



**AMERIND Risk**  
*Tribes Protecting Tribes*



2015 Q2  
Issue 2

## TRIBAL WORKERS' COMPENSATION NEWSLETTER



### *A Message From* **Derek Valdo, CEO**

Greetings!

Congratulations for being a part of “*Tribes Protecting Tribes!*” With your help, we’ve saved Indian Country millions of dollars in premium. Those dollars saved remain within your Tribal community. All this success is thanks to you, our valued policy holder, for continually choosing AMERIND Risk as your preferred carrier for Tribal Workers’ Compensation.

We hold Indian Country’s best interests at heart; especially the importance of keeping our Tribal employees safe. We strive to provide quality service and to meet your Tribal entity’s specific needs.

*“With your help,  
we’ve saved Tribes  
millions of dollars...”*

As a valued policy holder, you have access to a wide range of workplace safety trainings at no cost to you! We encourage you to utilize these beneficial services. Please do not hesitate to call us and ask about our abundant list of safety trainings.

In this issue of our quarterly newsletter, we’ve included some helpful information about heat illness, workplace wellness, and texting & driving. We aim to provide educational safety material with hopes of not only keeping our Tribal employees aware, but also keeping workplace injuries low.

Let’s continue to work together with “*Tribes Protecting Tribes!*”

Sincerely,

Derek Valdo, CEO  
AMERIND Risk

**Property. Liability. Workers’ Compensation.**

### **The Dangers of Distracted Driving:**

Do you have a company driving policy in place? If you have employees who drive as a part of their job, a driving policy should address cell phone use.

#### **Facts:**

Drivers using cell phones are more likely to be in an accident.

Driver distraction was the cause of 18 percent of all fatal crashes – with 3,328 people killed – and crashes resulting in an injury – with 421,000 people wounded.

Eleven percent of drivers aged 18 to 20 who were involved in an automobile accident and survived admitted they were sending or receiving texts when they crashed.

### **A driving policy at a glance.**

Here are some examples to include in your company’s driving policy:

- Employees are expected not to text or talk on their cell phones while driving for work, regardless of whether they use a hands-free device.
- Regardless of how fast traffic is moving, employees must pull into a rest area or parking lot and stop the vehicle before placing or accepting a cell phone call.
- Employees charged with traffic violations for using their cell phones while driving will be responsible for the resulting liabilities. (Texting while driving is against the law in Minnesota, and that includes doing so at a stop light.)
- Once the policy is in place, it is important to make sure employees follow them.

Source: <http://www.textinganddrivingsafety.com/texting-and-driving-stats/>

## Heat Illness Awareness for the Workplace

### *Common Heat Illness Disorders and Symptoms*

**Heat Stroke.** Sweating stops and the body fails to regulate its temperature. Victims may die if they don't receive immediate medical treatment. Characterized by: mental confusion, fainting or seizures; hot dry skin usually reddish in color; and high body temperature.

**Treatment:** Call 911 immediately, soak victim's clothing with cool water, move victim to shaded and cool area, fan victim to increase cooling of their body.

**Heat Exhaustion.** Profuse sweating results in dehydration. Characterized by: fatigue, dizziness and nausea; pale and moist skin; and possibly slightly elevated temperature.

**Treatment:** have victim rest in shaded and cool place and drink fluids. Do not serve caffeinated fluids such as soft drinks, iced tea or coffee.

**Heat Cramps.** Cramping thought to be due to loss of salt through sweating. Characterized by muscle spasms in arms, legs and abdomen during or following work activities.

**Treatment:** Have victim rest and drink non-caffeinated fluids.



**AMERIND Risk**

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**Heat Syncope.** Dehydration while standing still causes blood pooling in lower portions of the body. Characterized by fainting while standing still.

**Treatment:** have victim rest in a shaded or cool place and drink fluids.

**Heat Rash.** Occurs under hot and humid conditions where sweat does not evaporate readily. Characterized by irritated/itchy skin with prickly feeling and small red bumps on skin.

**Treatment:** wash and dry skin. Wear loose clothing and keep skin dry.

Source:  
University of California, <http://safety.ucanr.org/files/1411.pdf>

## Workplace Wellness

(Source: <https://hbr.org/2010/12/whats-the-hard-return-on-employee-wellness-programs>)

Do you have a wellness program? Not sure what a wellness program is?

As defined by Harvard Business Review, it is an organized, employer-sponsored program that is designed to support employees (and, sometimes, their families) as they adopt and sustain behaviors that reduce health risks, improve quality of life, enhance personal effectiveness, and benefit the organization's bottom line.

Wellness programs are a great way to chip away at health care costs. The concept of the program is to educate and help your employees increase their well-being. Healthy employees lower risk, which then lower premium costs.

Recently, we have expanded our offerings from property, liability, workers' compensation, and individual lines to now include employee benefits. Call us at (505) 404-5000 and ask about our employee benefits offering today!