Cost and Low Income programs.

Federal and Tribal officials also addressed

the AMERIND and NAIHC conference. The Honorable Lourdes Castro Ramirez, Principal Deputy Assistant Secretary of the U.S. Department of Housing and Urban Development, and the Honorable Brian Cladoosby, President of the National Congress of American Indians, gave reports on Tribal housing and NCAI. Gary Davis, President and CEO of the National Center for American Indian Enterprise Development, also gave an invigorating keynote address about the importance of Native peoples working together to achieve a future of lasting economic prosperity. "We have to dispel the myth that self-sufficiency is impossible. We are innovative people," said Davis.

"AMERIND certainly agrees," Blackwell added, "and AMERIND is uniquely positioned to create this business line to support Tribal communities. What we already know, instinctively, is that when it comes to the technology goals and priorities of Tribal Nations, no one size fits all. Tribal Nations are unique and separate sovereigns, one to another. Their goals and priorities, and deeply held cultural traditions, reflect their individualities. We look forward to growing this ACI business line to assist Tribal Nations with the analysis, planning, management, financing, design, and execution of deploying broadband in their nations. Tribes are asserting their cyber-sovereignty, and strengthening and protecting Tribal communities is what AMERIND is all about.

AMERIND and NAIHC have held a collaborative convention the past few years to aid their organizations in offering extensive training opportunities. AMERIND Risk grew out of a need to provide affordable, accessible insurance coverage to Tribal housing authorities when commercial insurance became too costly in 1986. AMERIND celebrates its 30-year milestone this year.





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## AMERIND Risk Celebrates 30 Years of Serving Indian Country

Virginia Spencer remembers when an idea to create a public risk management pool, communal funding that would cover such claims as fire or flood for the tribal housing units across the nation, was being floated.

"We had six months," said Spencer, who was the executive director of the National American Indian Housing Council (NAIHC) at the time. NAIHC, a nonprofit organization located in Washington, D.C. "We came together from all parts of Indian Country and we didn't know each other all that well. But there was so much dedication to having this happen." In 1986, the Department of Housing and Urban Development (HUD) informed NAIHC and more than 200 tribal housing authorities that their commercial insurer was no longer going to provide coverage due to high costs. Left with few options, Spencer, the board of directors and members of NAIHC began looking into a self-insurance model so that claims could be covered among the entities themselves.

Within six months, Spencer and NAIHC board members researched the laws to create a Native housing risk management organization, and cobbled together \$18 million with the help of 200 tribes. The Red Lake Band of Chippewa Indians was the first sponsoring tribe. After finding a financial manager, they submitted a bid to HUD, which received only one other bid from a commercial insurer.

"We saved the government \$12 million," said Spencer, who has spent more than 20 years working in Indian housing. "It was a very exciting time." The public risk management pool created to provide affordable, accessible claims coverage to tribal housing authorities is now celebrating 30 years. AMERIND Risk continues to be the nation's only 100-percent owned tribal insurance solutions provider, tailoring each package to needs of tribes from coast to

coast. "Our success is based on the faith of our founders, tribes, our loyal members and customers, and new clients, sound financial decisions, and our dedicated employees," said AMERIND CEO Derek Valdo, of Acoma Pueblo. "We wouldn't be where we are today without their input to build a sustainable organization that continues to be Native-strong." Since its humble beginnings in 1986, AMERIND Risk now covers 75,000 properties in more than 500 Native communities.

"AMERIND's vision is to be here as long as tribes need us," said Valdo.

During some of the biggest catastrophes in Indian Country, such as a fire that destroyed 93 percent of the La Jolla Reservation in Southern California, AMERIND has provided immediate assistance to families with support within a few days, which is sometimes unheard of in the commercial insurance industry. AMERIND's Native American Homeowners and Renters Program covers mobile homes, adobe-style houses, hogans and other traditional homes.

"We encourage everyone on our reservation to get insurance, and get insured with AMERIND. We've had an amazing history with AMERIND," said Adam Geisler, Secretary of the La Jolla Band of Luiseño Indians near San Diego.

To meet the specific needs of tribes, AMERIND launched employee benefits, workers' compensation, and property and liability coverage for tribal governments and businesses. Customers range from large casinos with 500 employees or more to tribal governments with 50 employees or less, including new businesses on tribal lands.

Geisler, who is also co-owner of U.S. Modular, said when he started doing research to obtain workman's comp to cover part-time employees for his new general contracting business he couldn't

find anything comparable in conventional insurance.

"AMERIND beat the other insurers by 60 percent," he said. "From an Indian-owned business doing projects on Indian land from a start-up prospective, they were a no-brainer." AMERIND believes in education and community investment. More than 20 years ago, in an effort to try to cut down the large amount of house fires and death resulting from fire, AMERIND launched a poster contest to help children and their families with safety education. One thousand dollars is awarded to three students with the best safety message annually. The organization also sponsors the Annual AMERIND Native American All-West Basketball tournament, drawing 1,400 youth every March. The firm also awards \$45,000 annually among nine regional housing authorities, which set its own scholarship application criteria and select scholarship recipients.

In 2006, AMERIND held its first Protecting Tribal Families fundraising golf tournament to aid families in Indian Country who lacked housing insurance and suffered catastrophic losses. More than \$100,000 has been raised with the event. The 12th Annual tournament was held April 28th and benefited the family fund, National Indian Child Welfare Association and the NB3 Foundation. The organization also has awarded nearly \$3 million to tribal organizations just in the past decade as a way to reinvest in communities that have supported their journey.

"I can't believe our small tribal start-up turned out to be such a successful tribal unified contributor to Indian Country," Spencer said. "It was great that AMERIND hired Native Americans to serve within the organization. It was designed by tribes to serve tribes, truly as the motto says: 'Tribes Protecting Tribes.'"

# AMERIND Honors Chairman Bush's Leadership and Culmination of Achievements



After two terms, Phil Bush steps down as Chairman of the AMERIND Risk Board of Directors this month with many challenges met, and accomplishments and progress made. With many charges in front of him, perhaps there were none as important to the equity members as fulfilling an order to hire AMERIND's first Native American CEO and oversee a new chapter of AMERIND, specifically the diversification of AMERIND's service products.

Elected as chairman in 2010, Chairman Bush, Executive Director of the Modoc Lassen Indian Housing Authority, will dutifully step down from the AMERIND chairmanship because of constitutional term limits. When Chairman Bush, who had not previously served as an AMERIND board member, began his chairmanship one of his many priorities was to assist the board in finding common ground and equitable balance. Board unity was not only attained but endured during the course of the Chairman's tenure, marked by unanimous board decisions, unprecedented growth and success.

"He's been present during great change at AMERIND, including moving the risk pool to operate more like a business instead of simply a membership organization," COO Dennis McCann said. "Chairman Bush also encouraged us to operate to where we're implementing best practices at our core while moving away from the perception of solely being a niche player in housing to being a credible resource for tribal governments, enterprises, housing and tribal member-owned businesses."

Under the Chairman's leadership, the past three years have been the most successful in AMERIND's 30-year history, evident by increases tribal clients covered, diversification in revenue and in product offerings. Customer retention, client

growth and homeowners education to lower the incidences of preventable fires and related claims were all attributes to that success, said CEO Derek Valdo, who was hired by Chairman Bush and the board in 2012 after a membership mandate to find a Native executive.

The board also supported several operational decisions made by Valdo, a 16-year veteran of AMERIND who worked his way through the company, to reduce costs in the form of reduction in force after Valdo discovered an excess of personnel in the IT department. Making these sound fiscal decisions, including temporary staff salary freezes and ensuring all housing authorities pay their fair share, were tough but necessary, Valdo said, adding that taking these steps added to AMERIND's sustainability.

"The strategic plan we implemented was to protect our core program, Indian Housing Block Grant (IHBG) program," Valdo said. "With shrinking inventories (homes in inventory), we wanted to ensure that the corporation would always be able to fulfill its central obligations to the membership, which was to insure Indian housing at affordable rates," Valdo said, adding that these cost-saving measures boosted AMERIND's reserves and led to further diversification of products, including an employee benefits program purchased last year.

"In 2011, IHBG members paid 57% of operational expenses, paying for the majority of all the AMERIND operational costs," Valdo said. "Today, IHBG will only pay 49%. In the last three years, IHBG members have saved 8% on their insurance costs because some other program is paying for that now."

Chairman Bush, an enrolled member of the Confederated Tribes of the Chehalis

Reservation and Chairman of NV/CAL Indian Housing Authority, credits AMERIND's successes and progress during his six-year tenure to hard work and teamwork from the staff, the directors, the officers of AMERIND, the members of AMERIND and the board. "The AMERIND Board has forged through and made the progress we have by applying simple hard work, dedication and unbiased policymaking to all scenarios presented," he said. "This success isn't because of me. This success is because of Derek, CEO, the directors, the hard working board and the dedicated staff. We created a team, and the team worked and it's still working."

"His leadership style is goal-oriented," Valdo said. "He keeps goals and objectives in mind, such as approving policy so that it keeps us operating in model-business practices that are consistent."

In addition to supporting the leadership team, Bush encouraged dialogue and instituted transparency by creating a more active and involved Cell Commission to self-regulate the board and provide independent oversight that reports directly to the AMERIND equity members. Fulfilling a promise when he ran for the board, Chairman Bush treated equity members, tribes and housing authorities, as shareholders as initially intended. In fulfilling this promise, the first-ever equity members' returns of more than \$1.3 million of reserves were disbursed the first year. Nearly \$7.4 million has been returned to shareholders to date.

see **Chairman Bush** on page 13



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

# AMERIND Risk | NAIHC Joint Conference a Success

AMERIND Risk and the National American Indian Housing Council (NAIHC) hosted our second combined event this past May in Honolulu, Hawaii. AMERIND Risk celebrates 30 years in Indian Country. Our two Native American strong organizations work to benefit Indian Country. Working together gives us the ability to offer extensive training options with lower travel costs, plus an exciting opportunity to network with hundreds of attendees from tribal leaders to housing professionals. We hosted over 750 participants, 30 exhibitors and 72 concurrent sessions.

We would like to thank you for attending and celebrating in the success of our **2016 AMERIND Risk | NAIHC Annual Convention & Tradeshow – “Carving a Strong Future”**. The Annual Convention & Tradeshow was a prime opportunity to network with other Tribal leaders, Administrators and Business Professionals. We all gained knowledge and new strategies on topics like workplace safety, claims, housing management, human resources, other various safety issues and much more!

The highlights of our opening general assembly included a warm welcome from the Hawaiian community.

The opening began with a welcome chant

by **Kumu Micah Kamohoalii** of Hale O Na Kipuupuu and the presentation of the colors by the Royal Guard of the Hawaii Air National Guard. Attendees also heard from **Ray Soon**, Chief of Staff for Honolulu’s Mayor Caldwell and **Jobie M. K. Masagatani**, Chairwoman, Hawaiian Homes Commission DHHL. Invited speakers included: **Lourdes Castro Ramirez**, Principal Deputy Assistant Secretary, HUD; **President Brian Cladoosby**, NCAI; **Chris Deschene**, Director, DOE Office of Indian Energy. The opening culminated with a rousing keynote address by **Gary Davis**, CEO, NCAIED.

Everyone enjoyed a wonderful luau buffet and a fantastic trip through the Pacific islands featuring the musicians and dancers of Tihati Productions.

During the luau, Lifetime Achievement awards were presented by both AMERIND Risk and NAIHC.

- AMERIND Risk presented the **2016 Wayne Ducheneaux Award** to Bill Nibbelink.
- NAIHC presented the **2016 George Nolan Award** to Ron Hoffman.

Thanks again for all of those who participated and we look forward to seeing you all in Nashville.



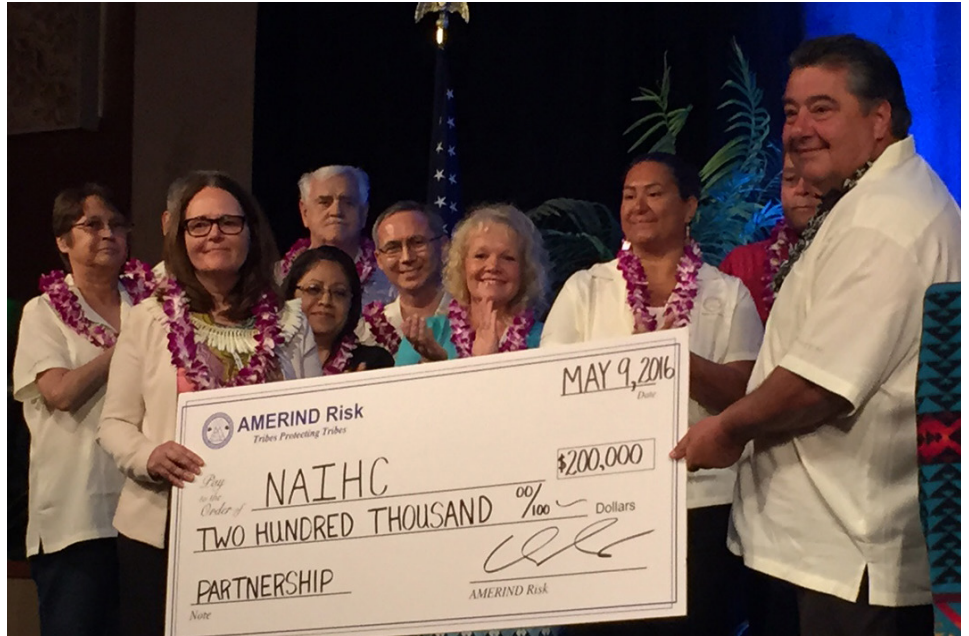


## AMERIND Risk Presents NAIHC Check at Joint Annual Meeting

Staying true to its core values of social and educational investment, AMERIND Risk presented the National American Indian Housing Council (NAIHC) with a \$200,000 check to aid the council in its mission of promoting and supporting Native housing.

"NAIHC has been a great partner not only to us but to all of Indian Country. Supporting the organization is supporting AMERIND," said AMERIND CEO Derek Valdo, who presented the check during the organizations' joint meeting May 8-11 in Hawaii.

AMERIND and NAIHC have held a collaborative convention the past few years to aid the organizations in offering extensive training opportunities. AMERIND Risk grew out of a need to provide affordable, accessible insurance coverage to tribal housing authorities when commercial insurance became too



costly in 1986. The Santa Ana Pueblo, N.M.-based insurance company celebrates its 30th anniversary this year.

Tribes and tribal housing authorities continue to be AMERIND's core business. Tribal nations and their housing authorities make up the organization's membership and are represented by a Board of Directors comprised of tribal housing authorities from regions across Native America.

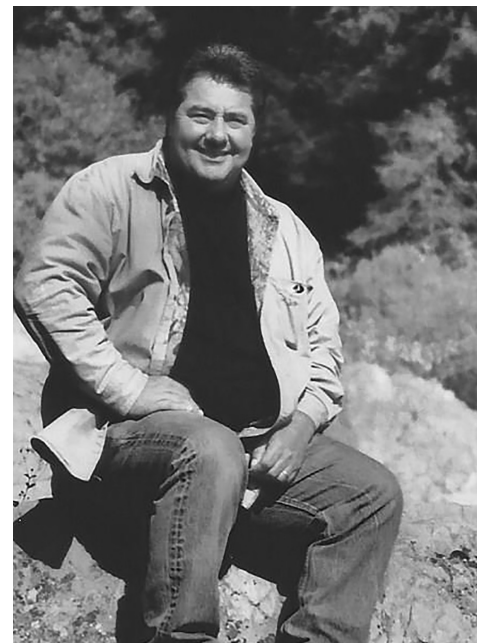
**Chairman Bush**, continued from page 10

"The legacy is that AMERIND has had such dramatic growth over the last three years that the corporation could be financially healthy for a very long time without experiencing any more growth because of the capital that has been generated," McCann said. "AMERIND's health means security for the future of insuring tribal communities. It can't raise capital other than organically. The organic growth AMERIND has experienced since Chairman Bush has taken office has made AMERIND far more sustainable and financially solvent for many, many, many years to come."

"AMERIND is a prime example of what tribes can do in forming a Section 17 Corporation

and what can be accomplished in Indian Country," Chairman Bush said. "If it is treated as a business, we can compete, we do compete and we are successful. Thirty years ago, no one would have thought AMERIND would be where it's at today! The most important thing is being there for our members when our members need us.

"Our legacy is: we are here for the long run. We're here as long as tribes need us. Our legacy is alive and well. It's been my honor to serve as Chairman for such a resilient and outstanding Native-owned company. You only have to look at the thousands of properties we have insured and in some cases rebuilt in the past 30 years in more than 400 Tribal communities to see our successes and our pride."



# AMERIND Risk Golf Charity Event Raises Thousands



More than \$15,000 will go to aid families without homeowners insurance, reducing the rates of Native American childhood obesity, and support for Indian child welfare with the help of AMERIND Risk.

The nation's only 100 percent, tribally-owned insurance company raised almost \$10,000 during its 12th Annual Protecting Tribal Families Golf Fundraiser on April 28th.

AMERIND Risk hosts the annual golf charity event to raise money for families without homeowners insurance through its Family Emergency Fund, created 12 years ago to help uninsured tribal homeowners rebuild or repair after a fire, flood or other catastrophic incident. The tournament has raised more than

\$100,000 for numerous families in Indian Country since its inception.

This year tournament proceeds also benefited Notah Begay's NB3 Foundation and the National Indian Child Welfare Association (NICWA). Begay created the foundation in 2005 to reduce Native American childhood obesity and Type 2 diabetes. NICWA was created in 1983 to address child abuse and neglect through training, research, public policy and grassroots community development. The membership organization also advocates for compliance with the Indian Child Welfare Act. AMERIND Risk contributed an additional \$6,500 to split among the beneficiaries.



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# 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 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

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**



# Preventative Measures Can Save Homes, Property & Lives

The nation's only 100 percent, tribally-owned insurance company would like to remind Indian Country to clear a 45-foot area around homes, never pour water on a grease fire, check your smoke detectors and other tips during National Safety Month.

"A little preventive maintenance this month and every month can help save your property and most importantly lives," said AMERIND Safety Manager Kenneth Ruthardt (Mescalero Apache), a former Mescalero Hotshot, a special team of wildland firefighters.

Fires caused \$48 million in damages to tribal housing and property during the past five years. A majority of these were preventable, said Ruthardt, who found that many of the fires were caused by stove top grease fires, homeowners who weren't sweeping out soot buildup in their chimneys or stovepipes, or storing wood too close to the stove. Other causes include children playing with matches,

cigarettes left burning or improper ashtray disposal.

Electrical fires have caused some of the most damage to tribal homes, an estimated \$8 million in losses from 2010 to 2015. Ruthardt said some of the causes of these fires have been poor electrical or aluminum wiring used in homes built between 1965-1975 and in the 1980s. In his analysis, Ruthardt also discovered many residents using space heaters with extension cords, which aren't able to handle large charges of voltage. The extension cords were also being covered with rugs, which can quickly ignite.

"Most houses in Indian Country are located far from fire departments. Electrical fires can completely destroy a home," Ruthardt said, adding that electric heaters are a very expensive way to provide heat.

With a focus on safety and prevention, AMERIND Risk has worked with tribal housing authorities in implementing programs to help homeowners protect

their property and keep families safe. Tribal housing authorities make up the risk pool's core membership, representing more than 400 tribes.

In October 2015, AMERIND began heavily marketing the Arson Reward Program, creating an anonymous tip line and emphasizing its \$10,000 reward leading to the arrest and indictment of an arsonist. Only one arson fire was identified among the housing authorities that had the highest reports of arson in the first three months of 2016, compared with 26 reported during the same period in 2015. So far in 2016, only four arson incidents have been reported.

Although there were no calls to the 24-hour tip line, Ruthardt said program marketing was likely a deterrent to the significant decrease in arson fires, which caused \$19.3 million in damages to tribal housing authority homes during the past five years.

## Fire Safety Tips

**Children** – Talk with your children about the dangers of playing with matches. Children playing with matches amounts to one-quarter of home fire deaths annually. Keep a three-foot safety zone around the stove.

**Electrical cords** – Do not overload electrical cords and it's best to plug high-voltage items, such as space heaters, directly into a power source. Make sure cords are not frayed. Never cover extension cords with rugs or anything.

**Electric space heaters** – Use with care. And take into consideration that this is an expensive way to heat your house.

**Grease fires** – Never put water on a grease fire and do not move the pan. Put out with baking soda or cover the fire with a lid or cookie sheet and turn off the heat source. If you try to move a grease fire, it could spill it or a person could trip, causing hot grease to burn a wall or even a person's skin, causing third degree burns. It's important to clean the backsplash behind the stove the ceiling and behind the stove. That's all fuel in a grease fire. Keep the stove area clean and free from clutter.

**Fire extinguishers** – Have a fire extinguisher in the kitchen area and have

one as a backup. Learn how to use a fire extinguisher properly with the PASS method: Pull, Aim, Squeeze and Sweep. YouTube is a good source to see videos on using an extinguisher.

**Smoke detectors** – Batteries should be checked yearly. The Red Cross also has a program to obtain smoke detectors.

**Stovepipes** – Clean inside and outside the stove each season.

**Wildfires** – Clear a 45-foot area around homes of shrubs and trees.

# Ergo Injuries ... Feeling The Strain

Have you ever wondered why you felt a dull aching pain or stiffness in your shoulder or perhaps a lower back strain at the end of the day? The problem may be from the nature of the work you perform all day, and how long you do it without variation or a rest break. If you work in an office setting all day at your desk or on a computer for example the discomfort may be caused by your body posture. One-third of all the reported injuries to AMERIND Risk the last few years are ergonomic strains and sprains. These injuries have been reported by employees using computers, housekeepers and maids making up beds, and trades personnel engaged in various forms of lifting activities.

These types of injuries are components of ergonomics, designing work activities and the workplace to suit our individual capabilities and limitations. The good news is that it can be a fairly routine process to bring immediate relief and comfort.

### **Musculoskeletal Disorders (MSD's)**

Strains and sprains can be chronic in nature. For example, a herniated spinal disc is a tear causing pain or numbness in your lower back, may have been due to heavy lifting or excessive twisting or bending. If you are engaged in moving

heavy objects, or if you are working in construction or facilities operations, using power tools or unpadded hand tools without gloves, these activities can damage your spine or strain muscles in your back and shoulders or experiencing pain in your hands or arms.

### **Repetitive Motion Injuries**

These injuries can be caused by prolonged and excessive exposures of repeated motions. Employees working at desks with a keyboard and carpenters using hammers or other tools hour after hour are susceptible. We are all engaged in many different work activities and job functions, but many of the basic motions and body positions remain very similar. We use different tools in performing our work, but exert the same forces based on how we hold our grip on those tools.

### **Benefits of Early Reporting**

Prompt reporting enables early investigation of the causes and formulation of appropriate health and safety control measures.

Prompt reporting of injury and illness can also ensure that immediate assistance can be given to the affected person, such as proper medical treatment.

### **Promote Safety in Your Community**

You can be a member of our safety team by sharing this information and learnings with your friends, relatives, coworkers, etc. Injury prevention takes a team effort to bring the healing and recovery that everyone can share and enjoy.

### **AMERIND Risk Can Help**

The AMERIND Risk Safety Services Team can provide valuable assistance and training material to assist you. We are committed to the reduction and elimination of workplace injuries and hazards within the Native communities. We have provided some workplace safety tips in this section, although we cannot cover every ergonomic condition or remedy in a comprehensive manner in a brief newsletter, but we have included some of usual, routine issues.

We actively promote workplace health and well-being that can be a benefit in our personal lives and for our loved ones at home as the basis of establishing growth and prosperity within our communities.

For more information, contact

Tim Dorian  
AMERIND Risk Safety Services  
TDorian@AMERINDRisk.org

## Workplace Safety Tips

### **Heavy Lifting**

- Get close to the load
- Keep your back straight while lifting
- Tighten your stomach muscles
- Lift with your legs
- Pivot, don't twist.
- If the load is over the 40-50 pound range, ask for help or use mechanical means.

### **At Your Desk**

- Arrange your work so you can sit or stand comfortably in a position that does not put stress on any specific area of your body. Keep your neck in a neutral position and minimize the need to look up or to the sides continuously while you are working.

- Eliminate most movement from your waist. Keep the workstation and tools within reach without having to lean, bend, or twist at the waist frequently.
- Vary postures, if possible.
- Take 10- to 15-second breaks frequently throughout your task. For example, look away from your computer monitor, stand up, or stretch your arms. Short breaks reduce eyestrain and buildup of muscle tension.
- Stretch your body by getting up out of your chair and stretching your arms, shoulders, back, and legs. When you are sitting, shrug and relax your shoulders.

### **Construction Trades**

Stretch and flex each morning to warm up muscles and help prevent soft-tissue injuries. Instructional charts can be easily accessed on the internet and even customized to suit your needs

### **For Most Employees**

Implement rest or stretch breaks to provide an opportunity to counteract any repeated or sustained awkward postures and allow for adequate recovery time.



# Join our team!

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