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# Evaluating Your Tribal Insurance Program

There is a lot to consider when it comes to protecting tribal property and employees and covering liability exposures. The following are some key points to consider when evaluating your insurance coverages.

## **PAY ATTENTION TO OVER INFLATING PREMIUM**

Controlling expenses is pivotal for tribes and tribal gaming entities, which spend more than half of their operating costs on payroll and employee benefits. Tribes and gaming entities can't afford to ignore inflated insurance premium costs. Some insurance providers hike premiums annually, or automatically increase the values of the property being insured overtime - even for equipment that's no longer operational. Know exactly what you're paying for and speak up if you're being overcharged.

## **READ THE FINE PRINT**

Many non-tribally owned insurance providers offer high limits that may seem initially appealing, until tribes read the fine print. Exclusions in insurance coverage can also prove detrimental to tribal governments, tribal gaming entities and businesses. For instance, they believe they're covered for a catastrophe, like a flood, until they discover the policy excludes their high-risk flood zone.

## **ENCOURAGE SAFETY MINDED CULTURE**

Tribes and tribal gaming entities often have employees injured on the job due to failure to exercise appropriate safety measures. Your insurer should provide safety training and on-site inspections of property and equipment at no additional cost. Workplace safety education is vital; your insurer should help instill a workforce culture that values holistic safety. When employees proactively remedy or report hazards like walking obstacles or wet surfaces, the number of injuries drastically drops. When supervisors reinforce employee attention to safety with praise, it not only boosts employee morale, but it also keeps staff and patrons injury-free.





### UPHOLD TRIBAL VALUES

Select a competitive Tribal Workers' Compensation (TWC) program that provides medical, wage loss, permanent disability and death benefits that mirror state worker's compensation - without sacrificing the tribes and tribal gaming entity's ability to determine its level of coverage. Do not let your insurance provider dictate a coverage that is culturally unsettling. Tribes and Tribal gaming entities can avoid the fraud and abuse that's prevalent in state systems through a sovereign TWC program.

### IMPLEMENT A RETURN-TO-WORK PROGRAM

In the unfortunate event of an employee injury involving lost time from work, an effective return-to-work program can aid in the rehabilitation and recovery, creating a smoother process for both employer and employee. By providing modified duties that accommodates any restrictions set by a doctor, the tribe and tribal gaming entities can control the indemnity cost by decreasing or eliminating the wage loss benefits being paid.

### IDENTIFY KEY RISKS THEN CREATE AN INSURANCE PLAN

Tribes and Tribal gaming entities are not a one-size-fits-all risk model. We know every tribe and tribal gaming entity is different. Talk to a trusted AMERIND broker about your tribal business key risks, and then design an insurance program around those risks. Property, liability, commercial auto and workers' compensation policies should be uniquely crafted to protect tribal assets, while considering cultural preferences.

### REEVALUATE YOUR INSURANCE PLAN ANNUALLY

The only real way for tribes and tribal gaming entities to know if they are overpaying for the coverage they need is to shop around. There are only a few insurers serving tribes and tribal gaming entities. If you have not looked at AMERIND, we may be able to save you significant resource while enhancing culturally sensitive coverage for the tribes and tribal gaming entities.

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