



ALARM

THE NEWSLETTER

Celebrating



Years

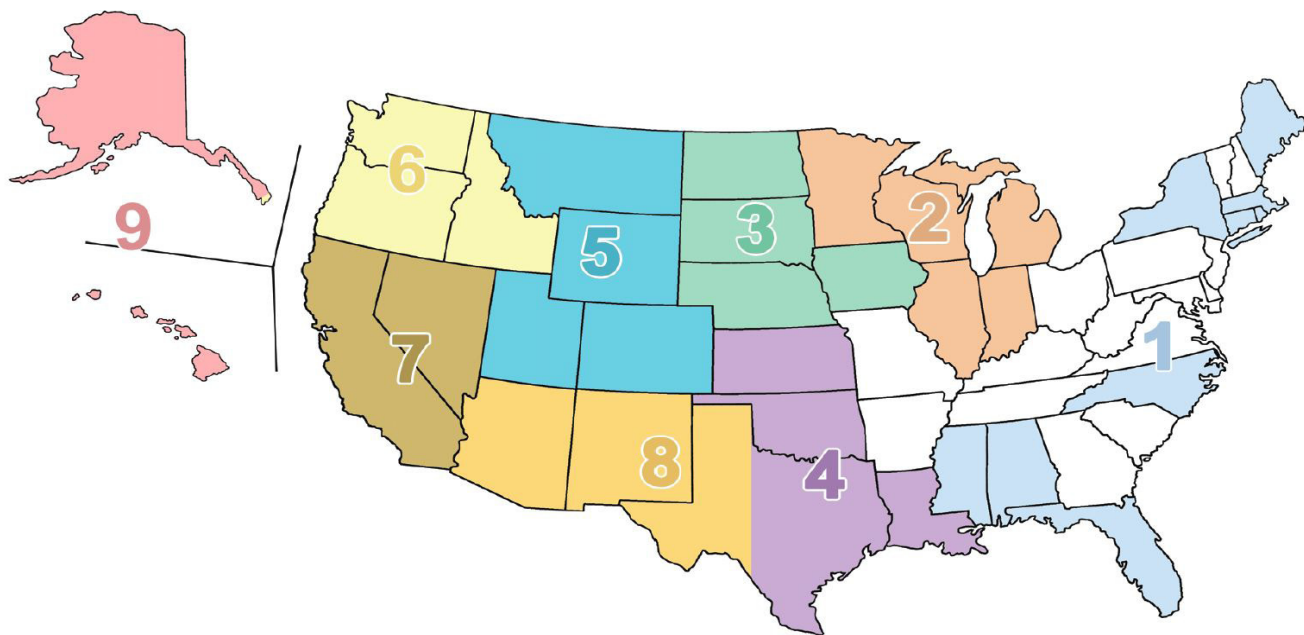
*Serving Indian Country
Since 1986*



AMERIND Risk
Tribes Protecting Tribes

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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.

About Us

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.

Our Mission

"Tribes Protecting Tribes"

Our Menu of Service

Tribal Workers' Compensation:

Our Tribal Workers' Compensation plan is the tribal alternative to state workers' compensation.

Tribal Governments and Businesses:

Our Tribal Governments and Businesses product is designed to provide property and liability for Tribal Governments and Business enterprises located in Indian Country.

Native American Homeowners and Renters Program:

Our Homeowners and Renters insurance is designed for 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.

AMERIND Benefits - Employee Benefits Solutions

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

Call us today to learn more about our services, (505) 404-5000. Or visit our website at AMERINDRisk.org.



AMERIND Risk

Tribes Protecting Tribes

A Message From
Derek Valdo, CEO

Thank you for an outstanding 2015! Our success is based on you, our valued Members and customers. With your support, "*Tribes Protecting Tribes*" is definitely thriving!

This year, AMERIND Risk is proud to be celebrating our 30th anniversary of serving Indian Country! In 1986, our base was providing coverage for Tribal Housing Entities. Since inception, we have continually developed affordable and sustainable solutions to meet the unique needs of Indian Country. Today, we provide coverage for property, liability, workers' compensation, employee benefits and individual homeowners and renters.

Our tremendous growth would not be possible without the support and loyalty of you all. We invite you to celebrate this milestone with us at our upcoming 2016 Annual Convention & Tradeshow, co-hosted with the National American Indian Housing Council (NAIHC). We expect over 1000 attendees to join us for networking, learning and sharing information. During the convention, we will take a look back to our beginning and to our evolution to today.

Please join us, May 8-11, 2016 at the Hilton Hawaiian Village in Honolulu, Hawaii. Visit our website to register or to find more information about the event – AMERINDRisk.org

Let's not forget our Annual Protecting Tribal Families Golf Tournament. This year, our golf fundraiser will be held at the Santa Ana Golf Club in Santa Ana Pueblo, NM on April 28, 2016. As you know, our tournament benefits our Protecting Tribal Families Fund which assists non-insured Native American families who are affected by a catastrophic event or loss of their home in Indian Country. Additionally, a portion of the proceeds will benefit the National Indian Child Welfare Association (NICWA) and the Notah Begay III Foundation (NB3).

NICWA is dedicated to the well-being of American Indian and Alaska Native children and families. The mission of the NB3 Foundation is to reduce Native American childhood obesity and type-2 diabetes.

We hope to see you in May, under the Hawaiian sun and on the golf course in April!

Again, thank you for your unwavering support! "*Tribes Protecting Tribes*" is stronger than ever and we *WILL* be here for as long as Tribes need us!

Sincerely,

Derek Valdo, AMERIND Risk CEO



ALARM

THE NEWSLETTER

AMERIND Risk Board of Directors

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Dennis McCann Chief Operating Officer

Geoffrey C. Blackwell Chief Strategy Officer, General Counsel

Indian Gaming

THE NATIONAL MAGAZINE OF THE AMERICAN INDIAN GAMING INDUSTRY



RISK MANAGEMENT

“Insure” Tribal Coverage Meets Gaming Entity Needs

by Geoffrey C. Blackwell

Tribes have many options when looking for workers’ compensation insurance. Finding what works best for individual tribal operations, especially when it comes to gaming, can be a challenge. Insurance packages are dependent on the gaming compacts negotiated with each state and tribal workers’ compensation ordinances.

Employee benefits and salary alone are more than half of a gaming entity’s total operating cost. Saving money on insurance is critical to maintaining profit. Knowing what key aspects to look for to find the best workers’ compensation package and asking the right questions cannot only save your operation money, it can help further protect tribal assets and uphold sovereignty. Working with the insurer to develop the right coverage can also save employees time away from the job, while adding the needed care and attention for one of a business’ most valuable assets: the workforce.

Gaming Compacts and Statutory Obligations

When tribes first began negotiating gaming compacts with states in the late 1980s, some compacts had language requiring gaming operations to provide benefits that were the same as or similar to other businesses in the state following state laws. Some of these compacts with state-level statutory obligations still exist, but very few. Many tribes have since negotiated compacts with language that stipulate- tribes must provide benefits that are similar or are comparable to other businesses in the state. What this does is give the tribes some leeway in creating their own workers’ comp laws to fit the needs of the tribe. The tribe, working with an experienced tribal insurance carrier/broker, can also create a workers’ comp package with all the necessary components—wage loss, medical and rehabilitation services, death and a dispute resolution process—that is culturally-

sensitive, has no ratings bureau fees, no state and 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.

Tribal Workers’ Comp Laws

Unlike changes to state statutes or congressional public law, a process that is often politically charged or takes an enormous amount of time and resources, a resolution to change a tribal law can occur at the next tribal council meeting. An experienced tribal workers’ comp insurer has the ability to review a tribe’s workers’ comp law and make recommendations that can strengthen or enhance the law to meet the tribe’s cultural needs while protecting the tribe’s assets and upholding tribal sovereignty. For example, in the state of Minnesota, an employee has up to six months to report an injury to the employer/insurer. A tribe can shorten that period to 48 hours, which would allow for early intervention in the claim process. Studies show that early intervention allows the employer to provide better support to the employee during the recovery process, hence, providing greater control to the insurer to better manage the costs associated with the claim.

Continued on page 5.

“Insure” Tribal Coverage Meets Gaming Entity Needs *(Continued)*

Tribal laws and policies should also be reviewed on an annual basis to assess risk. An insurer that works with tribes nationally can make recommendations based on other tribes’ operations, which could help tribes avoid pitfalls after seeing similar incidents in other operations.

Additionally, the insurer should be adjudicating claims based on tribal laws and policies. When tribal courts or arbitrators are utilized, it can cut down on what can be lengthy litigation as seen in state courts. Both parties may also feel more comfortable with the tribal adjudication process, which is slightly less formal, to resolve the issues. Utilizing this process will expedite getting the employee back to work or on light duty. Keeping your employees productive and active is better for morale.

Creating Efficient Employee Wellness & Return-to-Work Programs

While it is important to create or strengthen workers’ comp laws and policies, it’s also vital to find an experienced tribal insurer that can help a tribal business create culturally-sensitive employee wellness and return-to-work programs. A critical component to creating such programs is to gain initial input from supervisors and support from senior management. Offering effective wellness programs will help reduce accidents and medical claims. For example, a nine-year study by the National Council on Compensation Insurance found that obese employees filed twice the number of claims, had twice the amount of medical costs, and spent five times more days away from work following an injury than non-obese employees.

Creating a return-to-work program that includes clear goals, communication and empathy from supervisors will also reduce medical expenses, lost time, loss cost, increase working efficiency, reduce turnover and indirect costs.

Employees are strategic investments and critical components of every business. Accidents will happen, but an experienced tribal insurer will help protect a tribal business, keep employees and tribal members safe, and help reduce the impact of an organization’s total cost of risk. Creating a safety-minded culture and preventing further injury in the future are also essential.

CARVING A STRONG FUTURE

May 8 -11, 2016
Annual Convention & Tradeshow

2016 Annual AMERIND Risk | NAIHC Convention & Tradeshow

Our Annual Convention will be held May 8-11, 2016. This year we will be in Honolulu, Hawaii at the Hilton Hawaiian Village. By collaborating with our co-host the National American Indian Housing Council (NAIHC), we will offer extensive training options with lower travel costs. This is an exciting opportunity to network with hundreds of Tribal leaders and housing professionals as we anticipate over 1000 attendees from across Indian country.

Our annual convention may feature sessions that will cover claims, human resources, Tribal workers’ compensation, protecting Tribal governments and businesses, workplace safety issues, and housing programs. In addition, both organizations will be conducting chairman elections for their Board of Directors.

Sponsorship and exhibit opportunities are still available. We invite you to join us at the Hilton Hawaiian Village, May 8-11, 2015, in Honolulu, Hawaii!

Hilton Hawaiian Village Room Rates:

Resort view rooms – \$229 + Tax

Ocean view rooms – \$259 + Tax

Resort view rooms (Per Diem) – \$177 + Tax Sold Out

Phone: 1-808-949-4321 or 1-800-HILTONS (1-800-445-8667)

Event Contact Information

Nancy Harjo Serna (*General Inquiries*)
NSerna@AMERINDRisk.org

Minerva Diaz (*Sponsorship Inquiries*)
MDiaz@AMERINDRisk.org

Gigi Andrew (*Registration Inquiries*)
GAndrew@executiveevents.com

Visit AMERINDRisk.org for more information.



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Building a Safe Workplace

Why do we emphasize safety in the workplace?

Work-related injuries, illnesses and deaths are costly to you the employer, the employee and their family. We emphasize safety in the workplace because: 1. We want your employees to remain safe and working in a hazard free workplace. 2. We do not want you and your employees to incur the high costs that come with a work-related injury.

How can a safer workplace benefit the organization?

Safety is good for business. An organization with a well implemented safety management system reduces injury and illness costs 20%-40%*. When an employee is injured on the job, it results in time away from work to recover. This can negatively impact both the organization and the employee, depending on the amount of time needed for recovery.

How can AMERIND help to make the workplace safer?

Our Safety Team provides safety training and resources for fire and crime prevention, workplace safety, and risk management. The majority of the resources are train-the-trainer friendly and provide the support needed to reduce safety hazards in Native communities and workplaces. All safety services are available to policyholders at no additional cost.

The trainers have been certified through the National Safety Council (NSC) and the National Association of Safety Professionals (NASP). Certification is provided for First Aid/CPR/AED, Defensive Driving (DDC4), Blood borne & Airborne Pathogens, OSHA 10, and OSHA 30 training courses.

Visit AMERINDRisk.org/safetytraining for more information.

*Statistics provided by the National Safety Council, www.nsc.org

Eye Safety on the Job

Eye injuries in the workplace are very common. More than 2,000 people injure their eyes at work each day. About 1 in 10 injuries require one or more missed workdays to recover. Of the total amount of work-related injuries, 10-20% will cause temporary or permanent vision loss.

Experts believe that the right eye protection could have lessened the severity or even prevented 90% of eye injuries in accidents.

Common Causes of Eye Injuries at Work:

- Flying objects (bits of glass, metal, wood)
- Tools
- Particles
- Chemicals

Ten ways to help prevent an eye injury in your workplace

Assess. Look carefully at plant operations. Inspect all work areas, access routes, and equipment for hazards to eyes. Study eye accident and injury reports. Identify operations and areas that present eye hazards.

Test. Uncorrected vision problems can cause accidents. Provide vision testing during routine employee physical exams.

Protect. Select protective eye wear that is designed for the specific duty or hazard. Protective eye wear must meet the current standards from the Occupational Safety and Health Act of 1970 and later revisions.

Participate. Create a 100% mandatory program for eye protection in all areas of your operation. A broad program prevents more injuries and is easier to enforce than one that limits eye protection to certain departments, areas, or jobs.

Fit. Workers need protective eye wear that fits well and is comfortable. Have eye wear fitted by an eye care professional or someone trained to do this. Provide repairs for eye wear and require each worker to be in charge of his or her own gear.

Plan for an Emergency. Set up first-aid procedures for eye injuries. Have eyewash stations that are easy to get to, especially where chemicals are used. Train workers in basic first-aid and identify those with more advanced training.

Educate. Conduct ongoing educational programs to create, keep up, and highlight the need for protective eye wear. Add eye safety to your regular employee training programs and to new employee orientation.

Support. Management support is key to having a successful eye safety program. Management can show their support for the program by wearing protective eye wear whenever and wherever needed.

Review. Regularly review and update your accident prevention policies. Your goal should be NO eye injuries or accidents!

Put in Writing. Once your safety program is created, put it in writing. Display a copy of the policy in work and employee gathering areas. Include a review of the policy in new employee orientation.

Source: <http://www.preventblindness.org/ten-ways-prevent-eye-injuries-work>

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What is Employee Wellness? Why is it Important?

An employee wellness program is a program that promotes and supports the health, safety, and well-being of its employees. There are many different types of wellness programs. The essence of these programs are to encourage individuals to take preventive measures to avert the onset or worsening of an illness or disease and to adopt a healthier lifestyle.

Employee health affects more than just medical costs. Did you know that between 70 to 90 percent of health care spending is caused by preventable or modifiable health risks? Unhealthy lifestyle choices often lead to chronic diseases, costing businesses more than one trillion dollars in lost productivity alone. What all of this means is that promoting healthier behaviors can benefit your organization in more ways than one.

Wellness Programs should be viewed as an investment in a business' most important asset, its employees. Studies show that employees are more likely to be on the job and performing well when they are in optimal health. Benefits of implementing a wellness program include:

- Attracting the most talented workers
- Reducing absenteeism and lost time
- Improving on-the-job time utilization, decision making and productivity
- Improving employee morale
- Reduction in turnover
- Improved disease management and prevention, and a healthier workforce in general, both of which contribute to lower health care costs

Your Employee Benefits Solution - Right Here at AMERIND!

AMERIND Benefits is a powerful employee benefits solution to help Tribal governments and businesses create and increase the perfect employee benefits package while cutting costs. Together, we (AMERIND Risk/AMERIND Benefits) provide affordable and sustainable insurance solutions for Indian Country.

Background

In February 2015, AMERIND Risk acquired TWG Insurance and Financial Solutions, a brokerage firm with a decade of success serving the minority market space in the Southwest. We, AMERIND Risk, can attest to AMERIND Benefits' personalized service, first-hand, because we currently utilize these powerful benefit solutions for our own employees.

AMERIND Benefits offers customized packages for employee benefits; implementation, and streamlined benefits enrollment. We take a holistic approach to wellness by promoting education on preventing chronic diseases, to include future financial solutions for your Tribal employees.

Coverage/Flexibility

AMERIND Benefits offers customized, affordable solutions, as opposed to cookie-cutter benefit options. We assist with benefits implementation and management long after open enrollment - at no extra cost. We ensure that Tribes meet the constantly changing Affordable Care Act standards for compliance, and that they understand how their benefits coordinate with Indian Health Services (IHS). What really sets AMERIND Benefits apart is its continuum of care.

We provide hassle-free enrollment through one-on-one consultations, web-based and laptop enrollment methods, or call center enrollments at no cost to employers. Rather than doing business with multiple brokers and agents, our benefits division consolidates communication. Customers deal with

one certified, well-trained benefits manager and claims advocate for all their benefits questions. In addition, green, paperless technology has been implemented thus reducing cost and empowering employees by putting policy information at their fingertips.

Healthcare

Your Tribal employees' well-being matters to us. Let us help you through this ever-changing healthcare environment. We are here to assist you in creating the perfect employee benefits package to satisfy your organization's needs. AMERIND Benefits brings a range of core and voluntary benefit products through proprietary plans and numerous carriers.

One of our priorities is to raise the industry benchmark by engaging employers and employees in preventative healthcare education. Wellness education and preventative medicine are true cornerstones of healthcare reform and long-term health outcomes for our Tribal communities. Healthcare education helps people understand how their lifestyles and habits are the driving factors for the rising cost of healthcare and the cost of claims.

We offer a comprehensive suite of employee benefit services, which include:

- Affordable Care Act Compliance
- Health, Dental, Vision Plans
- Group Life, Short/Long Term Disability
- Supplemental Benefits
- 401K Administration
- FSA/HRA/HSA
- Section 125 Cafeteria Plans
- Tax Advantage Programs
- and many more...

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ABOUT US

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.****

Indian Country is on **Fire!**

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

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



Dan Kowalski
President
Amerind DRP Contractor
CTER Training Consultant
NCCI Lead Instructor

General Contractor/Training Resource

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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.



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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.

Simple Ways to Protect Your Home from Burglary

Burglary is a rising crime in the United States. We don't want to see ourselves in this situation, but we just never know what could happen. According to the FBI, the average dollar loss per burglary in the U.S is \$2,185. Here are some quick tips to help you secure your home a little more and give you some piece of mind.

Do not Advertise New Purchases

If you recently purchased a new television set or gaming system, don't let the whole neighborhood know. The boxes from these items should be broken down and disposed of quickly. Don't leave them in front of your house waiting for the garbage truck to pick them up. By doing this, you're telling a potential burglar of the new things inside your home and tempting them to break in.

Install Motion Sensor Lights

These security lights are helpful for nighttime protection. The lights are activated when motion is detected and will help to scare off any unwanted intruders. These lights are a great and inexpensive addition to the security of your home.

Leave a light on

If you know you will only be gone for a short amount of time during the night, leave a light on. This will make it appear like someone is home. If you want to give a more convincing impression, install timers to certain things like lamps or a TV. Timers will turn certain things on and off at set times throughout the day.

Deadbolt

Installing a deadbolt is a great way to secure your front door. There are two main types of deadbolt. A single cylinder deadbolt is the most common. It has a key opening on the exterior and a knob to turn on the inside. A double cylinder deadbolt is keyed on both sides. Security companies recommend double cylinder deadbolts for doors with glass or a window nearby.¹

Lock Your Doors and Windows

Ultimately, the best form of security is to simply lock your doors and windows when you leave the house. According to Alarm.org, more than 30% of burglars entered a residence through an unlocked door or window.²

*** This information is to be used as a precautionary method and does not guarantee that any type of crime will be completely prevented.***

1 Check with the appropriate parties before changing the lock on your door.

2 www.alarm.org is an online resource for consumers interested in electronic security.

Let's Prevent an Electrical Fire

A home fire can be a frightening thought. Fire safety is something we emphasize quite often because we want you to have the tools to prevent a fire and keep your family safe.

Electrical fires are a major hazard, so we've provided you with some helpful information to help reduce this hazard.

Quick Fact*:

- There are 28,600 electrical fires per year.
- These fires cause \$1.1 billion in property damage and loss.

Common Causes of Electrical Fires

Altered or worn appliance cords.

Never remove the grounding plug from a cord so it will fit a two-prong electrical outlet. Cords have the extra prong so they can be used only in outlets that can handle the extra amount of electricity that certain appliances draw.

Misuse of extension cords.

Appliances should be plugged directly into the wall outlet and not connect to an extension cord. If you do not have the appropriate type of outlet for appliances, have an electrician install new ones.

Using a light bulb with a wattage too high for the lamp or light fixture.

Always use the appropriate bulb wattage for light fixtures to prevent overheating or any overload that may lead to an electrical fire.

Outdated breaker box.

Electrical Breakers should be triggered when circuits get overloaded by too much electricity. If a breaker is over twenty years old, it may not have the wiring capacity to handle increased amounts of electricity.

Important Notes

Call a qualified electrician or your landlord if you have:

- Frequent problems with blowing fuses or tripping circuit breakers.
- A tingling feeling when you touch an electrical appliance.
- Discolored or warm wall outlets.
- A burning or rubbery smell coming from an appliance.
- Flickering or dimming lights.
- Sparks from an outlet.

*Electrical fire statistics provided by the U.S. Fire Administration (USFA)

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

Call Us at (505) 404-5000
or AMERINDRisk.org

Smoke Alarms for People Who are Deaf or Hard of Hearing

Smoke alarms save lives. However, people who are deaf or hard of hearing may not be able to depend on the traditional smoke alarm to alert them of a fire.

Smoke alarms and alert devices, called accessories, are available for people who are deaf. Strobe lights throughout the home are activated by smoke alarms and alert people who are deaf to fire conditions. When people who are deaf are asleep, a high intensity strobe light is required along with a pillow or bed shaker to wake them up and alert them to fire conditions so they can escape.

Smoke alarms with built in or separate strobe lights can be purchased through home improvement store websites or by searching the internet for “strobe light smoke alarms.” BRK/First Alert, Gentex and Kidde brands offer this type of smoke alarm. Smoke alarm accessories such as bed/pillow shakers, transmitters and receivers are available through lifetonesafety.com, safeawake.com and silentcall.com.

-Be sure that any smoke alarm or accessory device you use has the label of a recognized testing laboratory. –

Source: NFPA | Public Education Division | www.NFPA.org/education and www.NFPA.org/disabilities



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NICWA
National Indian Child Welfare Association

PRESENT

PROTECTING TRIBAL FAMILIES GOLF FUNDRAISER

Santa Ana Golf Club | Santa Ana, NM

April 28, 2016

We are excited to announce our upcoming 12th Annual Protecting Tribal Families Golf Fundraiser! This year our golf fundraiser will be held at the Santa Ana Golf Club in Santa Ana Pueblo, NM on April 28, 2016. We will have a \$10,000 Hole-in-One contest and many other great prizes!

Our golf fundraiser will benefit the Protecting Tribal Families Fund assisting non-insured Native American families who are affected by a catastrophic event or loss of their home in Indian Country. Additionally, a portion of the proceeds will benefit the National Indian Child Welfare Association (NICWA) and the Notah Begay III Foundation (NB3).

NICWA is dedicated to the well-being of American Indian and Alaska Native children and families. The mission of the NB3 Foundation is to reduce Native American childhood obesity and type-2 diabetes.

Come out to the Santa Ana Golf Club on Thursday, April 28, 2016 and join us in raising money to benefit families in Indian Country!

Please visit AMERINDRisk.org to register or call us at (505) 404-5000 for more information.

Event Details:

Rates

Individual - \$150*

Foursome - \$550*

*Rates increase \$25 per player and \$100 per team after March 18, 2016.

Tournament Style

4 person scramble with 9:00am shotgun start

Course:

Santa Ana Golf Club
288 Prairie Star Road
Santa Ana Pueblo, NM 87004





Thank you!



AMERIND Risk
Tribes Protecting Tribes

AMERIND Risk Celebrates 30 Years of Insuring Tribal Housing

SANTA ANA PUEBLO, New Mexico — The organization created to provide affordable, sustainable housing insurance to Tribes is celebrating 30 years of success.

“Nowhere else in the nation can you find an insurance company [that is] created by Tribes, continues to serve Tribal interests and is 100 percent owned by Tribes,” said AMERIND CEO Derek Valdo.

More than 400 Tribes created AMERIND Risk in 1986 after pooling funding to provide insurance to Tribal housing authorities during the insurance crisis. Tribes, which compiled copy8 million at the time, discovered by sharing the risk to cover claims they could keep liability costs down and provide coverage tailored to Tribal needs.

AMERIND Risk, is based on the Santa Ana Pueblo in New Mexico, has since extended its services, providing liability, property coverage, workers’ compensation and Tribal employee benefits. Each package is tailored to individual Tribes and Tribal businesses, after assessing safety, while honoring culture and tradition.

“After three decades of listening to our members and customers, ongoing refinement and delivery of sound, solid services, our expanded offerings not only cater to the needs in Indian Country but helps reinvest our dollars to help grow our Native American economy,” Valdo said, adding that AMERIND also gives back to Tribes through charitable donations, an emergency fund for uninsured homeowners, and youth scholarships. About \$404,000 was reinvested in 2015, topping previous years.

“In some areas of Indian Country, Tribes have no other choice. Some conventional insurance companies won’t insure our homes in Native American communities,” Valdo added. “We will be here as long as Tribes need us. We would not exist without the continued loyalty and trust of our Members and customers.”

AMERIND Risk will celebrate its success during a fundraising golf tournament on April 28th and at the Annual Convention and Tradeshow on May 8-11 co-hosted with the National American Indian Housing Council (NAIHC) in Honolulu, Hawaii.

During the convention, the organization will announce the winners of the student poster contest. AMERIND hosts the national annual contest to help educate children and their families living in tribal housing about fire prevention and safety issues to help protect families from injury and loss, in addition, cut down on related claims. Three winners receive \$1,000 each.

Sponsorships and exhibit opportunities are available. For more information about AMERIND, the golf tournament, or to register for the annual meeting, Carving a Strong Future, go to AMERINDRisk.org. Or contact Nancy Harjo Serna, (505) 404-5000 or NSerna@AMERINDRisk.org

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See Pg. 5 for details



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