



# ALARM

THE NEWSLETTER

2016 | Q3  
AMERINDRisk.org



**AMERIND Risk**  
*TribesProtectingTribes.com*

**Protecting Tribal Assets** PAGE 4

**Cyber Warrior:  
Geoffrey C. Blackwell** PAGE 6

**Seeing The World  
Bay Mills Wildland  
Firefighters** PAGE 9

**AMERIND Risk to Help  
Tribes Develop Broadband  
with AMERIND Critical  
Infrastructure** PAGE 11



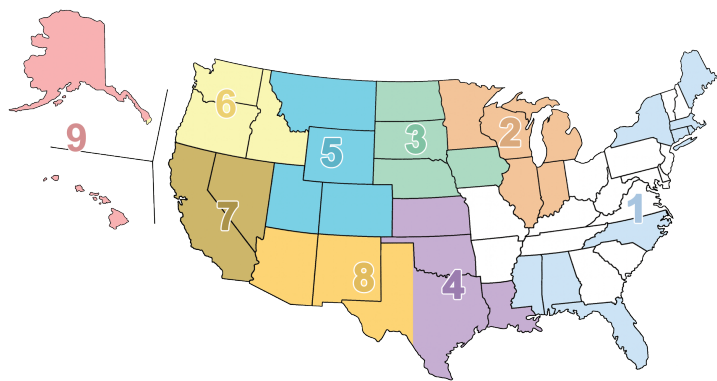
**AMERIND Risk**  
*Tribes Protecting Tribes*



WHO WE ARE

AMERIND Risk Board of Directors

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
Region 2	<b>Jane Barrett</b> Red Lake Nation
Region 3	<b>Sharon Vogel</b> Cheyenne River Sioux
Region 4	<b>Gary Joiner</b> Chickasaw Nation
Region 5	<b>Lafe A. Haugen</b> Northern Cheyenne Indian Reservation
Region 6	<b>Ron Ryan</b> Metlakatla Indian Community
Region 7	<b>LeeAnn Brown</b> Tuolumne Rancheria
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 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**  
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, 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

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

Contents

- 2 Who We Are
- 3 Perspective – CEO Message
- 4 Protecting Tribal Assets
- 6 Fifty Faces of Indian Country  
Cyber Warrior:  
Geoffrey C. Blackwell
- 9 Seeing The World  
Bay Mills Wildland Firefighters
- 11 AMERIND Risk to Help Tribes  
Develop Broadband with  
AMERIND Critical Infrastructure
- 13 Home Safety
- 14 Workplace Safety

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

AMERIND Risk  
502 Cedar Drive  
Santa Ana Pueblo, NM 87004  
Phone: 800-352-3496  
Fax: 505-404-5001  
[www.TribesProtectingTribes.com](http://www.TribesProtectingTribes.com)

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  
800-352-3496



**Derek Valdo**  
Chief Executive Officer

Focus on Safety

Guuwaadzi’ Haubaa.

Thank you for your continued support of “Tribes Protecting Tribes”, your support of AMERIND Risk has been a huge part of our continued success over the past 30 years.

We are proud to have the opportunity to serve and provide you with the support and resources to meet your needs. AMERIND is sincerely concerned about the well-being of family, employees and all others across Indian Country.

AMERIND Risk is committed to improving safety within the workplace, home and communities. Prevention measures are a key to avoiding injuries. Work place injuries not only cause our valued employees to miss work, possibly affecting family income, but can also significantly impact the level of services provided in our Tribal communities.

In this issue, we discuss ways to help your workforce avoid slips, trips and falls. Slip, trips and falls are some of the

leading causes of workplace injuries nationwide. During the last five years, AMERIND has discovered about 17% of injuries involved people slipping on wet surfaces or tripping over objects. Our Safety Team outlines proven tips to help keep your workforce injury free, and communicate the importance of paying attention to workplace surroundings.

Winter is fast approaching. How are you, your homeowners and renters preparing for colder days and nights? In this issue, we also provide some insight on how you can educate your community on the importance of preparing for upcoming seasonal changes.

We invite you to our next 2017 Annual Convention in Nashville. As part of all our gatherings, we’ll have training opportunities and time for networking. Please continue to check our website for updates on this annual event.

Thank you again for your continued support of AMERIND.

# Protecting Tribal Assets: Know What to Ask, What to Avoid and What to Know When Obtaining an Insurance Policy

Protecting tribal assets—property, businesses and finances—and employees is a huge responsibility. Choosing the right insurance coverage, whether it be property, general liability, employee health benefits or workers' compensation, can seem like a daunting task. But asking the right questions, and working with a tribally-owned company that understands tribes and insurance issues related to tribal sovereignty are critical when choosing an insurance carrier.

AMERIND Risk, the only 100 percent, tribally-owned insurance solutions provider in Indian Country with a mission of Tribes Protecting Tribes, explains common terms and offers points to remember for tribes when shopping for insurance. Tribal government and business decision-makers should look at their insurance policy, understand these points and ask questions so they may obtain the best-suited insurance plan to fit their unique needs.

## Blanket Limits

A blanket limit is a single limit that an insurance company says is guaranteed to cover property of a tribe. For example, some policies guarantee every tribe \$1 billion worth of property coverage limit. The problem is that this total amount can be shared among more than 100 tribes and the collective value of those tribal businesses likely exceeds tens of billions of dollars. Depending on the number of claims an insurance company receives in the same period, the amount of available coverage an insurance company will agree to pay a tribe may vary drastically. In reality, the policy often states that the blanket limit is subject to various terms—many of which may not apply to a tribal government or business.

Tribes should be wary of corporate insurers talking about high blanket limits or limits in general. In reality, every policy is subject to various terms—many which may not apply to a tribal company. High blanket limits should not be a sole factor in making an insurance coverage decision.

## Deductible Rates

A deductible is the out of pocket cost a tribe or tribal business is responsible for when suffering a loss. The average deductible in the insurance market for a small- to medium-sized tribe is \$5,000.

Tribes should consider their safety culture, and if it makes sense to raise their deductible and lower their annual premium rate, or vice versa. If a tribe or business conducts proper safety training, education, and maintenance of vehicles and equipment, then it

will have a lower risk classification and can reduce its premium rate and raise its deductible, because the chances of having a loss are much lower.

If a tribe's safety culture is not up to par, it should lower its deductible and raise its annual premium payment. For any small or medium-sized tribal government or business, revenue and income is often very tight. High deductibles could dramatically affect financial outcomes in a bad claims year.

What's best for one tribe may not be ideal for another. A tribe should review its claims history and assess safety measures to determine its most logistical deductible rate.

## Exclusions

Exclusions are items not covered by an insurance company. This is where reading the fine print comes in handy. Some insurance policies boast they cover everything—except what's excluded. On the surface, it may seem like a great program, but those exclusions may be detrimental to a tribe or business.

One example is flood insurance. A tribe may have a \$10 million certificate for flood coverage, however the policy may state that the coverage only applies for tribes not in the high-risk A & V flood zones. A tribe should design an insurance program around its identified key risks.

## Inflation

Just like salary creep, total insured values creep. A tribe's policy might have a 5 percent automatic inflation built in, meaning its premium might have increased by 25 percent over five years. Furthermore, some programs automatically increase the value of property insured, when in actuality a tribe may be paying for machines or vehicles that are no longer operational.

If a tribe has not changed providers or completed a request for proposal in five years, the premium has likely increased. Shop and compare. Ask other area businesses if they are satisfied with their provider.

Additionally, companies should inquire about the frequency and timing of audits. Audits are intended to ensure that buyers are paying the appropriate premium for identified potential hazards, called exposures. Tribes need to shop policy plans to ensure they are paying no more than the appropriate premium for their exposure.

see **Tribal Assets** on page 6





**NAHC** 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)**



## Over insurance

Be sure to ask questions and read the fine print when talking with your insurance company. For example, one tribe discovered that it was paying thousands of dollars extra in premiums for firefighter's liability and it didn't even have a fire department. The tribe was obtaining insurance for a school.

## Risk Management Services

Tribes often pay for safety training, on-site inspections, and loss control services in their contracts, but never receive these essential services. An insurance company should perform a thorough property and equipment review to reduce risk of patron and employee injuries.

Insurance providers should also teach workplace safety education, including defensive driving, CPR and Automated External Defibrillators techniques for fast and effective response. Training should cover emergency procedures, methods of nonviolent-intervention and alcohol-awareness, among other issues. Prevention is key and generally included in policy contracts. Tribes should ensure they receive inspections and training included in a policy.

## Sovereignty

A tribe working with an experienced tribal insurance carrier/broker can create a workers' compensation package with all the

necessary components—medical and rehabilitation services, wage loss and death benefits and a dispute resolution process—that is culturally-sensitive, has no rating bureau fees, no state or premium taxes, or the big fees of commercial insurers.

Finding the flexible insurer is key. When a tribe does business with a state-covered program or conventional insurer, at least one state court has ruled that a tribe waived its sovereign immunity with respect to its workers' compensation liabilities when it paid the premium, thereby subjecting the tribe to the jurisdiction of the state workers' comp laws and courts. An insurance company with knowledge and extensive experience within tribal court or through dedicated tribal arbitrator is critical to the success of a workers' comp program.

Choosing a provider well versed in the intricacies of tribal law and culture will better protect tribes and tribal employees.

While tribes and their entities have a unique set of advantages and challenges, doing your research and asking enough questions to obtain a flexible and customized property, liability, and workers' compensation insurance policy from your agent or company shouldn't be a far-fetched request. Tribes, as sovereign nations, have the right to ask and receive such requests to obtain the best-suited insurance plan for each unique tribe's or business' needs.

For more information on how to shop for insurance, go to [AMERINDRISK.org](http://AMERINDRISK.org).

## 2016 – 50 FACES OF INDIAN COUNTRY

# The Cyber-Warrior: Geoffrey C. Blackwell

Reprinted courtesy of Indian Country Today September/October 2016

Described as both a legal eagle and a cyber-warrior, Geoff Blackwell (Muscogee Creek, Chickasaw, Choctaw, Omaha) considers representing tribal voices in Washington, D.C., moving the needle on the digital divide, and increasing tribal business among the greatest accomplishments of his career. He became the first tribal member to work at the Federal Communications Commission (FCC) in 2000. For more than five years, he directed FCC activities to incentivize the deployment of broadband and communications technologies across Indian country. From 2005-2010, he helped lead Chickasaw Nation Industries, Inc., before returning to the FCC in 2010, when he established its Office of Native Affairs and Policy. Blackwell served as the FCC's founding chief through 2015, before

moving on to his current job – Chief Strategy Officer and General Counsel – at AMERIND Risk, where he oversees finance, IT, human resources, communications, as well as its newest entity, AMERIND Critical Infrastructure. Through AMERIND Risk, Blackwell helps tribes protect their homes, businesses and workforces and acquire broadband technologies. A graduate of Dartmouth College and the University of Virginia School of Law, Blackwell "stands on the shoulders" of a family dedicated to tribal and public service. His parents were both attorneys, and his mother Sharon Blackwell was the first Indian woman to work as an attorney in the Solicitor's Office of the Department of Interior, later becoming deputy commissioner at the BIA.







1-855-5Virtus  
[www.TheVirtusTeam.com](http://www.TheVirtusTeam.com)

176 Triple Diamond Blvd.  
N. Venice, FL 34275

23955 E. Highway 51  
Broken Arrow, OK 74014

## **Virtus Group is proud to partner with AMERIND Risk Management Corporation**

AMERIND Risk and Virtus have partnered on multiple projects including, Emergency Services, Mitigation, and Reconstruction services on both residential and commercial losses and has made a dedicated commitment to service the needs through our specialty team.



**24 Hour Emergency  
Response**

**Drying and Dehumidification  
Mold Remediation**

**Water Mitigation -  
Extraction and Drying**

**Commercial and Residential  
Reconstruction and Roofing**

# We're Committed To You And Indian Country.

Relationships are important in Native American culture. They're important to BOK Financial as well. Located in Arizona, Colorado, New Mexico and Oklahoma, you have more than 50 years of experience and advice at your fingertips with our Native American Services team. As a \$29 billion regional financial services company, BOK Financial has the capacity to assist you and is committed to helping you succeed.

So, give us a call, or better yet, let us come see you.



Lending | Cash Management | International Services  
Retirement Plan Services | Corporate Trust | Wealth Management

505.222.8555 | [www.bokf.com](http://www.bokf.com)



© 2015 BOK Financial Corp. Services provided by Bank of Albuquerque, Bank of Arizona, Bank of Arkansas, Bank of Kansas City, Bank of Oklahoma, Bank of Texas and Colorado State Bank and Trust, divisions of BOKF, NA, member FDIC, equal housing lender. BOKF, NA is a division of BOK Financial Corporation.

Investments and insurance are not insured by the FDIC; are not deposits or other obligations of, and are not guaranteed by, any bank or bank affiliate. All investments are subject to risks, including possible loss of principal.



## MAXIMUM REPORTS, INC.



**Pre-Employment Screening**  
PO Box 93248  
Albuquerque, NM 87199-3248

### For information:

Call: (877) 890-9236  
Email: [marty@maximumreports.com](mailto:marty@maximumreports.com)  
Web: [www.maximumreports.com](http://www.maximumreports.com)

### Full Service Background Screening

- Employment Package \$39
- P.L. 101-630 Package \$60  
with Adjudication Services add \$10
- Housing Authority Package \$39  
with Eviction Report \$44
- Vendor Packages Principals/  
Company \$79/\$89

**Credit Reports Available Upon Request**  
**Native American owned**

### 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.\*\***



## Seeing the World Bay Mills Wildland Firefighters

It was just under two years ago that many of the 20 members of the Bay Mills Wildland Firefighters had mostly worked in indoor environments. The crew, who are all members of the Bay Mills Indian Community in Michigan, was created 14 months ago by retired U.S. Forest Service firefighter Joe Carrick. He wanted to share his experiences with younger tribal members.

"I wanted these guys to have the time that I enjoyed in my career," Carrick said. "That's why we started this group—we wanted to give our young guys a chance to see the world and get paid for it. We

get thrown into remote areas that you can't drive through. We also go through a lot of areas that you won't get to see on personal time."

The crew at Bay Mills, which is known in Ojibwe as Gnoozhekaaning or Place of the Pike, is the first fully federally-funded Type 2 Initial Attack team east of the Mississippi, according to Carrick.

A team of specialized wildland fire fighters called hotshots are initially called in, the federal government will then request Type 2 teams to follow. So far, the Bay Mills crew has fought fires in Arizona, Idaho, New Mexico and Wyoming. A Type 2 team,

which means full-time pay with retirement, health insurance and other benefits for many of its members, can get called out year-round.

When the crew isn't fighting fires, they are working to restore their land on the shore of Lake Superior to make it more fire resistant and enhance to hunting and fishing.

"A lot of the guys started out in the casino but they would rather be outdoors working," Carrick said. "We can use the funding to help improve public lands near our reservation. We are a fishing community first."



*Because Results Matter*



HUD Compliance & Training

Pre-Audit Preparation

Fee Accounting

Operations Reporting

Grant Management

602.955.1214

[www.BLTsvc.com](http://www.BLTsvc.com)

3801 E. Indian School Road, Phoenix, AZ 85018



# AMERIND Risk to Help Tribes Develop Broadband with AMERIND Critical Infrastructure

Reprinted courtesy of Indian Country Today September/October 2016

While much of America enjoys the benefits of high-speed internet or “broadband” – such as distance learning, telemedicine, and online business – a stark contrast exists across Indian Country. According to the 2016 Broadband Progress Report of the Federal Communications Commission (FCC), the agency that oversees broadband regulation, 41 percent of people living on tribal lands have no access to broadband. It’s even worse in rural regions of Indian Country, where 68 percent of residents lack broadband.

AMERIND Risk, the only 100% tribally-owned and operated insurance solutions provider, has a groundbreaking new business line to address this huge need – AMERIND Critical Infrastructure. This new business will help tribes develop and deploy robust broadband networks which, in the 21st Century, have become as necessary as clean water, reliable energy, and good roads. This complements AMERIND’s core mission and values perfectly, as it already protects tribal infrastructures and governmental functions – tribal homes, businesses, and workforces.

“Technology is key to the future of tribal sovereignty and self-determination. Tribes are part of the Internet Age, and for many priorities they want better internet access. They need it and deserve it now,” said Geoffrey Blackwell, AMERIND’s Chief Strategy Officer and General Counsel. Blackwell, a top legal expert in the field, is also a former senior manager at the FCC and the founding Chief of the FCC’s Office of Native Affairs and Policy (ONAP).

AMERIND has assembled a uniquely knowledgeable team in AMERIND Critical Infrastructure (ACI), whose capabilities can make high-speed connectivity a reality across more of Indian Country. ACI will use its expertise to provide management services to assess and determine

broadband needs, plan and execute deployments, and complete the multi-step application and accounting processes for major federal subsidy programs.

The ACI team is led by Blackwell and the Director of ACI, Irene Flannery, another former FCC senior manager and the founding Deputy Chief of the FCC’s ONAP. Before working directly with tribes, Flannery wrote regulations and policies for almost two decades as a senior manager in several key areas of the FCC’s federal subsidies. She then worked with tribes across the nation in consultations and rulemakings aimed at the infamous tribal digital divide. Blackwell and Flannery crafted large parts of many of the FCC’s regulations and programs that benefit and incentivize broadband deployment on tribal lands.

For example, the FCC’s federal E-rate program makes \$3.9 billion available every year to bring broadband to schools and libraries across the country. And yet, tribal schools and libraries have lagged far behind in getting a share of that funding. “Careful planning and bringing broadband to a tribal government building or institution, like a school or library, is often the first step in taking that connectivity to homes and communities. It’s about time that tribes benefit from these dollars and share in the advantages that technology brings, be it jobs, education, or a world of opportunities” said Flannery.

The ACI team also includes its new Manager of Tribal Critical Infrastructure, Kimball Sekaquaptewa, formerly employed with the Santa Fe Indian School, and is an expert in application processes and tribal-side management of key fiber and Wi-Fi deployment programs. She helped make Santa Fe Indian School nationally renowned for its connectivity capabilities. During the 2016 graduation ceremonies

at the famous school, the IT network that Sekaquaptewa built supported the nationwide online airing of First Lady Michelle Obama’s graduation speech.

ACI also reflects AMERIND’s core value of social investment. Since 2001, AMERIND has provided funding for public service projects, charitable giving, educational scholarships, and investments promoting Native community health and well-being. ACI will also offer low-cost financing to provide the matching funds that many federal programs require. Both the lack of matching funding and very complicated application processes have been major barriers to broadband build-out across Indian Country. With ACI, that will change.

With a deep experience of Tribes Protecting Tribes, AMERIND Risk began 30 years ago to provide insurance coverage to tribal housing authorities when no other company would. AMERIND provides property and liability coverage, and offers tribal workers’ compensation and employee benefits programs. To protect against catastrophes, AMERIND utilizes sound management, investment, and diversification strategies.

Now, AMERIND brings together movers and shakers who know how to make billions of dollars available in federal broadband subsidies. “AMERIND is an institution of Indian Country, founded by tribes and operated by tribal people. Hundreds of tribes are its members. AMERIND can respond to this huge need knowledgeably and cost-efficiently, and ACI provides tremendous value to our Members,” Blackwell said. “The heart and spirit of our company is protecting tribal families and communities. We are always looking for more ways to continue that tradition.”

# 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**



## Keep Your Family Safe & Warm This Winter

As we transition into fall, many homeowners tend to spend more time indoors as the colder season creeps in. But wait! There is still so much to do! An ounce of preparation is worth a pound of cure. It is time to prepare your home for the upcoming winter months. Here are a few tips to help you prepare for the upcoming season and some advice to keep you and your family warm and safe:

- It is important to keep all flammable materials away from your furnace. Check your heater or furnace and test it before the temperatures begin to fall. Contact a local HVAC technician to test whether it's operating properly or if it's in need of service.
- If you use a portable heater, please keep it away from any ignition source. Items such as clothing, bedding, drapery and furniture are the perfect storm for fire-related catastrophes.
- Remember to turn off your space heater if you leave the house. Do not leave them unattended. This is especially dangerous if you have small children or pets. Your space heater is not to be used as a dryer for hats, gloves, socks, boots and other articles of clothing. Please use the dryer and remember to clean the lint filter and the exhaust vent.

- Do not warm your kitchen with a gas range or an open oven door, as this can lead to toxic air that is not safe to breathe.

Additionally, leaves and pine needles can overwhelm even the most dedicated homeowner. Stay on top of the task of clearing them and be careful if you burn them. Remember to completely put out the fire.

Fire season for the Pacific Northwest is typically in the late summer into early fall. Our homeowners and housing authorities in the northwestern states must remember to keep at least 45 feet of defensible space around their homes. This area should be clear of debris, ground fuels, or piles of firewood.

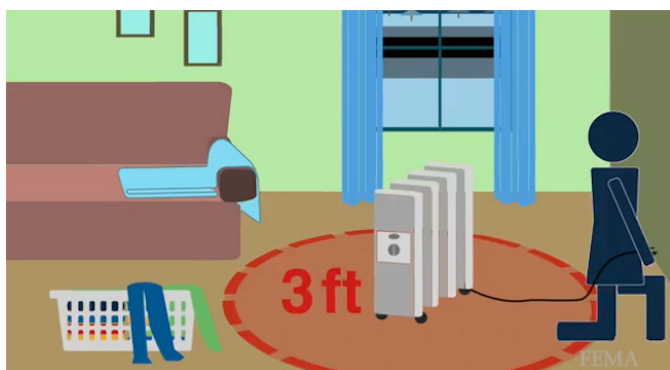
But fire prevention and home safety should be practiced every month. Test your smoke alarm and carbon monoxide detectors during "fall back" of daylight savings, replace any dead batteries. Challenge your family to a periodic fire drill. Make it fun and remember practice makes perfect. It is never too late to invest in a fire extinguisher or ask your local housing authority if it has a program available. If you have a fire extinguisher, check the expiration date and replace it when needed.



And as it gets colder, many of us regularly use fireplaces and or woodstoves. If you have a fireplace, take the time to inspect the chimney. This should be a yearly task every fall. If you have a woodstove, insure that it has been properly installed. Build-up within the chimney or stovepipes can lead to a fire disaster. During the fall, many families begin to gather firewood for the upcoming winter. It is recommended that firewood be piled away from the home and far from possible sources of ignition.

With cold weather comes ice. Icy walkways and surfaces can be major accident areas. One ill-timed slip can cause significant injury and prevent you from completing tasks around the house or worse prevent you from earning that much needed paycheck. Keep walkways clear with some good old elbow grease. Locate that shovel and keep it handy. If you use de-icing products, add a little sand to improve traction.

A little preventive maintenance each season can go along way.



## Avoiding Slips, Trips and Falls

Slip, trips and falls are some of the leading causes of workplace injuries nationwide. During the last five years, AMERIND has discovered about 17% of injuries involved people, for example, slipping on wet surfaces or tripping over objects.

### Some of causes of slips include:

- Spills from beverages
- Weather hazards, particularly exterior areas, such as parking lots, sidewalks and stairs
- Loose carpets or mats especially at door entry areas
- Sloped or uneven walking surfaces
- Loose, irregular surfaces, such as gravel or rocks

### Some causes of trips include:

- Changes in elevation or levels on walking surfaces, and uneven surfaces
- Rumbled or ripped carpets or mats, or missing or uneven floor tiles and bricks
- Steps that are damaged or spaced

irregularly

- Accumulated debris or objects on floor or ground surfaces

### Some common causes of fall:

- Standing on something other than a stepladder or stool
- Falling off office chairs that are damaged
- Improper and unsafe ladder usage, especially while transporting tools or materials
- Use of damaged or defective ladders that should have been removed and destroyed

After years of observing and studying how to prevent such common workplace injuries, the best advice is to be observant of what you're doing at all times and remember safety first, especially when you're rushed.

Also, try not to get too distracted, especially if you're engaged in a cell phone conversation or reading something that takes away your attention. Condition

yourself to stop or find a place to sit down if this happens. And learn how to manage and control your behaviors, especially when you're working under stress and pressure. In these situations, we all tend to walk fast and speed up without watching where we are walking or observing the floor or ground surface.

Lastly, some of us may have reached a life-stage where eyesight or visual perception are diminishing, physical capabilities are not quite what they once were, or perhaps even taking medications that may impair or judgment. These pose potential risk factors and need to be considered when engaged in physical activities, including at home.

Paying attention to our immediate surroundings and maintaining clear focus are the best defensive measures of last resort. These become last-chance opportunities to get it right before disaster strikes.

## 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 insurance solutions provider in Indian Country.



**AMERIND Risk**  
*Tribes Protecting Tribes*

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





**Dan Kowalski**

President

**AMERIND Risk DRP Contractor**

**CTER Training Consultant**

**NCCI Lead Instructor**

**General Contractor/Training Resource**

**\*\* TERO Compliant Contractor \*\***

**\*\* Affiliate of Council for Tribal Employment Rights \*\***

**\*\* AMERIND Risk DRP Contractor, 100% Local Hire \*\***

Phone **(253) 777-7322** cell

Email **dan@allaboutremodel.com**

4410 South Reade Street

Tacoma, WA 98409

**www.AllAboutRemodel.com**

Dwelling on what's important

**HDS**  
**DOORWAYS**

*Schedule Your Software Upgrade in 2016*

**THIS IS THE YEAR  
WE REDEFINE  
TRIBAL HOUSING  
MANAGEMENT**

**CONTACT** **doorways@hdslabs.com**

*for more information*



# AMERIND Risk

*Tribes Protecting Tribes*

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



# NASHVILLE 2017

AMERIND Risk | NAIHC  
Annual Convention & Tradeshow

June 27-29, 2017  
Nashville, Tennessee



**AMERIND Risk**  
*Tribes Protecting Tribes*

