





TRIBAL WORKERS' COMPENSATION N E W S L E T T E R



a Message From Derek Valdo, CEO

Guuwaadzi' Haubaa! (Greetings!)

As always, let me begin by thanking you. We, at AMERIND Risk, greatly appreciate your decision of choosing us to provide your workers' compensation coverage. We want you to know that we are here for you day by day, always providing you with helpful resources to keep you and your employees safe and injuries low.

As the CEO, I want to reassure you that we will be here for as long as Tribes need us. AMERIND has achieved 200 percent growth through its workers' compensation program and increased its contributions to Native organizations to nearly half a million dollars annually. As a company, we are financially sound; and we will continue to be, thanks to your support and trust.

With our strong numbers, we've successfully allowed for our safety services team to hold a budget equal to 7% of our overall budget. This gives us the capability to provide you, our valued Tribal Workers' Compensation policy holder, with important safety resources such as educational material and trainings at no cost to you. Looking at any other insurance company, safety probably amounts to only 2 percent of their budget. I highly encourage you to take advantage of these services!

With that said, you will find the third quarter issue of our Tribal Workers' Compensation newsletter very valuable. We've provided you with tips for keeping your employees motivated about safety and keeping your workplace fire safe. Please take this information and utilize it to educate your employees, and please feel free to share with colleagues as well!

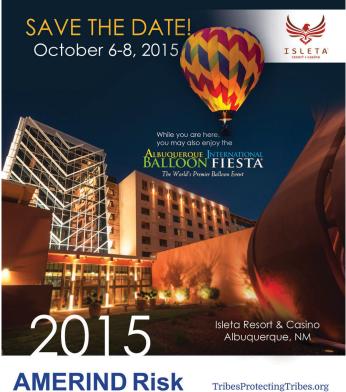
Let's continue to work together to uphold the legacy of "Tribes Protecting Tribes." I highly encourage you to call us at (800) 352-3496 if you have any questions regarding your policy. You may also visit our website to find past newsletter issues or information regarding our free safety services.

Sincerely,

Derek Valdo, CEO AMERIND Risk

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.



Institute

TribesProtectingTribes.org 505.404.5000

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



Santa Ana Pueblo, NM 87004 AMERINDRisk.org 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

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