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Indian Country Insurance offers workers' compensation packages to tribes, business owners

By **Babette Herrmann**
TODAY CORRESPONDENT

SACRAMENTO, Calif. – There's always room in Indian country for Native-owned businesses – especially when the businesses provide services to Indian communities that the mainstream market rarely taps.

In an effort to provide a vital service, while keeping affordability in mind, Indian Country Insurance opened its doors in July to offer its brand of workers' compensation insurance to tribes and Native individuals who own businesses located on tribal lands in the United States.

As an added bonus, the business is owned and operated by an American Indian woman, along with two business partners who chose to remain behind the scenes.

Linda Navarro, president of ICI and member of the Torres Martinez Desert Cahuilla Tribe, said the concept for an insurance business began nearly

two years ago when, through her own research, she learned how Native-owned businesses struggle to find affordable workers' compensation insurance rates.

Unlike mainstream insurance companies, ICI is exempt from paying state sales taxes and fees usually attached to premiums. Navarro said business owners could save up to 15 percent on premiums. "We don't have to pay on the licenses and all those fees that the heavily regulated state of California requires," she said. "We've cost-analyzed all these things out."

ICI headquarters are based in Thermal, on the Torres Martinez Desert Cahuilla Indian Reservation.

Although a newcomer to the insurance industry, Navarro, 53, has nearly 30 years' experience working with and for tribes across the country and possesses a bachelor's degree in Business Management.

In her early 20s, she worked for the Inter-Tribal Council of California.

Subsequently, she moved on to the California Rural Indian Health Board and worked there for 27 years.

"I got to work with tribes from all over Indian country on national health issues, which really gave me a lot of experiences in dealing with tribes and what they experience in the areas of policies, legislation, contracts, and self-governance," she said. "It's high-level work."

Navarro, a wife and parent of two children and six grandchildren, also works on special initiatives for women. She's a member of the Bright Futures for Women's Health and Wellness Committee, a national women's health initiative funded by the Department of Health and Human Services. Additionally, she's the co-chair on the American Indian Advisory Council at University of California – Davis, and helped to spearhead the council's ongoing breast cancer awareness initiative for American Indian women.

Her experiences working with tribes and on special initiatives helped her when it came time to ask her own tribal council to officially incorporate ICI. Last April, after several meetings, ICI was incorporated under the Torres Martinez Desert Cahuilla Tribe Business Corporation Act.

"This business is very exciting," she said. "I was just really pleased that my tribe was so amenable to working with me to get this done."

PHOTOS COURTESY LINDA NAVARRO
Linda Navarro, Torres Martinez Desert Cahuilla Tribe, opened Indian Country Insurance in July to offer workers' compensation insurance to tribes and Native individuals who own businesses located on tribal lands in the United States.



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ICI provides an array of literature to explain the benefits of their workers' compensation, called the Occupational Injury Program, to business owners. For instance, the company offers an earned premium credit to policyholders. Instead of concentrating profits to stockholders, which causes premiums to rise, clients will earn credits called "participation equity" to reduce their future premiums.

"This allows us to offer our clients some innovative ways to improve their coverage and program, which will result in some savings and a more efficient program," she said.

Equally important, tribes don't have to waive sovereignty immunity to enroll in the OIP, and ICI's programs are not subject to state laws or courts. ICI's Appeals Board handles disputed claims. If the appeals process fails to reach a resolution, the claim then enters binding arbitration at the Intertribal Court of Southern California.

Currently, ICI exclusively offers workers' compensation insurance to businesses. Navarro said there are no immediate goals to offer other types of programs, but count her in for setting long-term goals to branch out to other arenas in the insurance realm. She has big aspirations, such as one day providing affordable health insurance to both Native and non-Native clients.

"We would like to offer health coverage to people who can't

afford to enroll in a health program," she said.

But offering flood insurance to tribes unable to obtain it from mainstream insurance companies may serve as a stepping-stone to bigger plans. "We would like to get this one [OIP] going rock solid before we do anything else," she said.

Starting a new business takes tenacity, focus and dedicating countless hours to planning and marketing. To stay focused spiritually, emotionally and mentally, in her spare time Navarro immerses herself in tribal traditions and customs. For starters, she's an herbal health practitioner. And with the help of her sister, she's learned the art of basket weaving and humbly admits to creating one to two baskets each year – a celebrated craft of the Cahuilla people.

She also spends time with her family engaging in traditional activities such as hunting, gathering and fishing. "I do a lot of things," she said.

Marlene von Friederichs-Fitzwater, assistant adjunct professor of Hematology and Oncology at the UC – Davis Cancer Center and director of its outreach program, met Navarro on the American Indian Advisory Council.

A friendship sprouted as a result of the council's monthly meeting and through mutual attendance at tribal health fairs and community outreach programs. "She's just incredible and very humble," Friederichs-Fitzwater said. "She has a long

history and is tremendously respected everywhere we go."

Friederichs-Fitzwater, a longtime proponent of American Indian initiatives, supports Navarro's fledgling business. "I think it's a necessary and much-needed service, and I think she's just the person to head it up."

Meanwhile, to spread the word about ICI, Navarro attends Native-run seminars

and conventions. She encourages Native-owned businesses to contact ICI for a quote and to hear the benefits of insuring through them, as opposed to a mainstream corporation.

"We would just like an opportunity to provide a quote to let people know what we could do for them," she said.

For more information, call ICI at (530) 887-9063.

