



ALARM

THE NEWSLETTER

Hot Topic: **Fire Prevention Week:
October 4-10, 2015**

Cooking related fires are a leading cause of U.S. fire loss. Inside, you will find tips on how to prevent a kitchen fire while cooking.

Also In This Issue:

As Featured in Indian Gaming Magazine: What to Ask, Avoid and Know Regarding Tribal Insurance Policies

How to Keep Your Employees Motivated About Safety

Protect Your Home From Burglars

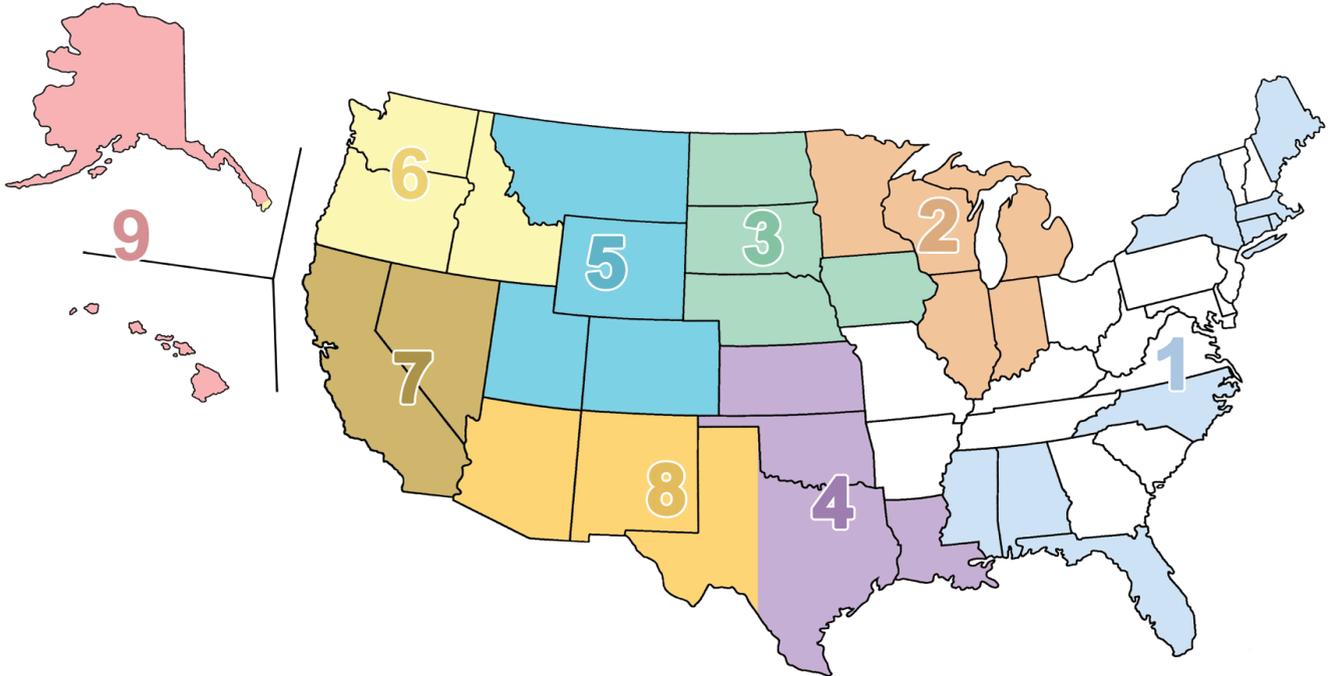


AMERIND Risk

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.



AMERIND Risk

Tribes Protecting Tribes

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.



A Message From **Derek Valdo, CEO**

Thank you for your continued support of “Tribes Protecting Tribes.” Without you, our mission would not have been successfully impactful as it has been for almost 30 years!

Despite what our competitors might say about AMERIND, we want you to know that we will be here for as long as Tribes need us. Our aim is to provide you with the support and necessary resources to meet the needs that cannot be met by traditional insurance companies. AMERIND is sincerely concerned about the well-being of family, employees, and all others across Indian Country.

We are committed to improving safety within the workplace, within your homes and within our communities. We have received a tremendous amount of feedback about our quarterly newsletters. As requested by you, our valued policy holders and members, we’ve increased the abundance of safety information. In this issue, you will find a wide range of information regarding kitchen fire safety, workplace fire safety, employee wellness, and useful tips on what to know regarding insurance policies.

We will work continuously to minimize risk for the entire AMERIND family by using these informational resources as aids. By working together to keep risk low, we become even more successful in keeping your premium low.

Please take this newsletter, utilize it and share it with everyone you know. Should you have any questions or suggestions regarding our informational material, please call us at (800) 352-3496.

Thank you again for believing in “Tribes Protecting Tribes!”

Sincerely,

Derek Valdo
AMERIND Risk CEO

Property. Liability. Workers’ Compensation. Employee Benefits.



ALARM

THE NEWSLETTER

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What to Ask, Avoid and Know Regarding Tribal Insurance Policies

Selecting the best insurance policy requires due diligence – particularly for tribal governments and businesses. Tribes and their entities have a unique set of advantages and challenges, and thus demand a flexible and customized property, liability, and workers' compensation insurance policy.

There are a number of core factors that tribes and Native-owned businesses need to weigh. The below checklist is designed to help tribal government and business decision-makers understand the hinge points for tribes in the insurance market, and to equip them with the knowledge and relevant questions they should ask to obtain the best-suited insurance plan.

Blanket Limits

Most brokers and people who buy insurance feel comfortable with blanket high limits, because it adds a sense of security. In reality, the policy often states that the blanket limit is subject to various terms – many of which may not apply to a company.

For instance, some policies guarantee every tribe \$1 billion worth of coverage, but that is generally a pooled limit shared among more than one hundred tribes. The collective value of those tribal businesses likely exceeds tens of billions of dollars. Depending on the number of claims an insurance company receives in the same quarter, the amount of available coverage an insurance company will agree to pay a tribe may vary drastically.

The take-away: Tribes should not allow blanket high limits alone to lure their business.

Exclusions

Tribes should read the fine print. Some insurance policies boast that they cover everything – except what's excluded. On the surface, it may seem like a great program, but those exclusions may be detrimental to a tribe or business. Take flood insurance for example. A tribe may have a \$10 million certificate for flood coverage. But the policy may state that the coverage only applies for tribes not in the high-risk A & V flood zones.

The take-away: A tribe should design an insurance program around its identified key risks.

Deductible Rates

The average deductible in the market space for a small to medium-sized tribe is \$5,000. Tribes should consider their safety culture, and if it makes sense to raise their deductible and lower their annual premium rate, or vice versa. If a tribe or business

conducts proper safety training, education, and maintenance of vehicles and equipment, then it will have a lower risk classification and can reduce its premium rate and raise its deductible, because the chances of having a loss are much lower.

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

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

Risk Management

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

Insurance providers should also teach workplace safety education, including defensive driving, and CPR and Automated External Defibrillator (AED) techniques for fast and effective response should any situation arise. Training should cover emergency procedures, methods of nonviolent-intervention and alcohol-awareness, among other things.

The take-away: Prevention is vital, and generally included in policy contracts. Tribes should ensure they get the inspections and training that is included in their policy.

Inflation

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

A general rule of thumb is that if a tribe has not changed providers or completed a bid or request for proposal in five years, their premium has gotten pretty heavy. Shop and compare, and ask other businesses if they are satisfied with their provider.

Companies should additionally inquire about the frequency and timing of audits, which are intended to ensure that buyers are paying the appropriate premium for their exposure.

The take-away: Tribes need to shop policy plans to ensure they are paying no more than the appropriate premium for their exposure.



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How do you keep employees motivated about safety?

It takes more than a presentation or posters on the wall. Managers need to put actions behind the words to demonstrate their commitment to safety. Here are some tips to help you keep employees engaged.

Show them that you care about workplace safety.

Make a point to personally review all reports of near misses and injuries. When managers take time to review reports of injuries and near misses, it shows employees that the information is important. Be sure to follow up on the reports to ensure that appropriate actions are taken to eliminate the cause of the issue.

- Follow all safety rules and insist that all other leaders do the same. You must model safe behaviors by having you and your fellow leaders demonstrate that everyone needs to follow the rules.
- Attend safety meetings. By making time in your schedule to attend, you are sending the message that this is an important activity.

Integrate safety into your business objectives.

Most companies communicate strategic goals and objectives to their employees. Safety goals and objectives should be included in this process and presented as an integral part of doing business.

Empower your employees to contribute to safety initiatives.

Employees who feel that their ideas and involvement are valued will become powerful advocates for safety initiatives.

- Create opportunities for employees to contribute ideas and information.
- Implement a safety team or committee and elect new members periodically.
- Conduct regular safety meetings.
- Recognize employees for their commitment to safety.

Source: www.nsc.org

Things to Keep in Mind While on the Job

CPR

Cardio pulmonary resuscitation, or CPR for short, is the best form of artificial resuscitation. CPR has been around for over twenty years now, and yet we still find people who do not know how to use this life saving procedure. As an AMERIND Risk Tribal Workers' Compensation policy holder or Member, you have access to First Aid/CPR Training at no extra cost! We have provided you with a quick brief on CPR, but we highly recommend that you schedule a First Aid/CPR training today.

If there is an accident on the job where a worker is injured, loses consciousness and stops breathing, or perhaps simply has a heart attack, the first thing that you need to do is call for help. That means someone needs to dial 911 or another posted number to obtain outside emergency medical help.

Next you need to make sure the area around the victim is safe, so take a quick look. If the area is ok, then you can go ahead -- but if it's not safe -- don't attempt a rescue!

When you first get to the victim you must see if the injured party responds. Tap them on the shoulder lightly and ask them, "Are you ok?" If they respond, tell them that you are there to help them. If there is no response then you must check the ABC'S. Check their Airway, check for Breathing, and then check for Circulation. If you find that there is no pulse present then you will need to start CPR. When administering CPR a rescuer maintains a steady flow of oxygen and circulates the blood for the victim. CPR should only be given by someone who has completed the training. Once you start this rescue method don't stop until relieved by a medical professional.

Source: <http://www.toolboxtopics.com/Construction/Oldies/CPR.htm>

HORSE PLAY

Horse play does not have a place in the workplace! It may sound like a joke, but often times horse play usually ends up with someone getting injured. This is not a good thing if the employee is on the clock.

For example, a Tribal maintenance worker knew that one of his co-workers was extremely sensitive to loud noise. One day, he snuck up on the co-worker and set off a pack of fire crackers. The sudden loud noise surprised and shocked the co-worker, causing a slight heart attack. The end result of this 'joke' was not funny; a workers compensation claim was filed and the co-worker was out of work for some time before recovering.

Something like this is extremely dangerous and could cause an accident with serious injuries.

We highly encourage you to enforce a ZERO tolerance policy for horseplay in the workplace. If you see any kind of horse play taking place, stop it at once.

Keep your workplace safe! Continuously check your work area for hazards or schedule safety trainings on a regular basis. Most importantly, set a good example, follow the rules and never be the person that initiates the horseplay.

Source: <http://www.toolboxtopics.com/Construction/Oldies/HorsePlay.htm>

Workplace Safety Toolkit

AMERIND Risk wants to help ensure your employees are safe and we offer the Workplace Safety Toolkit CD to members with Tribal Workers Compensation coverage, free of charge. The Toolkit is filled with safety information tribal employers can use to start a safety program or enhance an existing safety program. Included on the CD are safety topics for discussion or publication, Power Point safety presentations, speaker notes, OSHA information, safety topics, checklists and just about everything you need to start or maintain a safety program. Contact the AMERIND Risk Safety Team to receive the Workplace Safety Toolkit CD or request more information regarding the content.

Fire Safety Tips for the Workplace

No matter what type of business you conduct at your workplace, fire safety should always be a main concern. Here are a few fire safety tips you can distribute to your staff.

Fire Prevention

- Keep your work area free of waste paper, trash and other items that can easily catch fire.
- Check on your electrical cords. If a cord is damaged in any way, replace it. Try not to lay cords in places where they can be stepped on, as this will contribute to deterioration of the protective outside coating.
- Don't overload your circuits.
- Turn off electrical appliances at the end of each day.
- Keep heat-producing equipment away from anything that might burn. This includes copiers, coffee makers, computers, etc.

In the Event of a Fire

Upon finding a fire, call 911 immediately and don't hand up with the emergency responder until told to do so. Close doors when exiting to help limit the spread of smoke and fire throughout the building.

Never use elevators during an evacuation.

Follow the escape plan and meet at a pre-determined place outside of your building and away from danger. Conduct a headcount to ensure all of your staff has evacuated.

Source: <http://www.alarm.org/BusinessSafety/OfficeFireSafety.aspx>

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Healthy Breakfast Option



Pumpkin Spiced Oatmeal

This hearty oatmeal only takes about five minutes to prep. This is a great option for a morning meal at work. Some optional toppings can be nuts or fruit.

Directions:

1. In a medium size sauce pan, combine oats, milk (of your choice), pumpkin puree, honey, cinnamon and nutmeg. Stir to combine.
2. Cook these ingredients on low heat, stirring continuously for 5-7 minutes until oats are thoroughly cooked and mixture begins to thicken.
3. Serve warm and top with some, none, or all of the suggested toppings! (nuts, fresh or dried fruit, granola, brown sugar)

Nutrition Information:

- Serving size - 3/4 cup
- Calories - 200
- Fat - 3g
- Carbs - 37g
- Protein - 7g
- Weight Watchers Points - 5

Source: <http://greatist.com/health/easy-superfood-healthy-recipes>

Know Your Health Numbers

Individuals with prediabetes and type 2 diabetes are more likely to have high blood cholesterol, high blood pressure, and, of course, high blood sugar. They are also likely to be overweight/obese. All of these factors increase the risk of developing cardiovascular disease and other serious health complications.

If you have prediabetes or diabetes, it is crucial to carefully monitor blood cholesterol, blood pressure, blood sugar, and weight as a first step in controlling the disease and improving the quality of your health.

Maybe you are not experiencing any symptoms. Why is monitoring these numbers still important? Keep in mind that there are no symptoms for people with prediabetes, and diabetes may be severe before there are any warning signs. Likewise, people have no way of knowing they have high cholesterol or high blood pressure without being tested.

“Next time you visit your health care provider, be sure to ask for your critical health numbers to be screened and develop a plan, which may include diet, exercise and medication, to manage them,” said Daniel W. Jones, M.D. and past president of the American Heart Association.

Source: American Heart Association, 2015, http://www.heart.org/HEARTORG/Conditions/Diabetes/PreventionTreatmentofDiabetes/Know-Your-Health-Numbers_UCM_313882_Article.jsp



5 Ways Walking Helps To Relieve Stress

An afternoon stroll might have significant stress-relieving benefits, according to numerous studies. You don't need to run for miles to enjoy the stress-busting benefits of exercise. Moderate-paced walking can reduce tension and anxiety, in addition to providing a number of other health benefits. We encourage a 10-15 minute walk during working hours. This can be done during a lunch hour and these are some reasons why we support this activity.

Walking can put your brain in a meditative state. Taking a walk in the park could actually shift your brain into a calmer state, according to recent research. The act is found to trigger “involuntary attention,” meaning that it holds attention while also allowing for reflection. Try following a walking meditation practice in one of your favorite parks to enjoy the health benefits of moderate physical activity while also quieting the mind and increasing awareness.

Walking can boost stress-busting endorphins. Like any other cardiovascular exercise, brisk walking boosts endorphins, which can reduce stress hormones and alleviate mild depression. Regular exercise, through the production of feel-good endorphins, can improve mood and self-esteem, according to WebMD.

Walking with friends has stress-relieving benefits. Make your daily walk a group activity for the added stress-relieving benefits of spending time with friends and developing strong social bonds. Ask a co-worker to join you for a short break and enjoy a walk together.

Walking can boost energy and reduce fatigue. According to a 2008 study, individuals with sedentary lifestyles experienced a significant boost in energy (20 percent) and a 65 percent reduction in fatigue after following exercise programs centered around walking.

Source: <http://everybodywalk.org/national-walking-day-5-ways-walking-helps-relieve-stress/>

Protect Your Home from Burglars

Tighten up your security. We recommend installing an affordable home security system. However, we also understand that in some cases, the extra financial income is not available to purchase these systems. So here are some other tips that will help to dissuade burglars from your home.

Install a motion sensor light to catch intruders by surprise— but put it high enough that a burglar can't reach up and unscrew the bulb.

Perform this quick test: At night, turn on your lights, open your curtains and walk around the exterior of your home. You will be able to see what a burglar might see from your yard or sidewalk. Now you have an idea of what to move out of plain sight. We recommend that you always draw the blinds or curtains at night or even during the day if you know you won't be home for a long period of time.

Install deadbolt locks on all exterior doors and doors from an attached garage.

Put your personal belongings away when you're done using them (i.e. tools or children's toys.) If your things are too visible, burglars may wonder what else you have inside.

Dogs are exceptional deterrents to theft. Let your dog be seen—and heard. A thief who knows there's a dog in the house may pick another target.

Pretend you're there. Keep your home looking lived-in when you're away.

Leave lights on timers when you're away—but choose timers that have random settings so thieves can't detect a pattern.

If you'll be away for a short time, leave a radio or TV on, turned up loud enough that it might be heard outdoors.

If a longer trip is in your plans, don't leave a message on your home answering machine that indicates you're away.

Ask a trusted neighbor or family member to watch your home, gather your mail and otherwise give the appearance of activity. Do not hide the spare key on your property. It's best to give your neighbor or family member the spare key to hold onto.

Source:
<http://money.usnews.com/money/blogs/my-money/2014/01/13/how-to-protect-your-home-from-burglars>

Help us Put a STOP to ARSON

As defined by Merriam-Webster, arson is the illegal burning of a building or other property; the crime of setting fire to something.¹

Only fires determined through investigation to have been willfully or maliciously set. An arson determination must be made by either a fire authority such as a fire marshal, law enforcement personnel or another individual experienced in arson investigation.

Fact:

The largest fire in Indian Country history (June 18, 2002), the Rodeo-Chediski, was an intentionally set wildfire. This fire burned across 450,000 acres, destroyed more than 400 structures and cost over \$100 million to put out. The damages done to tribal resources will last for generations and cannot be measured.²

We need to put a STOP to ARSON!

Each year, houses burn in Indian Country as a result of a suspicious fire and it costs tribes and tribal housing authorities millions of dollars. Money intended for new construction or rehabilitation efforts is redirected to clean up, repair or to rebuild a house. This can result in significantly higher insurance cost that takes money away from new home construction.

You can help put an end to suspicious fire activity by making an anonymous tip. If the information you provide leads to the arrest and indictment of the suspect(s), you could claim an Arson Award up to \$10,000. When you call 800-47-ARSON (27766) the operator will instruct you not to give your name and assign you a code. You are then asked a series of questions designed to gather information without revealing your identity and the information is passed along to local law enforcement officials for investigation.

This crime can lead to damages or even a total loss to someone's property, including you (if you become a victim). As your insurance carrier, we are concerned for you and your family and for everyone in Indian Country. We stand by our mission of, "Tribes Protecting Tribes."

Make the anonymous call and put a stop to arson.

Source:

¹ <http://www.merriam-webster.com/dictionary/arson>

² <http://www.bia.gov/nifc/prevention/>

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Are Your Electrical Outlets Childproofed?



According to the Electrical Safety Foundation International (ESFI), approximately 2,400 children suffer severe shock and burns when they stick items into the slots of electrical receptacles.

Children will find any number of household items to stick into the outlet—most often hairpins or keys. This innocent exploration can lead to first- or second-degree electrical burns and also cause a fire in your home in some cases.

You can't prevent children from being curious, and it is nearly impossible to see their every move. Here is some information about how to protect your child from electrical shock from an outlet.

Plastic Outlet Protectors

The most inexpensive safety outlet cover, these caps fit their prongs directly into outlet holes. You must remember to re-insert them after using the outlet. Try not to misplace the small covers, as they can be a choking hazard for very young children.

Complete Outlet Covers

This will cover the complete outlet face, or switch plate. In addition, they cover the ends of your plugged-in cords, keeping the entire area of the wall safe. Make sure these are easy to remove for adults so other cords can be plugged in—but not too easy, as a curious child might then be able to snap them off the switch plate.

Child Tamper-Resistant Outlets

They look just like any other outlet, but behind the face there are plastic shutters, designed to remain closed until a plug is inserted. Its safety is based on the idea that most young children will not try to stick two objects into the two vertical outlet holes at the same time. These are the safest option for electrical outlet safety, as they are permanent and automatic.

<http://www.esfi.org/program/tamper-resistant-receptacles-trrs-205>

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Document control: protecting confidential business information



The business cases for document control software often focus on the potential for boosting employee efficiency and productivity -- and therefore profitability. There's no question that saving time and reducing costs is universally appealing to management teams.

However, one of the most important considerations for any business evaluating a document management system (DMS) is how to effectively secure and protect confidential information.

To safeguard sensitive information from threats originating outside of the organization, IT teams routinely employ firewalls, anti-virus solutions and other protective measures. But studies by Gartner identify employees as the culprits in 70% of the instances involving unauthorized access to confidential content. In those cases with significant financial losses, the same studies determined that employees were involved in 95% of the incidents.

Paper files are particularly vulnerable to employee information breaches and account for approximately half of all the reported access violations, as cited in reports from Ponemon Institute. It is difficult to know where a paper document has been, as well as who has seen it or copied it.

Transitioning from paper to an electronic document management environment is the first step in properly securing sensitive information because it creates a starting point for establishing effective document controls. However, going paperless is only the first step. Electronic files scattered among hard drives, laptops and servers must be tracked and controlled and, without a formal document management system in place, anyone can view, copy, share or delete digital content with a few keystrokes.

An effective document management system not only provides a single system for storing and managing all confidential information, but it also logs the history of all actions for each file and record. When business and IT managers have the ability to define, regulate and audit document access privileges, the document management system becomes an effective deterrent to inappropriate or inadvertent employee behavior.

The high costs and liability associated with information security breaches underscores the importance of ensuring an organization's sensitive documents are protected from unauthorized access. Defining and enforcing policies and processes for authorized access to confidential information is of paramount importance for companies of all sizes and in all industries.

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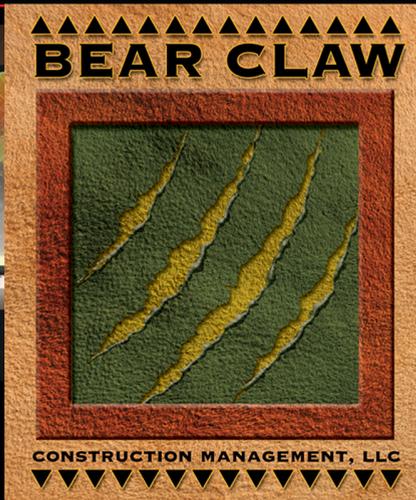
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Alan Romero • Claims Director



*Bear Claw CEO/Principal/Owner, Brad Campbell
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*Ashley Bland,
director of Travois Design & Construction Services*

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Fire Safety MUST Knows

First and Foremost, water and grease don't mix!

Here are some tips to keep in mind in the event of a grease fire:

- NEVER POUR WATER ON IT. Water will only cause the fire to spread.
- Put a lid on it. If a pan catches fire, slide a lid over the pan and turn off the stove burner. Leave the lid on until it is completely cool.
- Use a fire extinguisher, or when in doubt, get out and call for help.

If a fire starts within the oven or microwave, keep the oven or microwave door shut. Turn off the heat. If the flames do not go out immediately, get out and call for help.

Fire Extinguisher 101

It is recommended to have an "ABC" dry chemical fire extinguisher in your home. This is a multipurpose extinguisher used in the three most common types of home fires: wood and paper fires (class "A"), grease and oil fires (class "B"), and electrical fires (class "C"). Never use a class "A" extinguisher (water-based extinguisher) on a grease fire.

How to properly use an extinguisher:

- Pull the pin at the top of the extinguisher.
- Aim the nozzle at the base of the fire, not at the flames.
- Squeeze the handle to release the extinguishing agent.
- Sweep the spray back and forth across the fire until it's out.

Before turning to the extinguisher, make sure everyone else in the house is safe. Also, be sure an exit is at your back, in case the extinguisher doesn't put out the fire and you need to escape quickly.

Join our community of users as we define the future of tribal housing management

Wednesday,
Nov. 4th

Thursday,
Nov. 5th

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