

RESOLUTION OF THE  
BUDGET AND FINANCE COMMITTEE  
OF THE NAVAJO NATION COUNCIL

23<sup>RD</sup> NAVAJO NATION COUNCIL - Third Year, 2017

AN ACTION

RELATING TO THE BUDGET AND FINANCE COMMITTEE; AMENDING AND  
APPROVING THE INSURANCE SERVICES DEPARTMENT'S PLAN OF  
OPERATION

BE IT ENACTED:

SECTION ONE. AUTHORITY

- A. The Navajo Nation Council established the Budget and Finance Committee as a standing committee of the Navajo Nation Council. The Budget and Finance Committee is empowered to conduct legislative oversight functions for the Insurance Services Department (ISD). 2 N.N.C. §§ 300(A) and 301(B)(13).
- B. As the oversight committee for ISD, the Budget and Finance Committee has the authority to review, recommend or propose the adoption, amendment or rescission of its Plan of Operation. 2 N.N.C. § 301(B)(13).

SECTION TWO. FINDINGS

- A. The ISD has submitted a revised Plan of Operation, which is attached as **Exhibit A**.
- B. The last revision to the Insurance Services Department Plan of Operation was in 2009 and approved by the former Government Services Committee of the Navajo Nation Council, as set forth in Resolution GSCJY-19-09, titled, "A[n Action] Relating Government Services; Amending the Plan of Operation for Insurance Services Department within the Division of General Services," attached as **Exhibit D**.
- C. A revision to the Insurance Services Department Plan of Operation is needed in order to update the general functions of the ISD.

- D. An Executive Official Review of the revised Plan of Operation has been completed with reviewers marking the revisions as legally sufficient, attached as **Exhibit B** and **Exhibit C**.

**SECTION THREE. APPROVING THE AMENDED INSURANCE SERVICES PLAN OF OPERATION**

- A. The Navajo Nation hereby amends the Plan of Operation for the Insurance Services Department within the Division of General Services, as set forth in **Exhibit A**, as attached.
- B. The Amended Plan of Operation for the Insurance Services Department approved herein shall supersede the previous Plan of Operation for the Insurance Services Department approved by the former Government Services Committee of the Navajo Nation Council, in Resolution GSCJY-19-09.

**CERTIFICATION**

I hereby certify that the foregoing resolution was duly considered by the Budget and Finance Committee of the Navajo Nation Council at a duly called meeting held at Window Rock, Navajo Nation (Arizona), at which a quorum was present and that the same was passed by a vote of 4 in favor and 0 opposed, this 7<sup>th</sup> day of November, 2017.



Dwight Witherspoon, Vice Chairperson  
Budget and Finance Committee

Motion: Honorable Tom T. Chee  
Second: Honorable Lee Jack, Sr.

## INSURANCE SERVICES DEPARTMENT PLAN OF OPERATION

### I. ESTABLISHMENT

There is hereby established the Insurance Services Department within the Division of General Services of the Executive Branch of the Navajo Nation Government.

### II. PURPOSE AND OBJECTIVES

#### A. Purpose:

The Insurance Services Department shall implement and execute cost effective insurance coverage in accordance with the insurance needs of the Navajo Nation and to develop effective safety and health standards to further reduce cost and to protect life and property.

#### B. Objectives:

1. To consolidate all insurance programs into one department and eliminate duplication of services by assessing each program's responsibilities and adopting standards to make insurance coverage more practical and obtainable.
2. To develop and implement operational policies designed to adopt or maintain self-insurance for the Navajo Nation so that its assets, property and employees are protected and the level of coverage is adequate.
3. To provide administrative and technical support to the Navajo Nation Insurance Commission.

### III. STAFFING AND ORGANIZATION

#### A. Staffing:

1. The Insurance Services Department shall be managed by an Insurance Department Manager who shall be hired by the Executive Director of the Division of General Services pursuant to Personnel Policies of the Navajo Nation Government and report to the Executive Director of the Division of General Services.
2. The Insurance Services Department Manager shall be authorized to recommend additional professional, technical and clerical positions as needed to carry out the organizational purpose (s) as stated herein. Additional positions shall be acquired in accordance with Navajo Nation Personnel Policies and Procedures and within applicable budget rules established for conducting the annual Navajo Nation budget process.

**B. Organization:**

The organizational chart of the Insurance Services Department is displayed as Attachment A. The Insurance Services Department shall include the following three programs, described below:

1. Employee Benefits Program
2. Risk Management / Safety Loss Control Program
3. Workers' Compensation Program

**IV. RESPONSIBILITY AND AUTHORITY**

The Insurance Services Department provides certain centralized support functions to the Navajo Nation government. Organizational units within the Department provide unique services by qualified personnel and other resources. Department management is accountable to the Division Director of the Division of General Services for performance of its functional responsibilities in an effective and efficient manner.

**A. The Department Manager and the three insurance program's staff shall be authorized to:**

1. Formulate administrative and operating procedures for the Department and take responsible action necessary for accomplishment and implementation of these procedures.
2. Develop, recommend and implement cost effective insurance coverage, and safety loss programs to ensure adequate protection of life, health and property.
3. Assist the Navajo Nation government programs, tribal enterprises, chapters and political subdivisions in determining specialized coverage requirements and safety standards.
4. Analyze risks to be covered, retention limits, deductible or coinsurance mechanisms and actuarial data, to develop premiums and future insurance coverage to a degree necessary to satisfy the needs of the Navajo Nation.
5. Formulate appropriate limits of self-insurance, excess and catastrophic insurance to be maintained by the Navajo Nation.
6. Perform periodic examination of risks and hazards and make recommendations to the appropriate authority to correct or eliminate the potential for loss.



7. Examine losses and determine remedies available under existing coverage.
  8. Negotiate with Insurance companies for prompt and full recovery as is just under the contract of insurance.
  9. Develop, recommend, implement allocation of premiums, including a charge back system to Navajo Nation operations for insured losses and provide reports to the Navajo Nation Insurance Commission on the best method selected to maintain an adequate level of reserves.
  10. Analyze loss experiences and implement plans designed to control the level of losses in all lines of coverage, including the adoption of programs to minimize effects of the loss and costs.
  11. Abide by the Navajo Nation Personnel Policies Manual and shall in no way influence or pressure staff members on any political matters.
- B. The Programs within the Insurance Services Department are authorized and directed to discharge their responsibilities, but shall not be limited to the following:
1. Employee Benefits: To provide and administer employee benefit programs for non-occupational causes, including life insurance, health care coverage and related medical plan, disability income, dental, vision and other benefit plans enacted by the Navajo Nation or federal legislation.
    - A. Employee Assistance: To provide and administer an Employee Assistance Program for employees and their family members who may be experiencing personal problems that may influence the employee's job performance. By identifying the problem, recommending alternative choices, and, when necessary, making direct referrals to agencies, the Program can assist the Nation's employees.
  2. Risk Management: To purchase and maintain property and casualty insurance coverage; develop self-retention programs, analyze loss development trends; contracting with brokers, adjusters, attorneys or other consultants; reviewing insurance policies and administering resulting programs, including related claims management functions.
    - A. Safety Loss Control Program: To provide a safety program designed to evaluate risks and losses, perform periodic hazard inspection of all insured facilities, institute safety training program for all employees and management.
  3. Workers' Compensation: To provide and administer benefit programs designed for occupational injury, including occupational disease, and claims

management activities designed to process self-insured claims payments and adjudicate disputed claims through appropriate remedies.

## **V. LEGISLATIVE OVERSIGHT**

Legislative oversight for the operation of the Insurance Services Department shall be provided by the Budget and Finance Committee of the Navajo Nation Council. Other committees of the Navajo Nation Council with responsibilities in the functional areas administered by the Insurance Services Department shall participate with the Budget and Finance Committee in providing oversight.

## **VI. AMENDMENTS**

This Plan of Operation may be amended by the Budget and Finance Committee of the Navajo Nation Council as deemed necessary.



Document No. 008378

Date Issued: 07/17/2017

**EXECUTIVE OFFICIAL REVIEW**

Title of Document: Plan of Operations

Contact Name: Ashlee Morgan  
GENERAL FUND

Program/Division: DIVISION OF GENERAL SERVICES - ISD

Email: amorgan@navajo-nsn.gov

Phone Number: 9288716670

<input type="checkbox"/>	<b>Business Site Lease</b>			<b>Sufficient</b>	<b>Insufficient</b>
	1. Division:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
	2. Office of the Controller:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
	(only if Procurement Clearance is not issued within 30 days of the initiation of the E.O. review)				
	3. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☐ **Business and Industrial Development Financing, Veteran Loans, (i.e. Loan, Loan Guarantee and Investment) or Delegation of Approving and/or Management Authority of Leasing transactions**

1. Division:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
2. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☒ **Fund Management Plan, Expenditure Plans, Carry Over Requests, Budget Modifications**

1. Office of Management and Budget:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
2. Office of the Controller:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
3. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☐ **Navajo Housing Authority Request for Release of Funds**

1. NNEPA:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
2. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☐ **Lease Purchase Agreements**

1. Office of the Controller:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
(recommendation only)				
2. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☐ **Grant Applications**

1. Office of Management and Budget:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
2. Office of the Controller:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
3. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☐ **Five Management Plan of the Local Governance Act, Delegation of an Approving Authority from a Standing Committee, Local Ordinances (Local Government Units), or Plans of Operation/Division Policies Requiring Committee Approval**

1. Division:	_____	Date: <u>8/4/17</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Office of the Attorney General:	_____	Date: <u>8/11/17</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. <u>OMB</u>	_____	Date: <u>7-28-17</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

☐ **Relinquishment of Navajo Membership**

1. Land Department:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
2. Elections:	_____	Date: <u>JUL</u>	<input type="checkbox"/>	<input type="checkbox"/>
3. Office of the Attorney General:	_____	Date: _____	<input type="checkbox"/>	<input type="checkbox"/>

☐ **Land Withdrawal or Relinquishment for Commercial Purposes**

Sufficient      Insufficient

- |                                    |       |             |                          |                          |
|------------------------------------|-------|-------------|--------------------------|--------------------------|
| 1. Division:                       | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Office of the Attorney General: | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

☐ **Land Withdrawals for Non-Commercial Purposes, General Land Leases and Resource Leases**

- |             |       |             |                          |                          |
|-------------|-------|-------------|--------------------------|--------------------------|
| 1. NLD      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. F&W      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. HPD      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Minerals | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. NNEPA    | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. DNR      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. DOJ      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

☐ **Rights of Way**

- |                                    |       |             |                          |                          |
|------------------------------------|-------|-------------|--------------------------|--------------------------|
| 1. NLD                             | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. F&W                             | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. HPD                             | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Minerals                        | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. NNEPA                           | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Office of the Attorney General: | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. OPVP                            | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

☐ **Oil and Gas Prospecting Permits, Drilling and Exploration Permits, Mining Permit, Mining Lease**

- |             |       |             |                          |                          |
|-------------|-------|-------------|--------------------------|--------------------------|
| 1. Minerals | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. OPVP     | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. NLD      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

☐ **Assignment of Mineral Lease**

- |             |       |             |                          |                          |
|-------------|-------|-------------|--------------------------|--------------------------|
| 1. Minerals | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. DNR      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. DOJ      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

☐ **ROW (where there has been no delegation of authority to the Navajo Land Department to grant the Nation's consent to a ROW)**

- |             |       |             |                          |                          |
|-------------|-------|-------------|--------------------------|--------------------------|
| 1. NLD      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. F&W      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. HPD      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Minerals | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. NNEPA    | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. DNR      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. DOJ      | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. OPVP     | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

☒ **OTHER:**

- |          |       |             |                          |                          |
|----------|-------|-------------|--------------------------|--------------------------|
| 1. _____ | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. _____ | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. _____ | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. _____ | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. _____ | _____ | Date: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

## **INSURANCE SERVICES DEPARTMENT PLAN OF OPERATION**

### **I. ESTABLISHMENT**

There is hereby established the Insurance Services Department within the Division of General Services of the Executive Branch of the Navajo Nation Government.

### **II. PURPOSE AND OBJECTIVES**

#### **A. Purpose:**

The Insurance Services Department shall implement and execute cost effective insurance ~~programs~~ coverage in accordance with the insurance requirements needs of the Navajo Nation and to develop an effective safety and ~~loss control~~ program health standards to further reduce cost and to protect life and property.

#### **B. Objectives:**

1. To consolidate all insurance programs into one department and eliminate duplication of services by assessing each program's responsibilities and adopting standards to make insurance coverage more practical and obtainable.
2. To develop and implement operational policies designed to adopt or maintain self-insurance for the Navajo Nation so that its assets, property and employees are protected and the level of coverage is adequate.
3. To provide administrative and technical support to the Navajo Nation Insurance Commission ~~in developing short and long range comprehensive plans, which shall include but not be limited to insurance company, broker, adjuster, third party administrator, defense council or preferred provider selections.~~

### **III. STAFFING AND ORGANIZATION**

#### **A. Staffing:**

1. The Insurance Services Department shall be managed by an Insurance ~~Director~~ Department Manager who shall be hired by the Executive Director of the Division of General Services pursuant to Personnel Policies of the Navajo Nation Government and report to the Executive Director of the Division of General Services.
2. The Insurance Services ~~Director~~ Department Manager shall be authorized to recommend additional professional, technical and clerical positions as needed to carry out the organizational purpose (s) as stated herein.



Additional positions shall be acquired in accordance with Navajo Nation Personnel Policies and Procedures and within applicable budget rules established for conducting the annual Navajo Nation budget process.

B. Organization:

The organizational chart of the Insurance Services Department is displayed as Attachment I A. The Insurance Services Department shall include the following ~~four~~ three programs, described below:

- ~~1. Employee Assistance~~
- ~~2.~~
  1. Employee Benefits Program
  2. Risk Management / Safety and Loss Control Program
  3. Workers' Compensation Program

IV. RESPONSIBILITY AND AUTHORITY

The Insurance Services Department provides certain centralized support functions to the Navajo Nation government. Organizational units within the Department provide unique services by qualified personnel and other resources. Department management is accountable to the Executive Division Director of the Division of General Services for performance of its functional responsibilities in an effective and efficient manner.

A. The Department ~~Director~~ Manager and the various three insurance program's staff shall be authorized to:

1. Formulate administrative and operating procedures for the Department and take responsible action necessary for accomplishment and ~~enforcement~~ implementation of these procedures.
2. Develop, recommend and implement cost effective insurance coverage, and safety and loss programs to ensure adequate insurance ~~coverage~~ and protection of life, health and property.
3. Assist the Navajo Nation government programs, tribal enterprises, chapters and political subdivisions in determining specialized coverage requirements and safety ~~polices~~ standards, and procedures, including tribal enterprises, chapters and political subdivisions.
4. ~~Develop rate making consideration and analyses for future insurance programs to include a~~ Analyze of risks to be covered, retention limits, deductible or coinsurance mechanisms and actuarial data, to develop premiums and future insurance coverage to a degree necessary to satisfy the needs of the Navajo Nation.

2nd  
comma

5. Formulate appropriate limits of self-insurance, excess and catastrophic insurance to be maintained by the Navajo Nation.
  6. Perform periodic examination of risks and hazards and make recommendations to the appropriate authority to correct or eliminate the potential for loss.
  7. Examine losses and determine remedies available under existing coverage.
  8. Negotiate with Insurance companies for prompt and full recovery as is just under the contract of insurance.
  9. Develop, recommend, implement allocation of premiums, including a charge back system to Navajo Nation operations for insured losses and provide reports to the Navajo Nation Insurance Commission on the best method selected to maintain an adequate level of reserves.
  10. Analyze loss experiences and implement ~~program plans~~ designed to control the level of losses in all lines of coverage, including the adoption of programs to minimize effects of the loss and costs.
  11. Abide by the Navajo Nation Personnel Policies and Procedures Manual and shall in no way influence or pressure staff members on any political matters.
- B. The Programs within the Insurance Services Department are authorized and directed to discharge their responsibilities, but shall not be limited to the following:
1. ~~Employee Assistance: To provide and administer an Employee Assistance Program for employees and their family members who may be experiencing personal problems that may influence the employee's job performance. By identifying the problem, recommending alternative choices and when necessary making direct referrals to agencies, the program can assist the Nation's employees.~~
  2. 1. Employee Benefits: To provide and administer employee benefit programs for non-occupational causes, including life insurance, health care coverage and related medical plan, disability income, dental, vision and other benefit plans enacted by the Navajo Nation or federal legislation.
- A. Employee Assistance: To provide and administer an Employee Assistance Program for employees and their family members who may be experiencing personal problems that may influence the employee's job performance. By identifying the problem, recommending alternative choices, and, when necessary, making direct referrals to agencies, the Program can assist the Nation's employees.

3. 2. Risk Management: To purchase and maintain property and casualty insurance coverage; develop self-retention programs, analyze loss development trends; contracting with brokers, adjusters, attorneys or other consultants; reviewing insurance policies and administering resulting programs, including related claims management functions.
  - A. ~~Safety and~~ Loss Control Program: To ~~adopt and implement~~ provide a safety program designed to evaluate risks and losses, perform periodic hazards inspection of all insured facilities, institute safety or ~~loss prevention~~ training program for all employees and ~~set strategy~~ to reduce or eliminate all potential sources of losses management.
4. 3. Workers' Compensation: To provide and administer benefit programs designed for occupational injury, including occupational disease, and claims management activities designed to process self-insured claims payments and adjudicate disputed claims through appropriate remedies.

## V. LEGISLATIVE OVERSIGHT

Legislative oversight for the operation of the Insurance Services Department shall be provided by the ~~Government Services Committee~~ Budget and Finance Committee of the Navajo Nation Council. Other committees of the Navajo Nation Council with responsibilities in the functional areas administered by the Insurance Services Department shall participate with the ~~Government Services Committee~~ Budget and Finance Committee in providing oversight.

## VI. AMENDMENTS

This Plan of Operation may be amended by the ~~Government Services Committee~~ Budget and Finance Committee of the Navajo Nation Council as deemed necessary.





# NAVAJO NATION DEPARTMENT OF JUSTICE

## DOCUMENT REVIEW REQUEST FORM



DOJ  
8/4/17 2:08pm.  
DATE / TIME  
☐ 7 Day Deadline  
DOC #: 008378  
SAS #:  
UNIT: HSG4

☐ RESUBMITTAL

\*\*\* FOR NDOJ USE ONLY - DO NOT CHANGE OR REVISE FORM. VARIATIONS OF THIS FORM WILL NOT BE ACCEPTED. \*\*\*

### CLIENT TO COMPLETE

DATE OF REQUEST: 8-4-2017 ENTITY/DIVISION: General Services  
CONTACT NAME: Ashlee Morgan DEPARTMENT: Ins. Services  
PHONE NUMBER: X 6670 E-MAIL: amorgan@navajo-nsn.gov  
TITLE OF DOCUMENT: Amending plan of Operation for Ins. Services  
Department - BFC Resolution

#47

### DOJ SECRETARY TO COMPLETE

DATE/TIME IN UNIT: 8/4/17 4:20 REVIEWING ATTORNEY/ADVOCATE: Anita

DATE/TIME OUT OF UNIT: 8/11/17 @ 8:50am

### DOJ ATTORNEY / ADVOCATE COMMENTS

8/7/2017- Reviewed documents; 8/10- legally sufficient

REVIEWED BY: (PRINT)

DATE / TIME

SURNAMED BY: (PRINT)

DATE / TIME

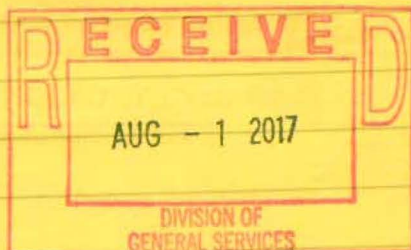
8/10/2017 9:54am

Kandis Starline

8/11/17 8:38am

for Document Pick Up on 8/10/17 at 8:50am By: ds

DATE / TIME:





GSCJY-19-09

**RESOLUTION OF THE  
GOVERNMENT SERVICES COMMITTEE  
OF THE NAVAJO NATION COUNCIL**

**21<sup>st</sup> NAVAJO NATION COUNCIL – Third Year, 2009**

**AN ACTION**

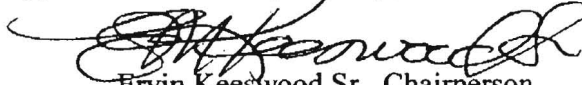
**Relating to Government Services; Amending the Plan of Operation for the  
Insurance Services Department within the Division of General Services**

BE IT ENACTED;

1. The Navajo Nation hereby amends the Plan of Operation for the Insurance Services Department within the Division of General Services, as set forth in the attached Exhibit A
2. The amended Plan of Operation for the Insurance Services Department approved herein shall supersede the previous Plan of Operation for the Insurance Services Department contained in the Master Plan of Operation for the Division of General Services, approved by Resolution GSCS-69-95, Exhibit B.

**CERTIFICATION**

I hereby certify the foregoing resolution was duly considered by the Government Services Committee of the Navajo Nation Council at a duly called meeting in Window Rock, Navajo Nation (Arizona), at which a quorum was present and that the same was passed by a vote of 4 in favor and 0 opposed, this 14th day of July, 2009

  
Ervin Keeswood Sr, Chairperson  
Government Services Committee

Motion: Danny Simpson  
Second: Leonard Teller  
Vote: 4 in favor 0 opposing

**ORIGINAL**





## INSURANCE SERVICES DEPARTMENT PLAN OF OPERATION

### I. ESTABLISHMENT

There is hereby established the Insurance Services Department within the Division of General Services of the Executive Branch of the Navajo Nation Government.

### II. PURPOSE AND OBJECTIVE

A. Purpose: The Insurance Services Department shall implement and execute cost effective insurance programs in accordance with the insurance requirements of the Navajo Nation and to develop an effective safety and loss control program to further reduce cost and to protect life and property.

#### B. Objectives:

1. To consolidate all insurance programs into one department and eliminate duplication of services by assessing each program's responsibilities and adopting standards to make insurance coverage more practical and obtainable.
2. To develop and implement operational policies designed to adopt or maintain self insurance for the Navajo Nation so that its assets, property and employees are protected and the level of coverage is adequate.
3. To provide administrative and technical support to the Navajo Nation Insurance Commission in developing short and long range comprehensive plans, which shall include but not be limited to insurance company, broker, adjuster, third party administrator, defense counsel or preferred provider selection.

### III. STAFFING AND ORGANIZATION

#### A. Staffing

*[Handwritten signature]*

1. The Insurance Services Department shall be managed by an Insurance Director who shall be hired by the Executive Director of the Division of General Services pursuant to Personnel Policies of the Navajo Nation government and report to the Executive Director of the Division of General Services.
2. The Insurance Services Director shall be authorized to recommend additional professional, technical and clerical positions as needed to carry out the organizational purpose(s) as stated herein. Additional positions shall be acquired in accordance with Navajo Nation Personnel Policies and Procedures and within applicable budget rules established for conducting the annual Navajo Nation budget process.

#### B. Organization

The organizational chart of the Insurance Services Department is displayed as Attachment I.

The Insurance Services Department shall include the following ~~five~~ four programs, described below:

1. Employee Assistance
2. Employee Benefits
3. Risk Management
  - A. Safety and Loss Control Program
- ~~4. Safety Program~~
- ~~5.~~
- 4 Workers' Compensation Program

#### IV. RESPONSIBILITY AND AUTHORITY

The Insurance Services Department provides certain centralized support functions to the Navajo Nation government. Organizational units within the Department provide unique services by qualified personnel and other resources. Department management is accountable to the Executive Director of the Division of General Services for performance of its functional responsibilities in an effective and efficient manner.

- A. The Department Director and the various Program staff shall be authorized to:

1. Formulate administrative and operating procedures for the Department and take responsible action necessary for accomplishment and enforcement of these procedures.
2. Develop, recommend and implement cost effective insurance and safety and loss control programs to assure adequate insurance coverage and protection of life and property.
3. Assist Navajo Nation programs in determining specialized coverage requirements and safety policies and procedures including tribal enterprises, ~~entities and~~ Chapters and political subdivisions.
4. Develop rate making consideration and analyses for future insurance programs to include analysis of risks to be covered, retention limits, deductible or coinsurance mechanisms and actuarial data, to a degree necessary to satisfy the needs of the Navajo Nation.
5. Formulate appropriate limits of self insurance, excess and catastrophic insurance to be maintained by the Navajo Nation.
6. Perform periodic examination of risks and hazards and make recommendations to the appropriate authority to correct or eliminate the potential for loss.
7. Examine losses and determine remedies available under existing coverage.
8. Negotiate with Insurance companies for prompt and full recovery as is just under the contract of insurance.
9. Develop, recommend, implement allocation of premiums, including a charge back system to Navajo Nation operations for incurred losses and provide reports to the Navajo Nation Insurance Commission on the best method selected to maintain an adequate level of reserves.
10. Analyze loss experience and implement programs designed to control the level of losses in all lines of coverage, including the adoption of programs to minimize effects of the loss and cost.

11. Abide by the Navajo Nation Personnel Policies and Procedures and shall in no way influence or pressure staff members on any political matters.

B. The Programs within the Insurance Services Department are authorized and directed to discharge their responsibilities, but shall not be limited to the following:

1. Employee Assistance: To provide and administer an Employee Assistance Program for employees and their family members who may be experiencing personal problems that may influence the employee's job performance. By identifying the problem, recommending alternative choices and when necessary making direct referrals to agencies, the Program can assist the Nation's employees.
2. Employee Benefits: To provide and administer employee benefit programs for non-occupational causes, including life insurance, health care coverage and related medical plans, disability income, dental, vision and other benefit plans enacted by the Nation or federal legislation.
3. Risk Management: To purchase and maintain property and casualty insurance coverage; develop self retention programs, analyze loss development trends; contracting with brokers, adjusters, attorneys or other consultants reviewing insurance policies and administering resulting programs, including related claims management functions.
4.
  - A. Safety and Loss Control Program: To adopt and implement a safety program designed to evaluate risks and losses, perform periodic hazards inspections of all insured facilities, institute safety or loss prevention training programs for all employees and set strategy to reduce or eliminate all potential sources of losses.
- 5 4. Workers' Compensation: To provide and administer benefit programs designed for occupational injury, including occupational disease, and claims management activities designed to process self insured claim payments and adjudicate disputed claims through appropriate remedies.

## V. LEGISLATIVE OVERSIGHT

Legislative oversight for the operation of the Insurance Services Department shall be provided by the Government Services Committee of the Navajo Nation Council. Other committees of the Navajo Nation Council with responsibilities in the functional areas administered by the Insurance Services Department shall participate with the Government Services Committee in providing oversight.

#### VI. AMENDMENTS

This Plan of Operation may be amended by the Government Services Committee of the Navajo Nation Council as deemed necessary.



DIVISION OF GENERAL SERVICES  
Division Director

Insurance Services Department  
Department Manager (234897)

Senior Office Specialist  
240541

Planner (NEW)  
(Proposed)

Risk Management Program  
Program Supervisor I (203314)

Insurance Claims Analyst  
236096

Insurance Claims Analyst  
234522

Insurance Claims Examiner  
203790

Construction Inspector  
239990

Insurance Claims Examiner  
240440

Accounting Technician  
241749

Office Specialist  
219684

Office Assistant  
237129

Program Supervisor I  
234898

Senior Safety Technician  
234523

Safety Technician (vacant)  
204879

Senior Safety Technician  
210182

Senior Safety Technician  
204880

Office Specialist  
211693

Employee Benefits Program  
Program Supervisor I (203786)

Management Analyst  
249999

Accountant  
241007

Insurance Claims Analyst  
226659

Employee Insurance Rep.  
203789

Employee Insurance Rep.  
203787

Employee Insurance Rep.  
268770

Benefits Clerk  
235826

Office Specialist  
240482

Accounts Maintenance Specialist  
226646

Senior Counselor  
287650

Office Specialist  
227829

Workers Compensation Program  
Program Supervisor I (209035)

Insurance Claims Analyst  
209034

Insurance Claims Analyst  
236129

Insurance Claims Analyst  
203783

Senior Information Technician  
240926

Accounts Maintenance Specialist  
(vacant) 241749

Office Specialist  
235355

Records Clerk  
240925

RESOLUTION OF THE  
GOVERNMENT SERVICES COMMITTEE  
OF THE NAVAJO NATION COUNCIL

Approving and Adopting the Master Plan Of Operation  
For the Division of General Services and the  
Plans Of Operation For Its Component Departments

WHEREAS:

1. Pursuant to 2 N.T.C. §341(b), the Government Services Committee of the Navajo Nation Council was established for the purposes of monitoring and coordinating the activities of all divisions and departments within the Executive Branch of the Navajo Nation; and
2. Pursuant to 2 N.T.C. §343(b)(2), the Government Services Committee is authorized to create any division or department of the Executive Branch of the Navajo Nation government by adoption of its Plan of Operation and is further authorized to amend or rescind that Plan or the existing Plan of Operation for any division or department; and
3. Pursuant to 2 N.T.C. §1251, the Navajo Division of Administration and Finance was established within the Executive Branch of the Navajo Nation Government; and
4. Since the passage of 2 N.T.C. §1251 *et seq.*, pursuant to numerous budget directives and former Advisory Committee resolutions, the Division of Administration and Finance has undergone organizational and structural changes; and
5. Subchapter 11 of Title 2 of the Navajo Tribal Code now contains a Plan of Operation for the Division of Administration and Finance, which has been subsequently amended and two Divisions have been established: Division of Finance and Division of General Services. In order to reflect the reorganization and restructuring of the former Division of Administration and Finance, the Division of General Services is submitting its proposed Master Plan of Operation, attached as Exhibit "A"; and
6. To ensure that the services provided by the Division of General Services are accurately reflected, it is essential that all of the component Departments' Plans of Operation referred to in Exhibit "B" also be adopted and replace any inconsistent legislation; and
7. The Government Services Committee of the Navajo Nation Council, upon review and discussion, deems it to be in the best interest of the Navajo Nation and the Division of General Services to adopt the Master Plan of Operation, Exhibit "A", and the component Departments' plans of operation, Exhibit "B", which includes:

COPY

- A. Navajo Air Transportation Department
- B. Custodial Services Department
- C. Facilities Maintenance Department
- D. Fleet Management Department
- E. Insurance Services
- F. Navajo Transit System

8. There are four departments within the Division of General Services that have approved plans of operation, or are in the 2 N.T.C. \$164 review process:

- A. Employee Housing Program
- B. Communications and Utilities Department
- C. Computer Services Department
- D. Records Management Department

These plans are attached as Exhibit "C".

**NOW THEREFORE BE IT RESOLVED THAT:**

1. The Government Services Committee of the Navajo Nation Council hereby rescinds and repeals all outdated and prior Division of Administration and Finance Plans of Operation which include:

- |                           |             |
|---------------------------|-------------|
| A. Records Management     | ACAU-163-77 |
| B. Facilities Maintenance | ACF-31-74   |
| C. Fleet Management       | ACAU-157-66 |

These plans are attached as Exhibit "D".

2. The Government Services Committee of the Navajo Nation Council hereby approves and adopts the Master Plan of Operation for Division of General Services, Exhibit "A", and the component Departments' Plans of Operation, attached as Exhibit "B".

**CERTIFICATION**

I hereby certify that the foregoing resolution was duly considered by the Government Services Committee of the Navajo Nation Council at a duly called meeting in Window Rock, Navajo Nation (Arizona), at which a quorum was present and that same was passed by a vote of 6 in favor, 0 opposed and 0 abstained, this 18th day of September 1995.



Ervin M. Keeswood, Sr., Vice Chairperson  
Government Services Committee

Motion: Harrison Plummer  
Second: Wallace Archer

# **EXHIBIT "A"**

## **DIVISION OF GENERAL SERVICES MASTER PLAN OF OPERATION**

### **I. ESTABLISHMENT**

The Division of General Services is hereby established within the Executive Branch of the Navajo Nation Government.

### **II. PURPOSE AND OBJECTIVES**

The purpose of the Division of General Services is to administer, plan, manage and monitor all administrative service activities of the Navajo Nation Government. The Division of General Services shall facilitate effective management and delivery of these diverse services. The Division of General Services staff shall provide services through its component departments and programs outlined in the "Organization" section, and through any other programs deemed necessary to improve and advance the Navajo Nation and its Government.

### **III. STAFFING AND ORGANIZATION**

#### **A. STAFFING**

1. The Division of General Services shall be managed by an Executive Director who shall be appointed by and report to the President of the Navajo Nation. The Executive Director shall serve at the pleasure of the President upon confirmation by The Navajo Nation Council.
2. The Executive Director shall hire other personnel deemed necessary to carry out the purpose of the Division. All personnel shall be subject to the Navajo Nation Personnel Policies and Procedures and are subject to availability of funds and applicable budget rules.
3. There shall be a Department Director to oversee each individual component Department of the Division.

#### **B. ORGANIZATION**

The Division of General Services through its component Departments and Programs shall facilitate effective management and delivery of General Services.

The organization of the Division of General Services shall be comprised of a central administration office, and the various Departments, as outlined and organized as follows:

1. Division of General Services Administration
2. Air Transportation Department
  - a. Administration
  - b. Flight Operations
  - c. Safety
  - d. Aircraft Maintenance
  - e. Training
3. Communications and Utilities
4. Computer Services Department
5. Employee Housing Program
6. Custodial Services
  - a. Administration
  - b. Operations
7. Facilities Maintenance
  - a. Administration
  - b. Operations
8. Fleet Management
  - a. Administration
  - b. Agency Substations
9. Insurance Services
  - a. Employee Assistance
  - b. Employee Benefits
  - c. Safety Control
  - d. Risk Management
  - e. Workers' Compensation
10. Navajo Transit System
  - a. Fixed Route Service
  - b. Charter Service
11. Records Management

The organizational chart of the Division is shown as Attachment I.



#### IV. RESPONSIBILITY AND AUTHORITY

A. The Executive Director shall;

- 1) Report and be responsible to the President of the Navajo Nation. Provide briefings to the Government Services Committee and make quarterly reports to Navajo Nation Council.
- 2) Implement the policies of the Navajo Nation Council, the Government Services Committee and the Executive Branch.
- 3) Establish and maintain effective communication with local, state, federal and other authorities on matters related to the objectives of the Division.
- 4) Provide effective administrative, managerial and financial direction to Department Directors.
- 5) Assure accountability of the Division's appropriated funds and resources, pursuant to established guidelines and including the enforcement and compliance of policies, rules, regulations and Navajo Nation laws.
- 6) Acquire additional positions within the Division where deemed necessary and in accordance with the Navajo Nation Personnel Policies and Procedures and with proper application of budget rules established for coordinating the annual Nation's budgetary process.
- 7) Subject to Navajo Nation rules, regulations and laws, seek federal, state and private funding for Department development, expansion and improvement beyond the Department's approved annual Navajo Nation budget.

B. The Department Directors of Division of General Services shall:

- 1) Report and be responsible to the Executive Director, Division of General Services.
- 2) Formulate overall administrative and operating policies and procedures necessary for effective management of their respective departments and any other added department programs.
- 3) Take action deemed necessary for the accomplishment of the departments objectives.
- 4) Exercise supervisory control and direction of all department staff.

- 6) Conduct periodic review of the department's implementation, effectiveness and progress.
- 7) Periodically review fiscal allocations to ensure that expenditures are made according to planned programmatic activities and the authorized budget.
- 8) Draft policies and procedures for the department's operations in assuring compliance with guidelines, rules, regulations and requirements set by the funding sources and the Navajo Nation Government; such draft shall be presented to the Executive Director for review and approval prior to implementation.
- 9) Provide or arrange for appropriate training to improve staff performance.
- 10) Represent respective Department at the Executive level as required.
- 11) Plan and prepare all necessary department programmatic and budgetary packages.
- 12) Establish and maintain necessary communication with Navajo Nation Government and local elected officials for proper and appropriate implementation of department activities.
- 13) Subject to Navajo Nation rules, regulations and laws, seek and secure outside funding for the Department programs and or projects beyond the programs' approved annual budget.
- 14) Execute all other responsibilities as assigned by the Executive Director, Division of General Services.
- 15) Establish and maintain a department database for information sharing on planning, budgeting, reporting and coordination of projects; such a database must include, but not be limited to elements required by the Nation's quarterly reports, project quantitative descriptions and clientele service information.

C. The Departments shall be organized in accordance with their individual Plans of Operation. All authorities and responsibilities of each Department are hereby delineated in the attached component Departments' Plans of Operation, Exhibit "B" and Exhibit "C".

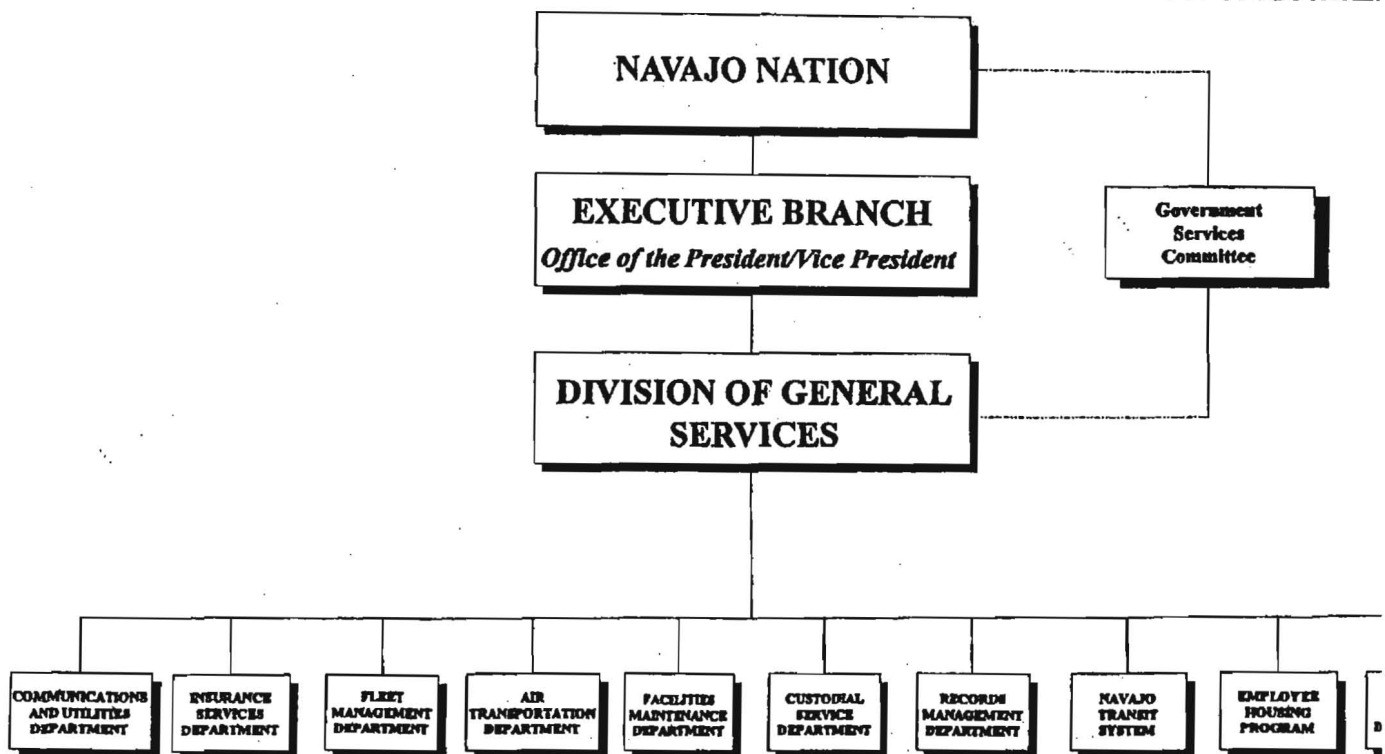
## **V. LEGISLATIVE OVERSIGHT**

The Government Services Committee shall be the legislative oversight for the Division of General Services pursuant to 2 N.T.C. § 343 (b)(4).

## **VI. AMENDMENT**

This Master Plan of Operation and attached component Departments' Plan of Operation may be amended by the Government Services Committee as deemed necessary.

ATTACHMENT



## EXHIBIT "B"

### INSURANCE SERVICES DEPARTMENT PLAN OF OPERATION

#### I. ESTABLISHMENT

There is hereby established the Insurance Services Department within the Division of General Services of the Executive Branch of the Navajo Nation government.

#### II. PURPOSE AND OBJECTIVES

A. Purpose: The Insurance Services Department shall implement and execute cost effective insurance programs in accordance with the insurance requirements of the Navajo Nation and to develop an effective safety program to further reduce cost and to protect life and property.

B. Objectives:

1. To consolidate all insurance programs into one department and eliminate duplication of services by assessing each program's responsibilities and adopting standards to make insurance coverage more practical and obtainable.
2. To develop and implement operational policies designed to adopt or maintain self insurance for the Navajo Nation so that its assets, property and employees are protected and the level of coverage is adequate.
3. To provide administrative and technical support to the Navajo Nation Insurance Commission in developing short and long range comprehensive plans, which shall include but not be limited to insurance company, broker, adjuster, third party administrator, defense counsel or preferred provider selection.

#### III. STAFFING AND ORGANIZATION

##### A. STAFFING

1. The Insurance Services Department shall be managed by an Insurance Director who shall be hired by the Executive Director of the Division of General Services pursuant to Personnel Policies of the Navajo Nation Government and report to the Executive Director of the Division of General Services.

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2. The Insurance Director shall be authorized to recommend additional professional, technical and clerical positions as needed to carry out the organizational purpose(s) as stated herein. Additional positions shall be acquired in accordance with Navajo Nation Personnel Policies and Procedures and within applicable budget rules established for conducting the annual Navajo Nation budget process.

#### B. ORGANIZATION

The organizational chart of the Insurance Services Department is displayed as Attachment I.

The Insurance Services Department shall include the following five programs, described below:

1. Employee Assistance
2. Employee Benefits
3. Risk Management
4. Safety Program
5. Workers' Compensation

#### IV. RESPONSIBILITY AND AUTHORITY

The Insurance Services Department provides certain centralized support functions to the Navajo Nation government. Organizational units within the Department provide unique services by qualified personnel and other resources. Department management is accountable to the Executive Director of the Division of General Services for performance of its functional responsibilities in an effective and efficient manner.

A. The Department Director and the various Program staff shall be authorized to:

1. Formulate administrative and operating procedures for the Department and take responsible action necessary for accomplishment and enforcement of these procedures.
2. Develop, recommend and implement cost effective insurance and safety programs to assure adequate insurance coverage and protection of life and property.
3. Assist Navajo Nation programs in determining specialized coverage requirements and safety policies and procedures, including tribal enterprises, entities and Chapters.
4. Develop rate making consideration and analyses for future insurance programs to include analysis of risks to be covered, retention limits, deductible or coinsurance mechanisms and actuarial data, to a degree necessary to satisfy the needs of the Navajo Nation.

2007

5. formulate appropriate limits of self insurance, excess and catastrophic insurance to be maintained by the Navajo Nation.
6. Perform periodic examination of risks and hazards and make recommendations to the appropriate authority to correct or eliminate the potential for loss.
7. Examine losses and determine remedies available under existing coverage.
8. Negotiate with insurance companies for prompt and full recovery as is just under the contract of insurance.
9. Develop, recommend, implement allocation of premiums, including a charge back system to Navajo Nation operations for incurred losses and provide reports to the Navajo Nation Insurance Commission on the best method selected to maintain an adequate level of reserves.
10. Analyze loss experience and implement programs designed to control the level of losses in all lines of coverage, including the adoption of programs to minimize effects of the loss and cost.
11. Abide by the Navajo Nation Personnel Policies and Procedures and shall in no way influence or pressure staff members on any political matters.

B. The Programs within the Insurance Services Department are authorized and directed to discharge their responsibilities, but shall not be limited to the following:

1. **Employee Assistance:** To provide and administer an Employee Assistance Program for employees and their family members who may be experiencing personal problems that may influence the employee's job performance. By identifying the problem, recommending alternative choices and when necessary making direct referrals to agencies, the Program can assist the Nation's employees.
2. **Employee Benefits:** To provide and administer employee benefit programs for nonoccupational causes, including life insurance, health care coverage and related medical plans, disability income, dental, vision and other benefit plans enacted by the Nation or federal legislation.
3. **Risk Management:** To purchase and maintain property and casualty insurance coverage; develop self retention programs, analyze loss development trends; contracting with brokers, adjusters, attorneys or other consultants reviewing insurance policies and administering resulting programs, including related claims management functions.
4. **Safety Program:** To adopt and implement a safety program designed to evaluate risks and losses, perform periodic hazards inspection of all insured facilities, institute safety or loss prevention training programs for all employees and set strategy to reduce or eliminate all potential sources of losses.

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5. **Workers' Compensation:** To provide and administer benefit programs designed for occupational injury, including occupational disease, and claims management activities designed to process self insured claim payments and adjudicate disputed claims through appropriate remedies.

## **V. LEGISLATIVE OVERSIGHT**

Legislative oversight for the operation of the Insurance Services Department shall be provided by the Government Services Committee of the Navajo Nation Council. Other committees of the Navajo Nation Council with responsibilities in the functional areas administered by the Insurance Services Department shall participate with the Government Services Committee in providing oversight.

## **VI. AMENDMENTS**

This Plan of Operation may be amended by the Government Services Committee of the Navajo Nation Council as deemed necessary.

GOVERNMENT