



# ALARM

THE NEWSLETTER

2016 | Q4  
AMERINDRisk.org



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**AMERIND Risk**  
*Tribes Protecting Tribes*

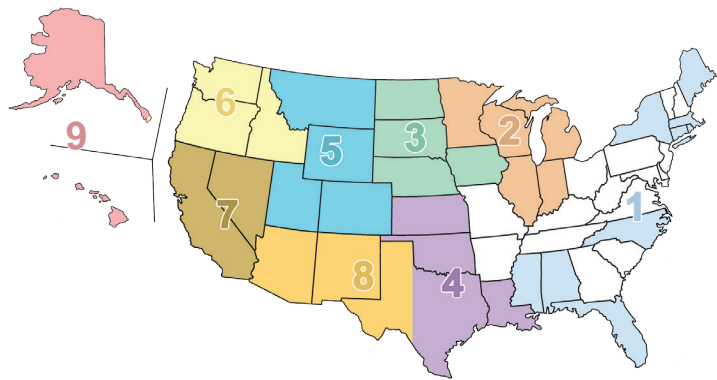


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AMERIND Risk

**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 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.

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**Connect With Us** TribesProtectingTribes.com  
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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  
800-352-3496



**Derek Valdo**

Chief Executive Officer

Guuwaadzi' Haubaa.

As we wrap up 2016, safety, protection and reliable service continue to be our utmost commitment for our customers now as it has been during the past 30 years. We have long held our core values and business in our hearts so that we may be here as long as tribes need us.

Since our humble beginnings in 1986, our success has been based on the faith of you, our founders and tribes; you, our loyal members and customers; and you, our new members who enjoy our services. Our success is also based on the foresight, sound financial decisions, and the hard work of our dedicated Board of Directors and staff. We wouldn't be where we are today without your input and feedback to build an effective, sustainable organization. It is with this collective mindset that we celebrated our 30 years in Indian Country in 2016, and will continue to build upon this foundation for the next 30 years.

Our 30th year anniversary celebration in Hawaii was one of the most attended annual conventions to date. We honored Chairman Phil Bush, who served two consecutive terms as Board Chairman, and welcomed Greg Borene as our new Board Chairman.

Also in 2016, we launched our new business, AMERIND Critical Infrastructure (ACI), to provide support and financial means to tribes that would like to bring high-speed Internet or broadband to their communities. Adding this service will help bring tribes into the 21st Century and boost education, telemedicine, economic development and overall communication needed in so many Native nations.

Our core values at AMERIND Risk embody community investment through outreach and education to our members. Each year, as well as in 2016, we support tribal organizations such as NAIHC, NICWA and NCAI. Our outreach also includes contributing to housing authority safety fairs, educational scholarships and youth events to assist Native youth in Indian Country.

Also, we host an annual golf tournament to aid uninsured tribal homeowners after a fire, flood or other catastrophic event. Please join us next year for the 13th Annual Protecting Tribal Families Golf Fundraiser on April 27, 2017, at the Twin Warriors Golf Club in New Mexico. Additionally, you all are invited to attend our annual convention, hosted jointly with the National American Indian Housing Council (NAIHC), June 27-29, 2017, in Nashville, Tennessee. We look forward to seeing you.

On behalf of the Board of Directors and staff, we wish you a happy, healthy holiday season and a safe New Year. We are committed to your needs and thank you for your support in 2016. We look forward to serving you in 2017, as we work together to provide affordable, sustainable insurance to our Native communities and businesses. Thank you for believing in Tribes Protecting Tribes.

Thank you again for your loyalty.

Derek Valdo, CEO  
AMERIND Risk

## AMERIND Risk Institute: Preparing Indian Country

### 2016 Institute Wraps Up as a “SOLD OUT” Highly Successful Event

The 16th annual AMERIND Risk Institute rose to expectations as more than 175 people attended the yearly gathering designed to encourage learning, training and information on protecting Tribal communities.

The 2016 event, held October 4-5 at the Sandia Resort & Casino on the reservation of Sandia Pueblo, N.M., offered topics on tribal workers' compensation, claims, home and workplace safety.

Fires caused \$48 million in damages to tribal property covered by AMERIND during the past five years, according to a company analysis. A majority of these fires were preventable. “Electrical Fire Safety and Prevention” presented by the AMERIND Safety Team highlighted how fire prevention and safety should be practiced every month.

In addition to the sessions, more than 20 exhibitors displayed their products and services, such as general contractor's/restoration companies, software data and financial management groups. Virtus Group, BOK Financial Corporation, and Interstate Restoration were among the exhibiting sponsors.

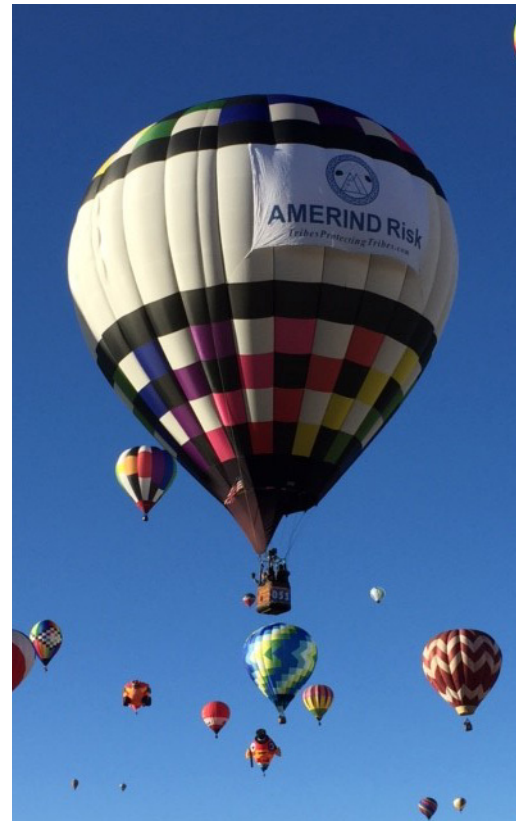
One of the popular sessions, the AMERIND Claims Family Feud, where contestants answered questions about insurance to compete for prizes based on the TV game show “Family Feud,” was a fun way to educate people on claims procedures, said participant

Gloria Lomahaftewa, Community Service Administrator for the Hopi Village of Kykotsmovi in Arizona.

“I really enjoyed that,” said Lomahaftewa, who oversees human resources for Kykotsmovi. “I also enjoyed attending the employee benefits session. Overall, the sessions that I did participate in, I learned from each one of them. Every one of the AMERIND Risk employees that I met was also very helpful in providing guidance and information. I want to commend the staff in regards to outreach, interaction and support to conference participants.”

Lomahaftewa and Chris Rusk, housing inspector from Lac Courte Oreilles were treated to a special hot air balloon ride during the Institute as the winners of the balloon ride drawing. “The balloon ride was a once in a lifetime experience. Also, I learned so much on how AMERIND serves Indian Country, I’m looking forward to the next AMERIND conference,” said Rusk. The Institute event coincides with the Albuquerque International Balloon Fiesta.

AMERIND created the Institute in 2000 to provide a forum for training, information sharing and support for tribal administrators overseeing property and human resources. Primary topics include workers' compensation, insurance claims and other information to protect tribal property and workforce.







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# AMERIND Risk Gives Back to Improve All Lives in Indian Country: More than just an Insurance Provider

In 2016, AMERIND Risk reinvested in numerous Native organizations that assist Tribes. This year alone we contributed almost \$500,000 for advocacy, community outreach, and scholarships directly for Tribes. We are committed to protecting our Tribal communities by putting money to work for Tribal sovereignty and self-determination.

We take pride in being more than just an insurance provider and we look forward to continuing the legacy of supporting ***“Tribes Protecting Tribes”***.

## ***AMERIND Risk supported the following national Native organizations:***

- National American Indian Housing Council (NAIHC)
- National Center for American Indian Enterprise Development (NCAIED)
- National Congress of American Indians (NCAI)
- National Indian Child Welfare Association (NICWA)
- National Indian Education Association (NIEA)
- National Indian Justice Center Inc.
- National Native American Human Resources Association (NNAHRA)
- Native American Finance Officers Association (NAFOA)
- Native American Rights Fund (NARF)
- Notah Begay III Foundation (NB3)

## ***Community Outreach:***

- All-West Native American Youth Association
- American Indian Alaska Native Tourism Association
- Affiliated Tribes of Northwest Indians
- Americans For Indian Opportunity
- Aquinnah Wampanoag Tribal HA (Bar Harbor Symposium)
- Arlee Esyapqeyni Celebration
- Association of Village Council Presidents
- Bad River Housing Authority
- Bishop Tribe Community Development
- Coalition to Stop Violence Against Native Women
- Confederated Salish & Kootenai Tribes
- Eight Northern Indian Pueblo Council
- Hoopa Valley Housing Authority
- Hualapai Housing Department
- Indian Pueblo Cultural Center
- Jason G. Montoya (Golf Clinics)
- Kaibab Band of Paiute Indians
- Lac Courte Tribal Housing Authority
- Lakota Dakota Nakota Language Summit - Tusweca Tiospaye
- Little River Band of Ottawa Indians (Risk Conference)
- Lower Elwah Klallam Tribe
- Modoc Lassen Indian Housing Association
- Nevada California Housing Association
- Nez Perce Tribal Housing Authority
- Northern Cheyenne Tribe
- Northern Circle Indian Housing Association
- Oglala Lakota Veterans of the US Armed Forces
- Pueblo of Acoma Governor's Event
- Pueblo of Acoma Housing Authority
- Pueblo of Jemez-Education Fund
- Quartz Valley Indian Reservation
- Red Cliff Tribe
- Santa Ana Star Benefit
- Southern Plains Indian Housing Association
- Southwest Native American Veterans Association
- Spokane Indian Housing Authority
- Sault Ste Marie Tribe
- Standing Rock Housing Authority
- Standing Rock Sioux Tribe
- South Dakota Native Homeowners Coalition
- Travois Affordable Housing Conference
- Tribal Tech LLC. (First Kids 1<sup>st</sup>)
- Uniting Native Minds – UNM Foundation
- Walker River Housing Department
- Zia Student Donation
- Zuni Housing Authority Events Committee

## ***Scholarship Programs Funded:***

AMERIND Risk allocates \$5,000 annually to each of our nine Regional Housing Associations for educational scholarship programs. Each Regional Association identifies and supports programs that return the most value to our Native American communities and Alaska Native Villages.

- United South & Eastern Tribes
- Great Lakes Regional Housing Association
- All West Native American Youth Association
- Northwest Housing Association
- Nevada California Indian Housing Association
- Southwest Tribal Housing Alliance
- Association of Alaska Housing Authorities

For more information about our Scholarship Program, visit our website at [AMERINDRisk.org](http://AMERINDRisk.org) or contact Karen Lonjose, Finance Team Lead, at (505) 404-5000.





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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 Protects Your Most Valuable Asset: Your Home In Indian Country

When Alan Romero, director of the Claims Department at AMERIND Risk talks about his job, it's clear that he's proud of what he does at the nation's only 100 percent, Native-owned insurance company. The outgoing, friendly director loves to meet with clients and tribal representatives to tout the tailor-made services to meet sovereign tribal needs.

However, some of the circumstances in which he meets people aren't always the best. "It breaks my heart when I go into a community and discover that a homeowner whose house just burned down didn't have home insurance. Some of them have regalia or other sentimental items, passed down from generations that were lost."

An average of 357,000 residential fires occur each year, according to the National Fire Protection Association. Fires caused \$48 million in damages to tribal property insured by AMERIND during the past five years. A majority of these were preventable, said AMERIND Safety Manager Kenneth Ruthardt.

No matter how careful people are in their own homes disaster can strike at anytime, especially in remote, wooded areas prone to wildland fires. Some homes

can burn up in a matter of minutes on some reservations, especially those that lack community fire hydrants or are located several miles away from the nearest fire department.

Obtaining homeowners insurance is one of the best ways to protect your home and belongings from substantial out-of-pocket loss. Depending on the insurance plan, some policies cover reconstruction of the entire home, minus a deductible, and its belongings, including appliances, clothing and furniture. Some plans will also include medical coverage if you get hurt during a fire or other dangerous occurrence while in your home. Coverage can also include items such as regalia, pottery, jewelry, guns or other items of value.

AMERIND Risk also prides itself on providing coverage to owners of traditional structures like Navajo hogans or adobe homes. AMERIND also provides coverage for mobile homes. These types of coverages are almost unheard of in the commercial insurance industry.

When you get a policy, knowing what your insurance covers and the value amounts will be more than peace of mind if that time of emergency comes.

A home is likely one of the most valuable possessions that families have — buying an insurance policy that fits a family's needs at a reasonable price can be as much as a 50-inch TV in some cases.

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5. If your tip leads to the arrest and indictment of the suspect, you will receive up to \$10,000 cash reward.\* You will need to provide the confidential code to collect the cash reward.

\*Arson reward limited to houses insured by AMERIND Risk



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## 2017 AMERIND Risk Poster Contest

Looking for something for the kids to do over Christmas break? Get their creative energy going to prepare an entry for the annual AMERIND Risk poster contest.

Regional housing authorities, Tribal Designated Housing Entities, 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 bring awareness to the younger generation. You're also

bringing awareness to the older generation on what to do, making sure everyone is informed about safety measures."

Taking preventative measures in your home not only saves lives but 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 obviously cause some of the most disruption and damage 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 [www.AMERINDRisk.org/poster-contest/](http://www.AMERINDRisk.org/poster-contest/).



2016 K-3 Winner  
**Kaylee Lussier**  
Red Lake

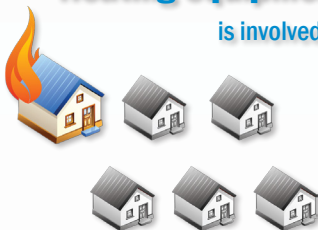
# PUT A ON **FREEZE** WINTER FIRES

Home fires occur more in winter than in any other season. As you stay cozy and warm this winter season, **be fire smart!**

**Half** of all home heating fires occur in the months of

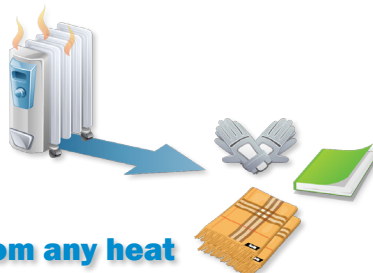


**Heating equipment** **1** in every **6** is involved in reported **home fires** and **1** in every **5** home fire deaths.



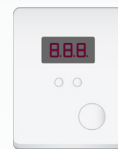
Keep anything that can burn at least

**3** feet from any heat source like fireplaces, wood stoves, radiators, or space heaters.



Keep portable generators outside, away from windows, and **as far away as possible** from your house.

**Install** and **test** carbon monoxide alarms at least **once a month.**



Have a qualified professional clean and inspect your chimney and vents **every year.**



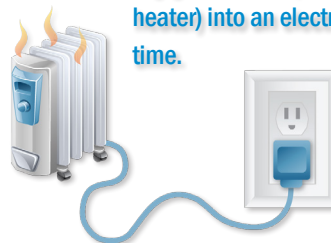
Store cooled ashes in a tightly covered metal container, and keep it outside at least

**10** feet

from your home and any nearby buildings.



Plug only **1** **heat-producing appliance** (such as a space heater) into an electrical outlet at a time.



For more information on how to prevent winter fires, visit [www.usfa.fema.gov/winter](http://www.usfa.fema.gov/winter) and [www.nfpa.org/winter](http://www.nfpa.org/winter).





## Being Aware of the Signs of a Gas Leak can Save Lives

Gas leaks can occur at any time, but knowing what to look and smell for can help prevent loss of property and life.

Safety Manager Kenneth Ruthardt suggests checking to see if the burners are off if you need to leave the house. He also says that if someone suspects there is a gas leak, don't turn on the lights or it will cause a spark.

"If the home is in a development, you definitely want to get out of the house and possibly notify your neighbors as well," states Ruthardt, adding that safety first is always the best rule of thumb.

Ruthardt said it's also a good idea to have a carbon monoxide detector in the house. Many home improvement stores sell smoke and carbon monoxide detectors as a package.

Despite how you heat your home, whether it's with gas or an electric space heater, always make sure you use the device or utility correctly, such



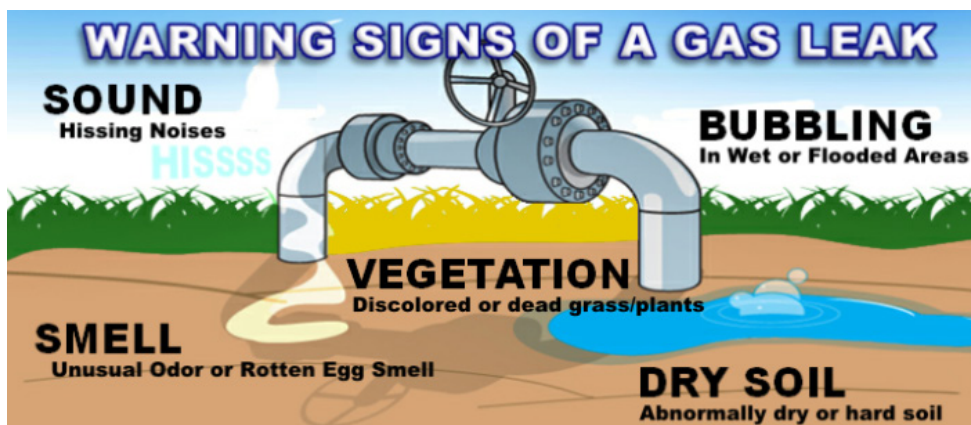
as avoiding overloading an electrical outlet or throwing a rug on a cord. "That will catch fire," Ruthardt said.

### What to do if you hear the hiss of a gas leak, or catch a whiff of a rotten egg smell?

- If you notice something wrong like sparks or flames, evacuate your house immediately and call 911 once you are at a safe distance.
- If you don't notice anything obviously wrong, make sure all the burners on

your gas stove are turned off.

- If the stove is off and you suspect a leak, don't turn on the lights. It could spark and cause an explosion.
- Open all the doors and windows to ventilate the house.
- If you notice your grass or shrubs suddenly changed color, looking more brown or rusty, that could be a sign of a leak: the gas pouring out of the pipes. If you see any of these things, make sure to call 911 immediately and then call the gas company.
- If you have turned the gas off in your home, do not try to turn it back on yourself; call the gas company to do that for you.



# Preventing Workplace Violence: What Employers Need to Know

Workplace violence is violence or the threat of violence against workers, according to the U.S. Department of Labor. These incidents can happen inside or outside the workplace and can range from threats and verbal abuse to physical assaults and homicide. The incidents can stem from various people including co-workers, former employees, clients, customers, patients, vendors, delivery people, friends and family of employees or ex-partners. It can also come from criminals and terrorists.

There are several different causes of workplace violence. Employee-related violence is caused when someone reacts to a trigger in a violent manner. These triggers are often related to something going on in the workplace. For example, when a business struggles and needs to lay off employees, those laid off can be angry, and some could react violently.

Other examples include employees who are fired for disciplinary or other reasons may also become violent—either at the time of firing or later. Or current employees who are warned about bad behavior may have a negative and violent reaction. Perceived unfairness could also lead to violence in some situations. For example, if one employee was promoted over another who believed he or she deserved the promotion more. Either the promoted employee or the supervisor who did the promoting could be the target of violence.

Identifying and responding to threats of workplace violence are some ways to prevent incidents. Some of the signs include:

- Coworkers, customers, or others who threaten to get even
- People who start blaming others for problems
- People who talk excessively about violence in the news, in the movies, on TV or about weapons; and
- People who hold grudges

Immediate threats to be aware of include:

- Coworkers, customers, or others who make verbal threats or threatening moves
- People who raise their voice; and
- People who use abusive language

Using the proper procedures for reporting threats or violent incidents will help mitigate a possible escalating situation. First, remain calm and speak in a moderate tone of voice and show respect to people even when they become upset. Then focus on the problem by asking for details about the situation and going over possible solutions. If you still feel the person could become violent, alert a coworker with a prearranged danger signal. Other tips include:

- Reporting any threats of violence or situations in which you feel unsafe around another person. No action can be taken to prevent future threats if Human Resources doesn't know about the ones that have occurred.



- Not arguing with agitated people, telling them they're wrong to be upset, or raising your voice.
- Never respond to an angry person's behavior with anger. This will only escalate the situation and make it worse.

Think about how you should respond in a potentially violent situation to help defuse the situation and protect yourself and your workplace. Other measures include:

- Using security cameras, silent alarms, and other security equipment to protect employees.
- Keeping doors locked, especially places where the public enters. Never let any unauthorized people enter the workplace.
- Keeping the workplace well lit inside and out to discourage crime and other potential violence, and reporting any broken or burned out lights to maintenance.
- Establishing procedures for reporting problem behavior on the part of coworkers, customers and others.
- Encouraging employees to learn conflict resolution techniques to help deal more effectively with situations that could erupt into violence.

Think about security measures in the workplace and how they help protect you from workplace violence.





**Dan Kowalski**

President

**AMERIND Risk DRP Contractor**

**CTER Training Consultant**

**NCCI Lead Instructor**

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**AMERIND Risk**  
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• AMERIND RISK | NAIHC •

## *Conference & Tradeshow*

— June 27-29, 2017 —

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