For Immediate Release

AMERIND Provides Superior, Sovereign Protection for Tribal Governments and Businesses

Most insurance carriers offer a one-package-fits-all policy with a high-blanket limit limit shared among all insured parties in the program. But with 567 federally recognized Tribes across the United States, Tribal governments and businesses drastically vary in size and economic strength. A small Tribe with a budding tourism industry shouldn’t pay higher premiums for inclusion in an insurance program with a large Tribe with a robust business portfolio. AMERIND Risk’s Tribal Governments and Businesses (TGB) policy limits are designed to match a Tribe’s unique exposures. AMERIND’s limits are accurate, not inflated.

“We can underwrite a policy to make sure that all of the Tribe’s exposures are covered and they are properly protected,” says Randy Griego (Acoma Pueblo), Commercial Lines Underwriter at AMERIND Risk, about AMERIND’s Tribal Governments and Businesses (TGB) coverage.

AMERIND’s policies are uniquely crafted to protect Tribal assets, while taking cultural preferences into account and saving Tribes substantial money.

“We understand the unique, culturally specific needs of Indian Country, particularly within rural communities, because AMERIND Risk is the only 100% Tribally owned and operated insurance provider in the United States. We’re not coming from the outside-in. We’re personally familiar with Tribal economies, and we’re passionate about protecting Tribal governments and communities, as well as Tribal business operations,” said Shannon Lastyona, Underwriting Manager.

The TGB program provides market-competitive property and liability protection to Tribal governments and business enterprises located across Indian Country. It rolls together various types of protection, such as Business Income and Tribal Officials Errors & Omissions, among others.

Coverage Scenario: Business Income

“If a C-store or gas station burns down, the Tribe is no longer earning income from the operation,” explained Griego. AMERIND’s TGB policy will compensate for lost revenue. “If the Tribe was typically collecting $12,000 per week in revenue, and they’re going to be out of business for four weeks, AMERIND Risk’s TGB program supplements that income with our coverage.”
Insurance Solutions for Law Enforcement and Healthcare

Well-versed in the intricacies of Tribal law and culture, AMERIND’s TGB coverage respects Tribal sovereignty and meets the diverse and nuanced needs of Indian Country. For example, many Tribes operate their own police forces and health clinics. Through its TGB program, AMERIND provides Law Enforcement Liability and Healthcare Professionals Liability.

In the event that an officer is charged with wrongful action, or if a claim is brought against a healthcare professional for medical malpractice, AMERIND’s coverage protects the employee and the Tribe. The TGB program also provides coverage for miscellaneous Tribal Officials Errors & Omissions. “In the event of litigation, AMERIND Risk handles adjudication through Tribal courts rather than state courts, upholding Tribal sovereignty,” said Griego.

Other TGB Coverages May Include:

- Property Coverage
- Business Income / Extra Expense
- Equipment Breakdown (Boilers & Machinery)
- Flood & Earthquake
- Crime Coverage
- Inland Marine
- General Liability
- Comprehensive Liability
  - Law Enforcement
  - Liquid Liability
  - Miscellaneous Professional Liability
  - Healthcare
  - Employment Practices and Liability
  - Employee Benefits Errors & Omissions
  - Sexual Misconduct
  - Cemetery Errors & Omissions
- Tribal Officials Errors & Omissions

Going the Extra Mile to Protect Indian Country

At the heart of its mission, AMERIND Risk is committed to protecting Tribes and advancing the sustainability and self-determination of Indian Country. That’s why AMERIND reinvests in Tribes, contributing about $500,000 annually to Native organizations and sponsorships of events that benefit Tribal communities. Unlike most insurance providers, AMERIND Risk additionally helps Tribal governments and businesses cultivate a workplace safety culture.

AMERIND Risk’s Safety Team provides safety training and resources for fire and crime prevention, workplace safety and risk management. Fostering a workplace culture that prioritizes safety starts at the top with leadership. When business leaders proactively promote prevention, it protects the three most important assets of any Tribal government or business: people, financial assets and property.
Encouraging and reinforcing employee attention to safety pays off. It keeps staff safe, healthy and in productive work environments. When a workplace embraces a culture of safety, it reduces time lost at work, and helps control losses and rising premiums.

**About TGB Coverage:** The TGB program was designed for Tribes by the only 100% Tribally owned insurance provider in the United States. AMERIND Risk serves Indian Country exclusively. Learn more at [amerindrisk.org/shakeonit](http://amerindrisk.org/shakeonit), or give us a call to discuss how TGB coverage can benefit your Tribe: (800) 352-3496.

**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 31 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, liability, and workers’ compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage, employee benefits, and helping Tribes obtain state of the art broadband connectivity. For more information, visit [www.AMERINDRisk.org](http://www.AMERINDRisk.org).