



ALARM

THE NEWSLETTER

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Employee Benefits, Cut Costs

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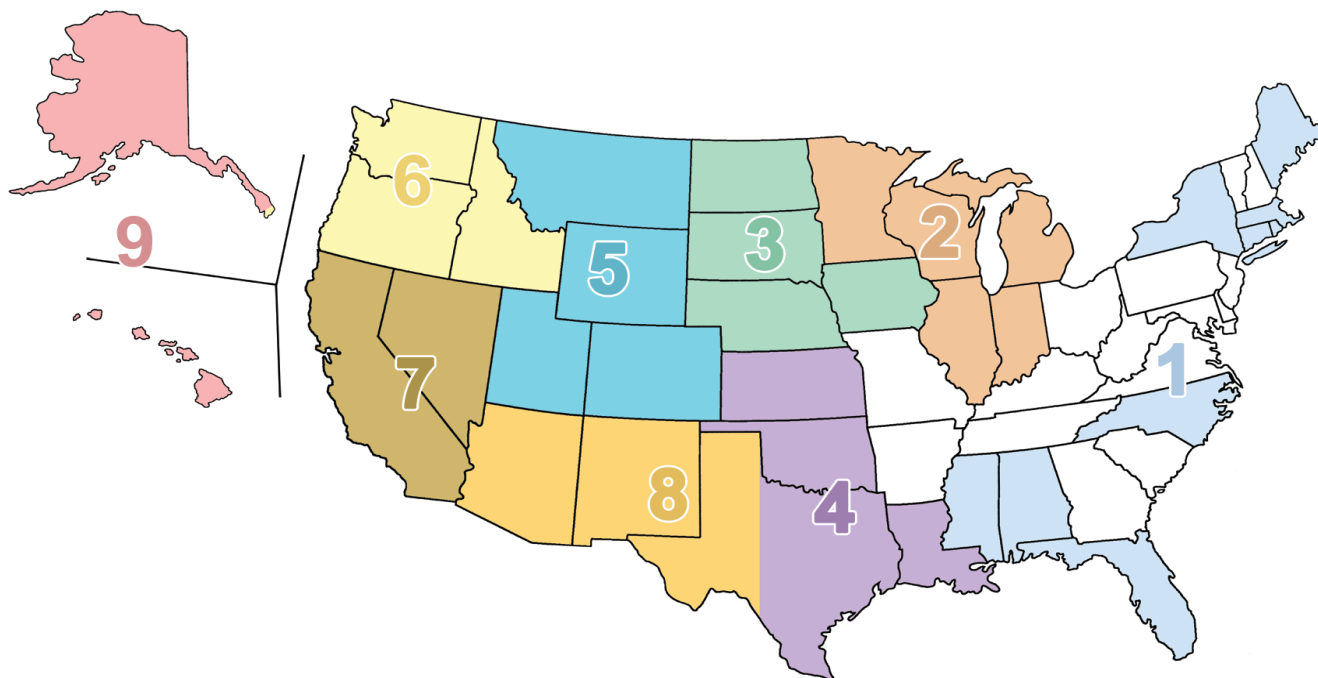
Photography by Michael Heller/East Hampton Fire Department



AMERIND Risk
Tribes Protecting Tribes

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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 Service Offering

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 your overwhelming support in attending the 2015 AMERIND Risk | National American Indian Housing Council (NAIHC) Convention & Tradeshow. The successful annual convention in May had almost 700 attendees and 50 vendor booths. General session attendees heard from President and CEO of the National Center for American Indian Enterprise Development, Gary "Litefoot" Davis. His message encouraged attendees to remember the importance of keeping dollars in Indian Country for economic development and sustainability. The Principal Deputy Secretary for the Office of Public and Indian Housing, Lourdes Castro Ramirez, addressed Indian Country and stated her commitment to communication with Tribal professionals. Another highlight was the presentation of a \$200,000 check from our Chairman, Phil Bush, and our Board of Directors, to NAIHC for advocacy, continued support, community development, infrastructure and housing.

The trainings were highly attended and we received positive feedback from attendees. We will be joining forces again and hosting a collaborative annual convention with NAIHC in early May of 2016 in Hawaii. We will continue to keep you updated for the annual convention, and our 30th anniversary!

The 2015 AMERIND Institute is now open for registration. It will be held October 6-8, 2015 during the Albuquerque International Balloon Festival. This will be another great opportunity for Indian Country to take part in Tribal specific trainings, which will benefit their communities. The meeting venue will be the Isleta Resort & Casino in Albuquerque, New Mexico, 10 miles south of the Albuquerque International Airport. This annual educational forum will provide professional development, training, and networking opportunities for Tribal leaders and business professionals in Indian Country. The 2015 Institute provides an ideal forum to stimulate ideas, collaborate, and continue to work together for our common cause of - Tribes Protecting Tribes.

We appreciate your commitment to AMERIND Risk and look forward to seeing you at the upcoming 2015 Institute and our annual convention in May of 2016!

Derek Valdo , Chief Executive Officer

Property. Liability. Workers' Compensation. Employee Benefits.



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AMERIND Risk and TWG Partner to Help Tribes Maximize Employee Benefits, Cut Costs



Santa Ana Pueblo, NM-June 18, 2015—A recent acquisition by AMERIND Risk, the only 100 percent Tribally-owned insurance solutions provider in Indian Country, is opening doors for Tribal governments and businesses to increase employee benefits while cutting costs.

In February 2015, AMERIND acquired TWG Insurance and Financial Services, a brokerage firm with a decade of success serving the minority market space in New Mexico and the Southwest. Since the companies joined forces, several AMERIND Risk clients have reaped the rewards of the new company, minted AMERIND Benefits, which designs customized employee benefits packages, streamlines benefits enrollment and implementation, and takes a holistic approach to wellness by promoting prevention and health education.

AMERIND Risk can attest to TWG's personalized service first-hand. The Tribal-owned nonprofit hired TWG as its broker in December 2013. TWG designed a robust benefits package for AMERIND Risk, earning the companies the 2014 carrier recognition award for "Most Innovative Benefits Design."

"We want tribes to be consumers of healthcare and not just users of healthcare. As the consumer, you have control," said AMERIND Risk CEO Derek Valdo, who is also a council member at Acoma Pueblo.

Now in addition to the property, liability and workers' compensation insurance coverage that AMERIND Risk has provided Indian Country for

nearly 30 years, AMERIND is a one-stop shopping resource for all insurance needs including employee benefits. TWG brings a wide range of core and voluntary products to the table through proprietary plans with numerous carriers, including health insurance, dental plans, vision coverage, short- and long-term disability insurance, accident plans, cancer insurance, critical illness coverage, and much more.

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

Providing 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, AMERIND Benefits consolidates communication. Customers deal with one certified, well-trained benefits manager and claims advocate for all their benefits questions. In addition, they implemented green, paperless technology, thus reducing costs and empowering employees by putting policy information at their fingertips.

AMERIND Benefits is continually striving to raise the industry benchmark by engaging employers and employees in preventative healthcare education. "Wellness education and preventative medicine are the true cornerstones of healthcare reform and long-term healthy outcomes in communities," said Angela Rodgers-Hesch, the founder and agency director of TWG Insurance and Financial Services, which now comprises

AMERIND Benefits. "Healthcare education helps people understand how their lifestyles and habits are really driving the costs of healthcare and the costs of claims."

Based on the Santa Ana Pueblo in Bernalillo, New Mexico, AMERIND Risk was designed by over 400 tribes for tribes. AMERIND knows the importance of providing culturally sensitive care to employees. Roughly 80 percent of employees in tribal companies are Native American. AMERIND Benefits makes it a point to include traditional medicine men in its workers' compensation and employee benefits programs, and to offer reimbursement for tribal healers.

It's common knowledge that high claims cause health plan rates to skyrocket. AMERIND Benefits works to lower premiums through risk management and prevention, as well as tax savings programs to reduce overall payroll expenses. Health and wellness programs provide employers advantages including reduced absenteeism, lower turnover rates, and increased employee recruitment potential—significant feats considering employee absence can account for as much as 36 percent of a company's payroll. Meanwhile, diabetes, hypertension and cardiovascular disease are prevalent in Indian Country, and chronic diseases like these account for nearly 75 percent of total healthcare expenditures.

AMERIND's goal truly extends beyond the workplace and into tribal communities. "If we can influence workers to adopt healthy behaviors, hopefully that will flow over into families. We have a higher mission—tribes helping tribes—that's our cause and calling," Valdo said. "We care about those greater benefits—the golden rule of taking care of the community."

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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/>

What is Ergonomics?

Ergonomics looks at what kind of work you do, what tools you use and your whole job environment. The aim is to find the best fit between you and your job conditions. Some examples of ergonomic changes are:

- Adjusting the position of your computer keyboard to prevent carpal tunnel syndrome.
- Being sure that the height of your desk chair allows your feet to rest flat on floor.
- Learning the right way to lift heavy objects to prevent back injuries.
- Using handle coatings or special gloves to suppress vibrations from power tools.

No matter what the job is, the goal is to make sure that you are safe, comfortable, and less prone to work-related injuries.

Tips for Good Working Positions at the Computer

To understand the best way to set up a computer workstation, it is helpful to understand the concept of neutral body positioning. This is a comfortable working posture in which your joints are naturally aligned. Working with the body in a neutral position reduces stress and strain on the muscles, tendons, and skeletal system and reduces your risk of developing a musculoskeletal disorder (MSD). The following are important considerations when attempting to maintain neutral body postures while working at the computer workstation:

- Hands, wrists, and forearms are straight, in-line and roughly parallel to the floor.
- Head is level, or bent slightly forward, forward facing, and balanced. Generally it is in-line with the torso.
- Shoulders are relaxed and upper arms hang normally at the side of the body.
- Elbows stay close to the body and are bent between 90 and 120 degrees.
- Feet are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- Back is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- Thighs and hips are supported by a well-padded seat and generally parallel to the floor.
- Knees are about the same height as the hips with the feet slightly forward.

Regardless of how good your working posture is, working in the same posture or sitting still for prolonged periods is not healthy. You should change your working position frequently throughout the day in the following ways:

- Make small adjustments to your chair or backrest.
- Stretch your fingers, hands, arms, and torso.
- Stand up and walk around for a few minutes periodically.

(Source: <https://www.osha.gov/SLTC/etools/computerworkstations/positions.html>)

Sprains and Strains in the Workplace

According to studies by the Bureau of Labor Statistics, sprains and strains are common and costly in the business industry today.

Sprains and strains are preventable in all types of workplaces. It is just a matter of pinpointing the problem and developing an ergonomic solution.

What is the Difference Between Sprains and Strains?

A sprain is an injury to a ligament (tissue that connects two or more bones at a joint). In a sprain, one or more ligaments is stretched or torn.

A strain is an injury to a muscle or a tendon (tissue that connects muscle to bone). In a strain, a muscle or tendon is stretched or torn.

The Causes of Sprains and Strains

Sprains and strains can happen suddenly or develop over the course of days, weeks or months. When a worker is exposed to causative risk factors, they are more likely to develop a sprain / strain.

Ergonomic (Workplace) Risk Factors:

- **Excessive Force:** Many work tasks require high force loads on the human body. Muscle effort increases in response to high force requirements, increasing associated fatigue which can lead to MSD.
- **Excessive Repetition:** Many work tasks and cycles are repetitive in nature, and are frequently controlled by hourly or daily production targets and work processes. High task repetition, when combined with other risks factors such high force and/or awkward postures, can contribute to the formation of MSD. A job is considered highly repetitive if the cycle time is 30 seconds or less.
- **Awkward Posture:** Awkward postures place excessive force on joints and

overload the muscles and tendons around the effected joint. Joints of the body are most efficient when they operate closest to the mid-range motion of the joint. Risk of MSD is increased when joints are worked outside of this mid-range repetitively or for sustained periods of time without adequate recovery time.

- **Other environmental factors:** Slip, trip and fall hazards increase risk of a sudden / acute soft tissue injury.

A Proactive, Prevention-focused Approach to Sprains and Strains in the Workplace

Prevention is, of course, better than treatment. Sprains and strains are a painful (and unnecessary) experience that we want to prevent from happening.

To do that, you need a comprehensive prevention process to systematically identify and remove the risk factors present in your workplace and workforce through the use of controls.

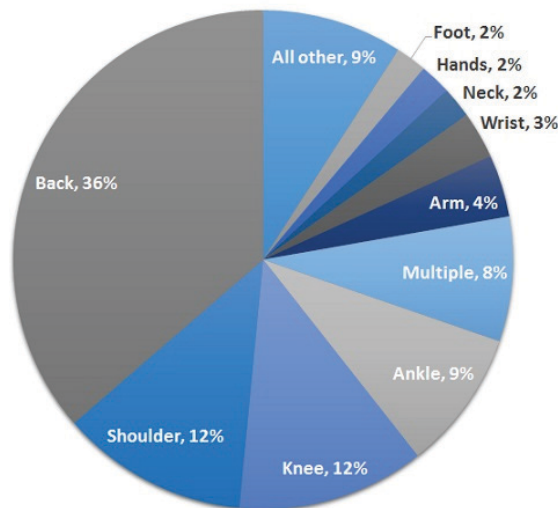
There are two primary types of controls; ergonomic (workplace) controls to

reduce/remove ergonomic risk factors and individual controls to reduce/remove individual risk factors.

Ergonomic (Workplace) Controls

- **Engineering Controls** eliminate or reduce awkward postures with ergonomic modifications that seek to maintain joint range of motion to accomplish work tasks within the mid-range of motion positions for vulnerable joints. Proper ergonomic tools should be utilized that allow workers to maintain optimal joint positions.
- **Administrative Controls** include work practice controls, job rotation and counteractive stretch breaks.

(Source: <http://ergo-plus.com/prevent-sprains-strains-workplace/>)



Sprains, Strains by Body Part

Source: Bureau of Labor Statistics (2011)

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Reducing Residential Arson: Why Arson?

The motivations behind the burning of homes are curiosity, vandalism, concealing another crime, excitement, revenge and insurance fraud or arson for profit.

Curiosity

Curiosity fires are most often set by juveniles. The misuse of fire has many variables including age, motivation for firesetting behavior, type of fires set, ignition materials used to set the fire, and the child's understanding and limitations of fire. Firesetting behavior is often a symptom of the problem and may be manifested through stress and crisis in children's lives.

Vandalism

Vandalism or the criminal offense of malicious mischief can be the result of boredom, peer pressure or even gang activity. Vandalism is most common at abandoned or vacant homes. According to interFIRE, an online resource for arson investigation, whether the buildings are abandoned or vacant, more than 70 percent of the fires occurring in them are incendiary or suspicious.

Concealing Another Crime

Arson is sometimes used to mask or conceal another crime such as murder. The criminal sets the crime scene ablaze hoping that the victim's death will be attributed to the fire and not murder. Other crimes such as burglary and larceny are also commonly covered up by an arson fire.

Excitement

Most excitement fires are nuisance fires but may escalate to homes. Excitement-motivated arsonists desire the thrill associated with setting the fire and relish the attention it brings. They rarely intend to injure people but don't have the requisite knowledge to keep the fires under control.

Revenge

According to the National Center for the Analysis of Violent Crime, the most common motive (41 percent) for a serial arsonist is revenge. An arsonist will target the home of someone in retaliation for an actual or perceived injustice against him or her.

Insurance Fraud or Arson for Profit

Arson for profit is insurance fraud, a criminal method of obtaining money from a fire loss policy. The losses for arson are staggering! Dennis Jay, the Executive Director for the Coalition Against Insurance Fraud, states, "Arson schemes are dangerous and damaging. Torching homes for insurance money endangers innocent neighbors and brave firefighters. These senseless insurance crimes also raise premiums for all honest homeowners at a time when every penny counts.

Reducing Residential Arson: Establishing a Community Arson Watch Program

A neighborhood's arson problem can range from youngsters setting nuisance fires to a full blown crisis with a serial arsonist. Following the successful Neighborhood Watch five-step program model provides an effective groundwork.

Step 1

The first step is to analyze the specific local problem and collect related data. Strategies that address the problems in a given area must be mapped out. From the outset, it is essential that neighbors work together. This effort provides an opportunity for neighbors to meet and get to know each other, something that has become less common lately. It is crucial to include neighborhood involvement for the process to be successful. In addition to not being familiar with your neighbors, the dilemma is compounded by the fact that many adults in these neighborhoods work multiple jobs frequently with odd hours, making it extraordinarily difficult to schedule meetings and organize events.

Step 2

Once the neighbors have a connection, the second step involves building a partnership between fire and emergency services, the police and other law enforcement agencies, and the residents. This is often the most difficult step to hurdle because there is usually angst between the residents and law enforcement for the existing crime problem that exists in their community.

Step 3

The third step is to assess the needs of a given neighborhood and in the case of arson, how the fire and police departments can work with the residents. Neighborhood Watch states, "In many cases, law enforcement and community members do not have the same focus. An effective Neighborhood Arson Watch program will combine the needs of the fire and police departments with those of the neighborhood when determining which problems to focus on and the methods used to address them.

Step 4

The fourth step in setting up a Neighborhood Watch program is choosing and training a dynamic group of volunteers that are led by organized and motivated leaders. If the group leaders are devoid of motivation and organization, the volunteers may be uninspired to participate and quickly quit out of disappointment and frustration.

Step 5

The fifth and final step is to develop meaningful projects specific to the identified problem. Often, after a Neighborhood Watch has addressed its original issue, members lose interest. It is important for leaders to remain passionate. One way to accomplish this is to design new projects so that there is always a goal towards which the team of volunteers is aspiring.

(Source: www.usfa.fema.gov)

Wind-Driven Rains and Standing Water Can Lead to Damage

Follow the guidance below to minimize the chance of water getting inside your home or business.

Seal Gaps

Aging and weather can lead to gaps around the penetrations entering your home and around windows and doors.

Over time, gaps can form in areas such as where water faucet pipes, gas pipes and air conditioning pipes enter the walls. Gaps also may exist behind electrical outlets, junction boxes, circuit breaker boxes and electric and water meters. Cracks or voids under window sills also can appear due to weather and aging. Water can enter through these openings and cause significant damage that you may not notice until it is too late and major repairs are needed.

To seal these gaps, apply caulk. The type of caulk you use will depend upon the location where it's needed. The following are basic categories of caulk: waterproof or waterproof and paintable.

Follow these guidelines to help determine which caulk is appropriate for the job you are completing. All outdoor applications should use waterproof caulking.

Waterproof Products

Caulk that keeps water out is a necessity in areas that will be exposed to water, such as windows, doors, kitchens, and baths, so a permanently waterproof caulk is needed. If the caulk is not permanently waterproof, the area could be left vulnerable to water damage and mold growth.

Waterproof and Paintable

Some projects require a caulk that is waterproof and paintable. If the area will be exposed to water or the outdoor elements, a permanently waterproof and shrink-/crack-proof caulk is needed. If the caulk is not permanently waterproof and shrink-/crack-proof, the area could be left vulnerable to water damage and mold growth. If the caulk needs to match the exact color of the adjacent surface, it also needs to be paintable.

(Source: https://www.disastersafety.org/high_winds/water-damage-solutions/)



Guy Carpenter & Company, a leading global risk and reinsurance specialist, is proud to support **AMERIND** in a partnership benefitting families and students in Indian Country.

Flash Flooding: An Unexpected Threat That Can Happen Within Minutes

We all heard about the recent floods in Oklahoma and Texas and saw how much damage they can cause. More importantly, we saw how dangerous they can be to your family. The National Weather Service strives to educate everyone on the dangers of flash floods and teaches how to stay safe in a flood event. Below, you will find information on what to do before, during and after a flood.

Sometimes floods develop slowly and forecasters can anticipate where a flood will happen days or weeks before it occurs. Oftentimes flash floods can occur within minutes and sometimes without any sign of rain. Being prepared can save your life and give you peace of mind.

Know Your Risk. Is your home or business in a floodplain? What is the fastest way to get to higher ground?

Prepare Your Home. If you have access to sandbags, use them to protect your home from flood waters (if you have sufficient time to do so.)

Prepare your Family. There is a possibility that you might be evacuated. Pack in advance and don't wait until the last moment to gather your essentials.

Charge the Essential Electronics. Make sure your cell phone and portable radios are all charged in case you lose power. Also, make sure to have back-up batteries on hand.

Leave. If it is likely your home will flood, don't wait to be ordered to leave; evacuate yourself! Make alternative plans

for a place to stay. If you have pets, take them with you or make arrangements to board them at a facility well away from the flooding danger.

During a flood, water levels and the rate the water is flowing can quickly change. Remain aware and monitor local radio and television outlets. Avoid flood waters at all costs and evacuate immediately when water starts to rise. Don't wait until it's too late!

Stay Informed. Monitor local radio and television (including NOAA Weather Radio), internet and social media for information and updates.

Get to Higher Ground. Get out of areas subject to flooding and get to higher ground immediately.

(Continued on next page.)

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Obey Evacuation Orders. If told to evacuate, do so immediately. Be sure to lock your home as you leave. If you have time, disconnect utilities and appliances.

Avoid Flood Waters. Do not walk through flood waters. It only takes six inches of moving water to knock you off your feet. If you are trapped by moving water, move to the highest possible point and call 911 for help.

Do not drive into flooded roadways or around a barricade; Turn Around, Don't Drown! Water may be deeper than it appears and can hide many hazards (i.e. sharp objects, washed out road surfaces, electrical wires, chemicals, etc). A vehicle caught in swiftly moving water can be swept away in a matter of seconds. Twelve inches of water can float a car or small SUV and 18 inches of water can carry away large vehicles.

What is the difference between a Flood Watch and a Flood Warning issued by the National Weather Service?

Flash Flood Warning: Take Action!

A Flash Flood Warning is issued when a flash flood is imminent or occurring. If you are in a flood prone area move immediately to high ground. A flash flood is a sudden violent flood that can take from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.

Flood Warning: Take Action!

A Flood Warning is issued when the hazardous weather event is imminent or already happening. A Flood Warning is issued when flooding is imminent or occurring.

Flood Watch: Be Prepared!

A Flood Watch is issued when conditions are favorable for a specific hazardous weather event to occur. A Flood Watch is issued when conditions are favorable for flooding. It does not mean flooding will occur, but it is possible.

Flood Advisory: Be Aware!

A Flood Advisory is issued when a specific weather event that is forecast to occur may become a nuisance. A Flood Advisory is issued when flooding is not expected to be bad enough to issue a warning. However, it may cause significant inconvenience, and if caution is not exercised, it could lead to situations that may threaten life and/or property.

(Sources: http://www.floodsafety.noaa.gov/watch_warning.shtml)

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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.

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AMERIND Risk [Management Corporation] Selects SurePower Innovation® Modern Enterprise Suite

Tribally-Owned Insurer Looks to SaaS Deployment to Increase Business and Improve Partnerships With Independent Agents

As seen in



SAN JOSE, CA--(Marketwired - Mar 11, 2015) - ISCS is pleased to announce that AMERIND Risk Management Corporation (AMERIND), a Santa Ana Pueblo, New Mexico-based insurance company, recently selected ISCS's cloud-based modern enterprise suite, SurePower Innovation®, as the foundation of a legacy core administration and automation project. The suite will be delivered as a complete, managed SaaS solution via ISCS's SurePackage™ deployment option.

AMERIND is the only 100-percent, tribally-owned and operated insurance company domiciled in Indian Country. The company specializes in providing property, liability and workers' compensation insurance for tribes, tribal governments, businesses and individuals to more than 430 tribes across 36 states. Originally, 90 percent of AMERIND's products were distributed direct-to-consumer, but due to recent growth the company has begun to partner with independent agents/brokers to reach more potential policyholders.

"As the company grows and moves to utilize a more agent-driven distribution model, new, modern technology was needed to connect and collaborate with business partners, as well as to process

the new business that is brought in," said Dennis McCann, COO for AMERIND. "The selection of ISCS and SurePower Innovation will not only enhance AMERIND's ability to serve our tribal customers better, but automate processes and identify new opportunities through expanded reporting and BI capabilities as well."

ISCS's SurePower Innovation will provide a flexible platform from which AMERIND will be able to grow, enhancing the company's policy, billing and claims administration, as well as providing a firm foundation for expanded commercial lines and workers' compensation opportunities. During implementation, ISCS and AMERIND experts will work closely together as the insurer migrates from experience rating to comparative rating, overcomes challenges with geolocation and adds address verification capabilities, which will improve overall rating accuracy.

"AMERIND has a long, successful history built on hard work and dedication to serving the insurance needs of Native Americans," said Andy Scurto, president of ISCS. "AMERIND joins a growing list of insurers that are recognizing the value of a SaaS deployment model. By selecting SurePackage, AMERIND will have access to new and enhanced features, such as document management and business intelligence, all on a single platform, enabling them to even better serve the needs of their customers."

(Source: <http://www.marketwired.com/press-release/amerind-risk-management-corporation-selects-surepower-innovationr-modern-enterprise-1999267.htm>)

About ISCS

ISCS is the developer of SurePower Innovation®, a highly scalable, configurable, cloud-based modern enterprise suite that mitigates risk and increases business agility for property and casualty (P&C) insurance organizations writing personal, commercial and specialty lines. SurePower Innovation extends beyond core administration (policy, billing and claims) to include reinsurance, business intelligence (BI), insurance accounting, payables, document management, producer/commission management, agent/consumer portals and more. With a 100% proven implementation track record on enterprise core system replacement projects, ISCS consistently delivers SurePower Innovation as a complete, managed SaaS solution via ISCS's SurePackage™ deployment option, allowing insurers to focus on the business of insurance. For more information, visit the company website at www.iscs.com.



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