



ALARM

THE NEWSLETTER

2018 | Q3
AMERINDRisk.org

AMERIND Risk Debuts Tribal Auto Program
PAGE 5

**AMERIND Risk Empowers Tribes to Take Control
of Their Tribal Programs** PAGE 8

Home Is Where The Heart Is PAGE 12

2018 Safety Poster Contest PAGE 14

AMERIND Critical Infrastructure PAGE 16

AMERIND Announces New Cyber Liability
PAGE 18

AMERIND Investment PAGE 21



AMERIND Risk
Tribes Protecting Tribes

AMERIND Risk Board of Directors

Chairman of the Board
Greg Borene
Enterprise Rancheria of the Estom Yumeka Maidu Tribe



Region 1
Susan M. Wicker
Poarch Band of Creek Indians

Region 2
Jane Barrett
Red Lake Nation

Region 3
Sharon Vogel
Cheyenne River Sioux

Region 4
Jerri Killer
Cherokee Nation

Region 5
Jason Adams
Confederated Salish and Kootenai Tribes

Region 6
Ron Ryan
Metlakatla Indian Community

Region 7
LeeAnn Brown
Tuolumne Rancheria

Region 8
Floyd Tortalita
Pueblo of Acoma

Region 9
Olen Harris
North Pacific Rim

AMERIND Risk

Vision “Tribes Protecting Tribes”

About AMERIND Risk is the only 100% Tribally owned and operated insurance provider committed to Indian Country. Over 400 Tribes united and pooled their resources to create AMERIND Risk to keep money within Indian Country.

Products **Native American Homeowners and Renters Program**
Addresses the unique needs of our Tribal citizens, living in Indian Country. Insuring your home, including your mobile home or traditional home is our priority. Over 65,000 Tribal families are protected by AMERIND Risk.

Tribal Governments and Businesses
Designed to provide property and liability for Tribal Governments and Business enterprises located in Indian Country.

Tribal Workers’ Compensation
The Tribal alternative to state workers’ compensation.

Tribal Auto Program
AM Best A+ rated solution for commercial auto liability and physical damage coverages.

Services **AMERIND Benefits - Employee Benefits Solutions**
Providing customized employee benefits packages, streamlines benefits enrollment and implementation.

AMERIND Critical Infrastructure
Assisting Tribal Nations develop and deploy the most important 21st Century critical infrastructure – high-speed “broadband” internet.

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

Connect With Us
TribesProtectingTribes.com
AMERINDRisk.org
(505) 404-5000

www.TribesProtectingTribes.com

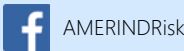
Contents

- 2 Who We Are
- 3 Perspective — CEO Message
- 5 AMERIND Risk Debuts Tribal Auto Program
- 8 AMERIND Risk Empowers Tribes to Take Control of Their Tribal Programs
- 12 Home Is Where The Heart Is
- 14 2018 Safety Poster Contest
- 16 AMERIND Critical Infrastructure
- 18 AMERIND Announces New Cyber Liability
- 21 AMERIND Investment

Disclaimer:
The content within this publication is for informational purposes only. We do not guarantee that the content will prevent any accidents or injuries.

AMERIND Risk

AMERIND Risk
502 Cedar Drive
Santa Ana Pueblo, NM 87004
Phone: 800-352-3496
Fax: 505-404-5001
www.TribesProtectingTribes.com



Subscribe to the Alarm and Other Notices:
Subscribing to the AMERIND Risk Alarm is free. To receive news and events by calling 800-352-3496.

Advertise in the Alarm: Contact Tina Duncan to request rates and specs for all AMERIND Risk print and digital publications. Tina can be reached at

TDuncan@AMERINDRisk.org
800-352-3496



Derek Valdo
Chief Executive Officer

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



Did you Know?

AMERIND Risk was built for Tribes by Tribes in 1986. AMERIND is directly derived from American Indian.



AMERIND Risk Debuts Tribal Auto Program

Commercial auto insurance strengthens
AMERIND's robust portfolio of
insurance products

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.



PROPERTY. LIABILITY. AUTO. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.

The only 100% Tribally owned and operated insurance provider committed to Indian Country.



AMERIND Risk
Tribes Protecting Tribes

505.404.5000

TribesProtectingTribes.com



Falls

**DON'T GET TRIPPED UP!
CLEAN UP SPILLS AND
HAZARDS IMMEDIATELY.**



NATIONAL **SAFETY** MONTH **2018**

nsc.org/nsm



Emergency Preparedness

**DISASTER WON'T WAIT.
CREATE YOUR EMERGENCY
PLAN NOW.**



NATIONAL **SAFETY** MONTH **2018**

nsc.org/nsm



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.

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.



Background: Robert Dahl, 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.

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) product 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

PROPERTY. LIABILITY. AUTO. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.
The only 100% Tribally owned and operated insurance provider committed to Indian Country. Country.



AMERIND Risk
Tribes Protecting Tribes

505.404.5000
TribesProtectingTribes.com

WORKPLACE INJURIES

BY THE NUMBERS



Every 7 seconds... a worker is injured on the job.



104,000,000 =

Production days lost due to work-related injuries in 2016

Most common types of injuries keeping workers away from work



Sprains, strains or tears



Soreness or pain



Cuts, lacerations or punctures

TOP 3

workplace injury events resulting in lost work days

1. OVEREXERTION

- Lifting or lowering
- Repetitive motions

34%
OF INJURIES

2. CONTACT WITH OBJECTS AND EQUIPMENT

- Struck by or against object or equipment
- Caught in or compressed by equipment or objects
- Struck, caught or crushed in collapsing structure, equipment or material

25%
OF INJURIES

3. SLIPS, TRIPS AND FALLS

- Falls to a lower level
- Falls on the same level

25%
OF INJURIES

Helpful Tips:

- Avoid bending, reaching and twisting when lifting
- Take frequent short breaks
- Store heavy objects close to the floor
- Be aware of moving equipment/objects in your work area
- Wear the proper personal protective equipment
- Place the base of ladders on an even, solid surface
- Use good housekeeping practices

TOP 5

occupations with the largest number of workplace injuries resulting in days away from work



1. **Service**
(includes firefighters and police)



2. **Transportation/Shipping**




3. **Manufacturing/Production**



4. **Installation, maintenance and repair**



5. **Construction**



Employers should take action to spare workers needless pain and suffering.

While your safety is ultimately your employer's responsibility, we must each decide to make safe choices every day.

Take the pledge to be **SafeAtWork** at nsc.org/workpledge.

Sources: National Safety Council, InjuryFacts.nsc.org, U.S. Bureau of Labor Statistics 900008883 0418 ©2018 National Safety Council


Join Our Team!

We are looking for exceptional individuals to join our team. Be part of a team that is dedicated to protecting Indian Country.

PROPERTY. LIABILITY. AUTO. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.
The only 100% Tribally owned and operated insurance provider committed to Indian Country.



505.404.5000
AMERINDRisk.org/joinourteam



AMERIND Risk


Tribes Protecting Tribes

Your Bottom Line Is Our Top Priority.

Customized solutions for tribal governments and the Native American gaming industry.

- Financing and loan syndication
- Treasury services and cash management
- Investment management services
- Minor's trust
- Retirement plan services
- HUD Mortgage 184 Loans

505.222.8555 | www.bokfinancial.com



BOK FINANCIAL®

LONG LIVE YOUR MONEY.™

© 2018 Services provided by BOKF, NA. Member FDIC. Equal Housing Lender. BOKF, NA is the banking subsidiary of BOK Financial Corporation. Securities, insurance and advisory services offered through BOK Financial Securities, Inc., member FINRA/SIPC and a subsidiary of BOK Financial Corporation. Services may be offered under our trade name, BOK Financial Advisors. NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

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



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.

Kitchen and electrical fires, as well as floods and other water-related issues, present the most dangerous risks to Native American property and lives.

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 will only cause the fire to spread. “If you pour water on a grease fire, it explodes up the wall and across the ceiling,” said Kenneth Ruthardt, AMERIND Risk Safety Manager. “It turns into a fire

- ball instantaneously. Never put water on it, because it makes it worse.”
- 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 completely cool.
 - Use a fire extinguisher, or when in doubt, get out and call for help.
 - If a fire starts within the oven or microwave, keep the oven or microwave door shut. Turn off the heat. If the flames do not go out immediately, get out and call for help.
 - Stop, drop, and roll. If your clothes catch fire, smother them on the kitchen floor before getting out of the house.
 - A working smoke alarm can reduce the chance of death in a fire by 50%.

Electrical Fires

Approximately 28,600 electrical fires occur each year, resulting in \$1.1 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 that could catch fire,” Ruthardt said. The bedroom is the leading area of origin for home fires involving lamps, light fixtures 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 not connect to an extension cord. If you do not have the appropriate type of outlet for appliances, have an electrician install new ones.

It’s also critical to keep extension cords in open-air places. Fire requires three elements to start: fuel, oxygen and heat.

“If you cover an electrical cord with a rug, you have all the elements to start a fire,” Ruthardt said.

Beyond electrical fires, electrical shock is a big risk—particularly for homes with children. Check plugs and cords regularly, and get malfunctioning electrical appliances and equipment repaired.

AMERIND Risk’s Native American Homeowners and Renters (NAHR) insurance coverage is designed to offer flexible and affordable coverage for the unique needs of Tribal homeowners and tenants. We even tailor insurance plans to Native American homeowners’ and renters’ financial needs through payment plans, as well as coverage needs by allowing you to pick your coverage amounts.

Make Insurance a Priority—Not an Afterthought.

It happens every day in Indian Country—a house catches fire, or a flood damages a Tribal home and valuable possessions. Native families are displaced and left without insurance to support them through a financially and emotionally devastating time. It’s essential Tribal members treat insurance as a priority, not an afterthought. Many NAHR insurance coverage options cost about \$70 per month—the price of roughly two fast-food family meals, or a 55-inch TV screen.

Ask yourself these questions:

1. Am I prepared when disaster strikes?
2. Can I afford to lose my home to a fire or a windstorm?
3. Do I have peace of mind if a catastrophe strikes?
4. Do I know my property is protected?

Why Homeowners Insurance?

- Disaster and fire can strike at any time.
- No Matter how careful you are Mother Nature and others' carelessness can destroy you 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

2 minutes

In the case of a home fire, you have as little as 2 minutes to get out safely.

62% of people mistakenly believe that they have at least five minutes or more to escape a burning home.

50%

A working smoke alarm can reduce the chance of death in a fire by 50 percent.

Safety Facts About Grease Fires

First and Foremost, water and grease don't mix!

NEVER POUR WATER ON A GREASE FIRE!

Water will only cause the fire to spread.

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 completely cool.

Use a fire extinguisher, or when in doubt, get out and call for help.

If a fire starts within the oven or microwave, keep the oven or microwave door shut. Turn off the heat. If the flames do not go out immediately, get out and call for help.

Stop, drop, and roll. If your clothes catch fire, smother them on the kitchen floor before getting out of the house.

Fire Extinguisher 101

- A** Class "A" is used for wood and paper fires.
- B** Class "B" is used for grease and oil fires.
- C** Class "C" is used for electrical fires.
- ABC** Class "ABC" is a multipurpose extinguisher. It is recommended to have an "ABC" dry chemical extinguisher in your home as it can be used on most types of fire.

SOURCE: BUSINESS & LEGAL RESOURCES 2018

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 AMERINDRisk.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.

2018 Safety Poster Contest

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

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.

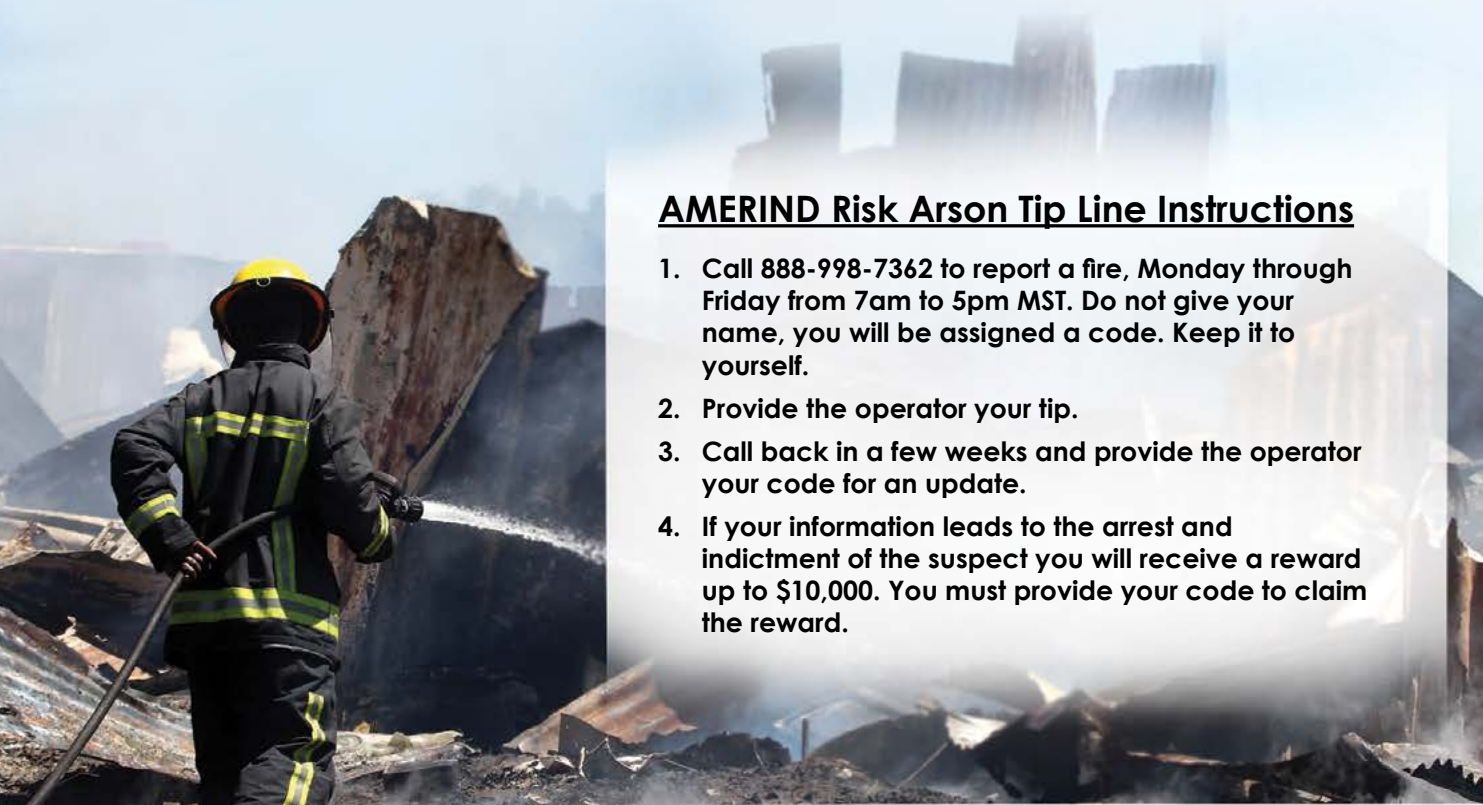
AMERIND Risk is working to stop this epidemic and has introduced the Arson Tip Line: (888) 998-7362. An anonymous tipster could claim a \$10,000 arson reward for the arrest and indictment of a suspect.

"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.



AMERIND Risk
Tribes Protecting Tribes

STOP ARSON

888-998-7362
Remain Anonymous

AMERIND CRITICAL INFRASTRUCTURE

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 Tribal members 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?

Buiding 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 Tribally 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.



Irene Flannery, Director of ACI
iflannery@amerindrisk.org
(office) 505-404-5000 (cell) 505-262-4549

ACI Helps New Mexico Pueblos Bring Broadband to Their Communities

Two New Mexico consortium applications were recently awarded a total of almost \$8 million in federal E-rate funds to bring broadband to their schools and libraries. The funding awarded to these two applications - one filed on behalf of the Santa Ana, San Felipe, Santo Domingo, and Cochiti Pueblos and the other filed on behalf of the Jemez and Zia Pueblos - will be used to construct Tribally-owned fiber broadband networks. These applications show what E-rate can - and, up until now, has been unable to - accomplish in Tribal communities. They are bringing connectivity to Tribal schools and libraries that, but for E-rate dollars, would never enjoy the benefits that 21st century fiber connectivity provides," said Flannery.




505.404.5000
TribesProtectingTribes.com



1664 South 2nd Street
Gallup, New Mexico 87301
Contact us at 505-722-0551
NativePFH.org | NMLS #245770 (NM)
NMLS #BK0931463 (AZ)




We Educate




Our credit coaching services help empower you to be a smart and successful home buyer.

We Lend



Our flexible lending products take you from looking to move-in.

We Build



Our partnership with Clear Water Construction Partners puts you in touch with a trusted, quality home builder.

Serving Native and non-Native home buyers for more than 20 years.

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 exciting insurance product to address a huge need in Indian Country. "At tomorrow's AMERIND Business Meeting, we have two more monumental events that we're going to announce," Valdo said.

"That new product, combined with our cyber liability coverage and other coverages, make AMERIND fully equipped to meet all our client's risk management and asset protection needs," he added.

During his welcome speech, Valdo also took a moment to reflect on AMERIND's significant strides over the past year. AMERIND Critical Infrastructure (ACI) achieved its first mile-

stones in 2017. ACI assisted with two New Mexico Tribal consortium applications that secured nearly \$8 million in federal E-rate funds to bring broadband, or high-speed Internet, to their schools and libraries. Last year, each consortia broke ground on a 30-mile Tribally-owned fiber optic network. "We anticipate both networks will be operational by summer 2018," said Valdo.

Chairman Greg Borene also took the podium at the convention to share his appreciation for AMERIND's members, Board of Directors, Executive leadership and staff. "We achieved our greatest financial performance ever last year," said Borene, noting that the AMERIND 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 opportunities to network, hear from dynamic speakers, and gain critical knowledge at educational training sessions.

All sessions saw high attendance Wednesday, particularly "Legal Hot Topics: Developments the Federal Courts and Federal Indian Affairs, and the Implications for Tribal Nations, Tribal Risk Managers and Tribal Employers," led by AMERIND Risk Chief Strategy Officer Geoffrey Blackwell and Program Manager Robert Dahl.

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 Loss Control," lead by AMERIND's Safety Services Team, will address

protecting property and preventing injuries across Indian Country.

The AMERIND Risk Executive Team is excited to talk more about Cyber Liability coverage and its other new insurance program during Friday afternoon's session "Take Time to Meet AMERIND's Executive Officers."

Sponsors: AMERIND Risk and NAIHC would like to thank all sponsors of the AMERIND Risk | NAIHC Convention & Tradeshow, including premiere sponsors Tribal Business Journal, Wells Fargo, BOK Financial, Fannie Mae and the Cherokee Nation, and additional sponsors: AARP, Freddie Mac, Travois and Virtus Group.

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, liability, and workers' compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage and employee benefits. 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.AMERIND-Risk.org.

About the National American Indian Housing Council: The NAIHC is the only national organization representing the housing interests of Native people who reside in Indian communities, Alaska Native villages, and on Native Hawaiian homelands. The NAIHC is composed of 271 members representing 463 Tribes and housing organizations. NAIHC promotes and supports Native housing entities in its efforts to provide culturally relevant, quality, affordable housing on behalf of Native people. For more information about NAIHC, go to NAIHC.net.



SAVE THESE
DATES IN
2018 &
2019

NAIHC
LEGAL
SYMPOSIUM
THE VENETIAN
LAS VEGAS, NV
DECEMBER 10-12
2018

NAIHC
LEGISLATIVE
CONFERENCE
WASHINGTON
COURT HOTEL
WASHINGTON, DC
FEB. 25-27, 2019

AMERIND NAIHC
ANNUAL
CONVENTION
& TRADESHOW
DENVER, CO
MAY 7-9, 2019

VISIT
WWW.NAIHC.NET
FOR MORE INFORMATION

We are on the path
of redefining tribal
housing management.

Contact us for more information
on our game-changing tribal
housing software, Doorways.

www.housingdatasystems.com | info@hdslabs.com



1-855-5Virtus
www.TheVirtusTeam.com

Virtus Group is proud to partner with AMERIND Risk

AMERIND Risk and Virtus have partnered on multiple projects including, Emergency Services, Mitigation, and Reconstruction Services on both residential and commercial losses and has made a dedicated commitment to service the needs through our specialty team.

24 Hour Emergency Response

**Commercial and Residential
Interior and Exterior Reconstruction**

Water Mitigation – Extraction and Drying

Mold Remediation

2380 Eastman Ave. #108
Oxnard, CA 93010

13725 S. Mur-Len Rd.
Olathe, KS 66062

176 Triple Diamond Blvd.
N. Venice, FL 34275

8380 Warren Parkway #700
Frisco, TX 75034

23955 E. Highway 51
Broken Arrow, OK 74014



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 very well-known and respected in and out of Indian Country," said Chrystal 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 benefit. 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.**

MAXIMUM REPORTS, INC.



Pre-Employment Screening
PO Box 93248
Albuquerque, NM 87199-3248

For information:

Call: (877) 890-9236
Email: marty@maximumreports.com
Web: www.maximumreports.com

Full Service Background Screening

- Employment Package \$39
- P.L. 101-630 Package \$60
with Adjudication Services add \$10
- Housing Authority Package \$39
with Eviction Report \$44
- Vendor Packages Principals/
Company \$79/\$89

Credit Reports Available Upon Request
Native American owned

Who we are

The Maximum Reports, Inc. management team has over 30 years of experience in the employment screening industry and has an impeccable reputation for providing Accurate and Quality information services, delivering Superior Customer Service and Fast, Responsive Reporting.

The Maximum Reports, Inc. corporate philosophy is to develop and enhance long term relationships by continually improving our systems capabilities to meet the specific needs of each client.

****We customize packages to fit our clients' specific needs and budget.****



Helping You Get Back to Life

Interstate is an emergency restoration and general contractor company specializing in repairing commercial and residential properties nationwide. We make coping with a disaster more manageable by providing one place for all your emergency restoration, construction defect and property damage consulting needs.

Contact Jenifer Kimbrell directly at 480-206-4297.

800-622-6433

24-Hour Emergency Response

InterstateRestoration.com



Shake on it.

We Protect Each Other.

AMERIND Risk's Tribal Governments and Businesses product is designed to provide property and liability for Tribal Governments and Business enterprises located in Indian Country. Economic strength and sustainability is gained when tribes buy Native American products and services. Let's work to keep dollars growing within Indian Country.



PROPERTY. LIABILITY. AUTO. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.

The only 100% Tribally owned and operated insurance provider committed to Indian Country. Country.



AMERIND Risk

Tribes Protecting Tribes

505.404.5000

TribesProtectingTribes.com



AMERIND Risk

Tribes Protecting Tribes

502 Cedar Drive
Santa Ana Pueblo, NM 87004
www.TribesProtectingTribes.com

Your Tribal Employees' Well-being Matters to us.

Let us help you through this ever changing healthcare environment. We are here to assist you in creating the perfect employee benefits package to satisfy your needs.



EMPLOYEE BENEFITS SOLUTIONS.

A National Service Provider driving long-term, sustainable wellness.



Call Us at 505.890.8550
or AMERINDBenefits.org