Guuwaadzi’ Haubaa! (Greetings!)

As always, let me begin by thanking you. I would like to send my deepest gratitude to all our valued members and customers for choosing AMERIND Risk as your trusted insurance carrier. Your loyalty contributes to the success of our company.

AMERIND Risk is continually evolving and expanding to meet your insurance needs. Our quarterly ALARM newsletter serves to update you on AMERIND’s new developments. As the only 100% Tribally owned insurance provider in the United States, we are committed to raising awareness of safety measures to protect Indian Country.

Thank you again for working with us to continue the legacy of “Tribes Protecting Tribes.”

Sincerely,

Derek Valdo

Executive Officers
Derek Valdo (Pueblo of Acoma)
Chief Executive Officer

Geoffrey Blackwell (Muscogee (Creek) Nation)
Chief Strategy Officer / General Counsel

Ken Black
Chief Operating Officer

Robert Dahl
Program Manager

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AMERIND Risk was built for Tribes by Tribes in 1986. AMERIND is directly derived from American Indian.
SANTA ANA PUEBLO, NEW MEXICO
June 29, 2018. Derek Valdo, CEO, AMERIND Risk, delivered groundbreaking news to a record-high crowd of 671 attendees at the AMERIND Risk | National American Indian Housing Council (NAIHC) Convention & Tradeshow, held May 30 - June 1, 2018, in San Diego, California.

AMERIND announced the debut of AMERIND’s Tribal Auto Program. Effective July 1, 2018, AMERIND Risk is joining forces with longtime partner, Berkley Risk, to bring commercial automobile insurance to Indian Country.

“This new Tribal Auto Program will be an admitted, A.M. Best A+ rated solution for your commercial automobile liability and physical damage coverages,” said Valdo (Pueblo of Acoma).

Members of AMERIND’s Tribal Workers’ Compensation coverage will recognize the Berkley Risk name as AMERIND’s third-party claims administrator.

“By teaming up with Berkley Risk on the new Tribal Auto Program, AMERIND is able to leverage the significant capacity and resources of the W.R. Berkley Corporation to bring you a robust and competitive product. With the addition of the Tribal Auto Program, AMERIND now has a complete product offering that can handle all of your Tribe’s insurance needs,” Valdo added.

Please contact Tina Duncan, our Business Development Manager, for additional information, or visit www.AMERINDRisk.org.

About AMERIND Risk: AMERIND Risk’s purpose is to create affordable and sustainable insurance products and services for Indian Country. AMERIND Risk was founded 32 years ago in response to the lack of services in rural Tribal communities. AMERIND Risk is the only 100% Tribally owned and operated insurance provider committed to Indian Country. AMERIND provides property, general liability, and worker’s compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage and employee benefit. AMERIND has now added a solution for commercial automobile and cyber liability coverage to its product offerings.

For more information, visit www.AMERINDRisk.org.
Tribal Auto Program

Protect your Tribal commercial vehicles.

AMERIND’s Tribal Auto Program is an A.M. Best A+ rated solution to meet your commercial automobile liability and physical damage needs.

Reprinted Courtesy of Tribal Business Journal, April issue
AMERIND Risk Empowers Tribes to Take Control of Their Insurance Programs!

Insights from Robert Dahl, a Thought Leader in the Tribal Insurance Space

By Robert Dahl

It’s time Tribes exercise their sovereignty and self-determination over their economies, including protecting their employees through unique Tribal Workers’ Compensation programs.

When Tribes purchase conventional, statutory workers’ compensation policies, they’re not only signing up for a standard, one-size-fits-all model, they’re waiving their sovereign immunity and subjecting themselves to state jurisdiction and courts. Furthermore, statutory workers’ compensation policies leave Tribes vulnerable to the litigation that runs rampant in state systems.

They’re not only signing up for a standard, one-size-fits-all model, they’re waiving their sovereign immunity and subjecting themselves to state jurisdiction and courts.

Tribes assert control of their workers’ compensation programs. The Tribes control of their program and save money by taking control of their program and save money is through a Return-to-Work program.

AMERIND helps Tribes avoid lengthy court battles. This more informal process saves Tribes considerable legal expense. By appointing seasoned, Tribal lawyers to cases and utilizing an arbitration type format, AMERIND helps Tribes avoid lengthy court battles. This more informal process saves Tribes considerable legal expense. Owned by more than 400 Tribes, AMERIND Risk is tax-exempt and free from state workers’ compensation laws and regulation. Doing business sovereign to sovereign with AMERIND Risk means saving money by avoiding state and federal taxes and fees. Thus, AMERIND’s expense ratio is typically 10-15% less than other insurance carriers.

Another easy way for an employer to take control of their program and save money is through a Return-to-Work program. An employer can reduce or eliminate the indemnity cost of a claim — or wage-loss piece — by bringing an employee back to work through a modification of their job duties, thus accommodating any restrictions set by a doctor. Designating a medical provider or clinic can aid in this process. Bringing an employee back to work faster keeps them connected with their employer, lessening the likelihood of them seeking an attorney, which reduces potential litigation costs. The AMERIND Risk TWC team will work with an employer to assist them in establishing a successful Return-to-Work program.

When Tribes Protect Tribes, we create opportunity for the economic sustainability and growth of Indian Country. AMERIND Risk’s TWC program keeps money circulating in Indian Country.

Tribal Workers’ Compensation Fact Sheet

AMERIND Risk’s Tribal Workers’ Compensation (TWC) program is designed for Tribal Governments, Businesses and Housing Authorities located within Indian Country.

Our TWC program is flexible and was built from the ground up. AMERIND Risk does not try and force Tribes into a “one-size-fits-all” program. AMERIND is interested in your preferred approach to covering employee injuries.

Like state workers’ compensation systems, AMERIND’s TWC program covers Medical Expenses, Lost Wages, Death Benefit and Permanent Disability Benefits. Unlike state workers’ compensation systems, however, our TWC program is adaptable to your Tribe’s specific needs. For larger Tribes with an existing workers’ compensation ordinance, AMERIND Risk will underwrite the Tribe’s ordinance and handle the claims pursuant to that ordinance.

The ultimate goal of AMERIND Risk is to provide you with control of your program and the resources to reduce your employee injury expenses. Creating a safe work environment not only protects employees, it helps your Tribal Government and Businesses attract and retain valuable employees.

AMERIND Risk is committed to helping Tribal Governments and Businesses foster a workplace culture that focuses on safety to reduce employee injuries on the job. AMERIND regularly promotes hazard awareness and prevention, and additionally encourages safety consciousness from leadership down to staff. When supervisors reinforce employee attention to safety with positive reinforcement, it not only boosts morale, it keeps claims down.

For additional information, please contact Robert Dahl, Program Manager, at (505) 404-5014, or visit AMERINDRisk.org.

WE’RE ALL IN!

Let us help take control of your Tribal Workers Compensation Program.

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TribesProtectingTribes.com

AMERIND Risk Program Manager, has been serving Tribes for more than 27 years, including helping Tribes assert control of their workers’ compensation programs. Dahl initially assisted Midwest Tribes through the process of creating self-insured workers’ compensation programs, writing their own workers’ compensation ordinances and designing a system to adjudicate claims through Tribal court systems. Relying on that experience, he helped create the AMERIND Risk Tribal Workers’ Compensation (TWC) program.

AMERIND Risk launched its successful TWC program in 2004, providing the same types of benefits as most states, in addition to tailoring policies and coverage to the Tribe. We incorporated the best features of self-insured Tribal ordinances from across the country. In doing so, AMERIND Risk provides small- and medium-sized Tribes the ability to enjoy the same workers’ compensation protection and benefits as larger, self-insured Tribes. The result is a program that saves Tribes significant money and honors one of the most vital Tribal assets — sovereignty.

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For additional information, please contact Robert Dahl, Program Manager, at (505) 404-5014, or visit AMERINDRisk.org.
Join Our Team!

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Disaster can strike at any time. That’s why AMERIND continuously educates Native communities on the importance of having homeowner’s insurance to safeguard families in Indian Country.

In June, in honor of National Safety Month, we took extra steps to drill home the message of safety.

Home is Where the Heart Is—Keep It Safe With Prevention Measures and Insurance

### Kitchen and Electrical Fires

Cooking is the leading cause of home fires and home injuries. Staying alert while operating the stovetop, oven, microwave, and all kitchen appliances can help prevent these fires. Keep close watch on your stove, and never leave what you’re cooking unattended. Remove anything that could catch fire away from the heat source.

Prevent or prepare to survive a home fire by:
- Installing smoke alarms on every floor
- Keeping fire extinguishers handy in the kitchen, garage, and home workshop
- Storing flammables safely in approved containers
- Having a family escape plan (and conducting fire drills with the whole family)

#### Quick Grease Fire Safety Tips from AMERIND Risk:

- **NEVER POUR WATER on a grease fire**! Water and grease don’t mix. Use a fire extinguisher, or when in doubt, turn off the stove to prevent the fire from spreading.
- Use fire extinguishers to put out the flames. A working smoke alarm can reduce the chance of death in a fire by 50 percent.
- **Use a fire extinguisher, or when in doubt, turn off the stove to prevent the fire from spreading.**
- **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 cool. Never put water on a grease fire.
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#### Electrical Fires

- Approximately 28,000 electrical fires occur each year, resulting in $11.1 billion in property damage and loss, according to the U.S. Fire Administration (USFA). The most common causes of electrical fires are preventable.

Brief tips from AMERIND Risk to reduce your risk of electrical fire:

- **Faulty electrical insulation is a primary culprit** of fires. Replace altered or worn appliance cords, and never remove the grounding plug from a cord.
- **Home inspections are necessary**. Families have suffered total losses due to electrical fires caused by old wiring like aluminum wiring and use of anti-oxidant tape. If a breaker is over 20 years old, it may not have the wiring capacity to handle increased amounts of electricity. "The more wiring of switches, the more additional circuits and bulbs. Always use the appropriate bulb wattage for light fixtures to prevent overheating or any overload that may lead to an electrical fire.

Meanwhile, extension cords account for the greatest share of home fires involving cords or plugs. Appliances should be plugged directly into the wall outlet and never leave what you’re cooking unattended. Remove anything that could catch fire away from the heat source.

Quick Grease Fire Safety Tips from AMERIND Risk:

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#### Why Homeowners Insurance?

- **Disaster and fire can strike at any time.**
- **No Matter how careful you are, Mother Nature and others careless can destroy your home in a matter of minutes.**
- **Protect your most valuable asset—your home.**
- **Protect your belongings and avoid major devastating financial loss.**

Go to AMERINDRisk.org for easy application process or call us at (800) 352-3496 to discuss the best options for your coverage.

### Why Home Insurance? Please share the importance of having home insurance with your Native community.

- Because Indian Country is remote and located in more wooded areas, it is more susceptible to wildfires.
- When a fire starts in Indian Country, homes typically burn to the ground.
- We never know when Mother Nature will strike.

Home Fires: Useful Facts and Tips

#### Safety Facts About Grease Fires

- **Class “A”** is used for wood and paper fires.
- **Class “B”** is used for grease and oil fires.
- **Class “C”** is used for electrical fires.

**Class “ABC”** is a multipurpose extinguisher. It is recommended to use a Class “ABC” dry chemical extinguisher in your home as it can be used on most types of fires.
The Art of Safety: Youth Poster Winners Announced

AMERIND Risk announced the contest winners of its 2018 National Safety Poster Contest during the joint convention with NAIHC in San Diego. Native students from across Indian Country put their creative skills to good cause with beautiful poster illustrations promoting safety.

Students submitted their posters to individual housing authority in one of the nine regions. Each region voted and selected its best candidates for grade categories K-3, 4-6 and 7-8. Then the public weighed in at AMERIND-Risk.org to choose the top three poster contest winners. AMERIND awarded each winner $1,000.

AMERIND launched its poster contest 25 years ago, awarding $1,000 to each of the three winners annually. AMERIND has given a total of $75,000 to contest winners since 1993.

The poster contest is part of AMERIND’s safety mission to educate youth, who are the future leaders of Indian Country, as well as Native families and communities, about the importance of protecting against avoidable accident and disasters.

Get the kids started during the holiday break to get their creative energy flowing to participate in the 2019 Safety Poster Contest.

The 2019 Safety Poster Contest

A student you know could win $1,000. Each housing authority is encouraged to hold a Safety Poster Contest on any theme that promotes safety and select grades K-3, 4-6 and 7-8 category winners by March 31, 2019. Each winner is sent to your regional housing authority Safety Poster Contest contact person for regional judging. The three winning posters at the regional level are posted online for national voting. The posters receiving the most votes in each category earns the artist $1,000. Please visit www.AMERINDRisk.org/poster-contest/ for more information.

Indian Country is on Fire!

$13.8 million worth of homes were lost or damaged due to intentional acts since 2011.

AMERIND Risk is working to stop this epidemic and has introduced the Arson Tip Line: (888) 998-7362. An anonymous tipster could claim a $10,000 arson reward for the arrest and indictment of a suspect.

“Somebody knows something and $10,000 goes a long way,” says Kenneth Ruthardt with the AMERIND Risk Safety Team.

If you know who intentionally started a residential fire, call (888) 998-7362 and provide an anonymous tip. Stop arson today. Call the tip line. Remain anonymous.

Arson Reward is limited to houses insured by AMERIND Risk.

AMERIND Risk Arson Tip Line Instructions

1. Call 888-998-7362 to report a fire, Monday through Friday from 7am to 5pm MST. Do not give your name, you will be assigned a code. Keep it to yourself.
2. Provide the operator your tip.
3. Call back in a few weeks and provide the operator your code for an update.
4. If your information leads to the arrest and indictment of the suspect you will receive a reward up to $10,000. You must provide your code to claim the reward.

The 2018 Safety Poster Contest Winners

K-3: Elliot Fiddler
Confederated Salish Kootenai Tribes

4-6: Jackson Cook
Housing Authority of Chickasaw Nation

7-8: Madison Cook
Housing Authority of Chickasaw Nation

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Remain Anonymous
Broadband Builds Tribal Communities

By Irene Flannery, Director, AMERIND Critical Infrastructure

Broadband - also known as high-speed Internet - is today’s critical infrastructure. From education to health care, public safety to tribal housing, broadband provides the platform to build tribal communities. For example, distance learning supports language preservation by allowing Native language classes to be conducted online. Telemedicine increases access to specialists and preventative care that can be lifesaving while allowing tribes to remain in their communities. Shorter response times for police and fire fighters mean that homes and lives can be saved.

But the Internet revolution has largely bypassed Indian Country, with companies unwilling to provide their high-speed services to rural and remote tribal communities. AMERIND Critical Infrastructure (ACI) was created to help tribes address this disparity.

Why ACI?
The ACI team brings a unique blend of federal Indian law and broadband policy experience, as well as on-the-ground experience managing federal subsidies, grants, and loans. Geoffrey Blackwell, AMERIND’s Chief Strategy Officer and General Counsel, and Irene Flannery, Director of ACI, bring over 25 years of experience at the Federal Communications Commission, creating broadband, telecommunications, and broadcast policies and rules for Indian Country and managing federal subsidies.

What Can ACI Do For Your Tribal Community?
The lack of broadband connectivity is too large a problem to solve as a school, library, clinic, or “Tribal administration.” It requires that different departments and agencies come together to identify common needs and then put together a community-based solution. ACI is not your typical consultant that will come in and give you a one size fits all approach to broadband deployment. Instead, the ACI team puts you - the tribal client - first, and will work with you to determine your communities needs and develop a plan tailored to those needs. “Really, one size fits none,” says Flannery. ACI offers services such as strategic planning for sovereign Tribal broadband deployment; broadband subsidy, grant, and loan management; regulatory management and compliance; and social impact funding. But what exactly does this mean to your Tribal community?

Building Tribal Economies
Because traditional providers have not deployed broadband in Tribal communities - and that is not going to change - the time is now for Tribes to decide their path forward. The creation and continued growth of Tribal-owned and operated broadband providers spurs Tribal economies, and Tribal ownership brings enhanced services to the community. The result is better broadband choices for homes, businesses, and Tribal anchor institutions. Profit stays local and improves economic well-being in Indian Country.

Bringing and Keeping Dollars in Indian Country
Broadband subsidy, grant, and loan programs - such as the E-rate program for schools and libraries - bring federal dollars to Tribal communities. There is a lot of federal money out there to help bring broadband to rural communities, but things are changing in Washington, DC. The result is that broadband investment in Tribal communities brings improved education, health care, and community development.

Advancing Tribal Voices
Tribally owned and operated broadcast radio stations and online media enhance preservation of Native language and culture. Tribal radio enhances public safety by ensuring that local Tribal news and content is broadcast. “With a federal Tribal Priority that takes away the cost of the broadcast license, now is the time to start a Tribal radio station and, at the same time, create a valuable economic asset,” says Blackwell. The result is stronger, safer Tribal communities.

Reach Out to the ACI Team
The ACI team is ready to work with you to develop a plan to bring broadband to your Tribal community. We look forward to hearing from you and sitting down to figure out together a path forward.
IN THE NEWS

Reprinted from AMERIND Press Release

AMERIND Announces New Cyber Liability Insurance to Kick-Off Convention & Tradeshow

SAN DIEGO, CALIFORNIA _May 30, 2018,_ AMERIND Risk CEO Derek Valdo kicked off the 2018 AMERIND Risk | NAIHC Annual Convention & Tradeshow with a warm welcome to all attendees to San Diego, California, and an exciting announcement about a new insurance product offering.

“We are excited to launch Cyber Liability insurance for all of our members,” Valdo said.

As Tribes and Tribal entities become more sophisticated and move into a new age of data and technology, along comes the threat of breaches in security of client maintained Information Technology. Conducting business over the Internet—transmitting and storing confidential client information—has the inherent risk of breach.

Valdo released the following statement: “To protect our clients against these threats, AMERIND Risk is proud to offer Cyber Liability coverage to all of our Clients who subscribe to our General Liability package. Available coverage limits range from $50,000 up to $1 million, with $50,000 of coverage in effect immediately to our Indian Housing Block Grant (IHBG) members.”

This coverage will soon be available to AMERIND’s commercial clients, as well. AMERIND’s commercial coverage will include enhanced protections against data breach, theft of client information, or hacks into client’s networks, databases and other systems.

Valdo also shared a teaser about another new product offering. AMERIND’s Commercial Insurance team’s commitment to excellence makes his job easy.

Borene underscored: “We are Tribes Protecting Tribes. It’s one thing to say that, but it’s another thing to do that. I’m very proud of this organization.”

**Valuable Sessions**

The annual convention and tradeshow, co-hosted with the National American Indian Housing Council (NAIHC), offers unparalleled educational training sessions. Every seat was filled at two other sessions: “Broadband and Energy — Towers, Power and Fiber and Critical 21st Century Infrastructure” and “Workers’ Compensation: Why Is a Claim Covered or Not Covered?”

Given AMERIND’s exciting announcement about Cyber Liability coverage, AMERIND anticipates high turnout for its “Cyber Liability” session, hosted Friday, June 1.

Safety is another core focus at every annual convention. AMERIND’s Safety Services Team, will address convention. “AMERIND Loss Control, “ lead by Safety is another core focus at every annual convention. AMERIND’s Safety Services Team, will address

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**AMERIND NAIHC**

**ANNUAL CONVENTION & TRADESHOW**

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**VISIT**

**WWW.NAIHC.NET FOR MORE INFORMATION**

**AMERIND’s Executive Officers.**
**AMERIND Announces**

**$3 Million Investment in Oweesta's Capital Pool**

AMERIND Risk has invested $3 million in First Nations Oweesta Corporation’s $10 million Native Community Development Financial Institutions (CDFI) Capital Pool. Funding support from AMERIND Risk and other investors allows Oweesta to leverage larger amounts of lending capital for Native CDFIs.

“AMERIND was one of the first investors in Oweesta’s $10 million Native CDFI Capital Pool, and we are extremely grateful. That initial investment helped to spur other initial investments and raise additional capital, because AMERIND is a very well-known and respected in and out of Indian Country,” said Chrystel Cornelius (Ojibwe; Oneida), Oweesta’s Executive Director.

“AMERIND and Bank of America both came in as the highest investors at $3 million each. I think it’s really important that AMERIND, a Native-owned and operated entity, invested in Native communities nationwide,” Cornelius added.

First Nations Oweesta Corporation was created 18 years ago to address the lack of capital and financial infrastructure holding back economic development in Native communities. The nation’s first and only certified Native CDFI intermediary, Oweesta has helped to transform opportunity across traditionally undercapitalized reservation communities.

“We hope our $3 million investment will recirculate in Indian Country, and continue to grow on-reservation access to capital,” Valdo said.

About AMERIND Risk: Tribes Protecting Tribes. AMERIND Risk’s purpose is to create affordable and sustainable insurance products and services for Indian Country. AMERIND Risk was founded 32 years ago in response to the lack of services in rural Tribal communities. AMERIND Risk is the only 100% Tribally owned and operated insurance provider committed to Indian Country. AMERIND provides property, general liability, and workers’ compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage and employee benefits. AMERIND has now added a solution for commercial automobile and cyber liability coverage to its robust product offerings. AMERIND Risk is also helping Tribes obtain state of the art broadband connectivity, through its AMERIND Critical Infrastructure (ACI) division. For more information, visit www.AMERINDRisk.org.

About First Nations Oweesta Corporation:
• First Nations Oweesta Corporation was created 18 years ago to address the lack of capital and financial infrastructure holding back economic development in Native communities recognized by its parent organization, First Nations Development Institute.
• First Nations Oweesta Corporation’s mission is to provide opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs that contribute to economic independence and strengthened sovereignty for all Native communities. For more information, visit www.oweesta.org.
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