

AMERIND Risk
TribesProtectingTribes.com



ALARM

THE NEWSLETTER

2017 | Q4
AMERINDRisk.org



"Thank you for believing in Tribes Protecting Tribes. We wish you a happy, healthy holiday season and a safe New Year!"

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"AMERIND Is a Step Above Everyone Else"—Pueblo of Acoma PAGE 19



AMERIND Risk
Tribes Protecting Tribes

AMERIND Risk Board of Directors

Chairman of the Board

Greg Borene

Enterprise Rancheria of the Estom Yumeka Maidu Tribe



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Region 3

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Region 4

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Region 6

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Region 7

LeeAnn Brown

Tuolumne Rancheria

Region 8

Floyd Tortalita

Pueblo of Acoma

Region 9

Olen Harris

North Pacific Rim

AMERIND Risk

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.

Mission *"Tribes Protecting Tribes"*

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.

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

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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

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

MDiaz@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 you and your family for choosing AMERIND Risk as your trusted insurance carrier. Your loyalty contributes to the success of our company.

At AMERIND Risk, we are committed to raising awareness of safety measures to protect Native lives and homes. We encourage you to share our prevention and

preparedness messages with your neighbors and fellow Tribal members.

Thank you again for working with us to continue the legacy of **"Tribes Protecting Tribes."**

Sincerely,

Derek Valdo



AMERIND Risk Gives Back to Improve All Lives in Indian Country: More Than Just an Insurance Provider

In 2017, AMERIND Risk reinvested in numerous Native organizations that assist Tribes. This year alone we contributed almost \$500,000 for advocacy, community outreach and scholarships directly for Tribes. We are committed to protecting our Tribal communities by putting money to work for Tribal sovereignty and self-determination.

We take pride in being more than just an insurance provider, and we look forward to continuing the legacy of ***“Tribes Protecting Tribes”***.

AMERIND Risk supported the following national Native organizations:

- American Indian Cancer Foundation (AICAF)
- Coalition to Stop Violence Against Native Women (CSVANW)
- National American Indian Housing Council (NAIHC)
- National Center for American Indian Enterprise Development (NCAIED)
- National Congress of American Indians (NCAI)
- National Indian Child Welfare Association (NICWA)
- National Indian Education Association (NIEA)
- National Indian Health Board (NIHB)
- National Native American Human Resources Association (NNAHRA)
- Native American Finance Officers Association (NAFOA)
- Notah Begay III Foundation (NB3F)

Community Outreach:

- Affiliated Tribes of Northwest Indians
- American Indian Alaska Native Tourism Association
- American Indian Chamber of Commerce
- American Indian Graduate Center
- American Indian Law Center
- American Indian Science and Engineering Society
- American Red Cross
- Americans for Indian Opportunity
- All West Native American Youth Association
- Anav Tribal Health Fair
- Aquinnah Wampanoag Tribal Housing Authority
- Arlee Esyapqeyni Celebration
- Bad River Housing Authority
- Construction in Indian Country
- Cherokee Nation
- Eight Northern Indian Pueblo Council
- Fallon Paiute Shoshone Housing Development
- Five Sandoval Indian Pueblos, Inc.
- Hoopa Valley Housing Authority
- Hopi Credit Association
- Hualapai Housing Department
- Indian Pueblo Cultural Center
- Kaibab Band of Paiute Indians
- Karuk Tribal Housing Authority
- Keres Children's Learning Center
- Lakota Dakota Nakota Language Summit - Tusweca Tiospaye
- Lakota Funds, Incorporated
- The Life Link
- Mississippi Band of Choctaw Indians
- Modoc Lassen Indian Housing Association
- Moenkopi Development Corporation
- Mountain Chief Institute A Center for Tribal Excellence, Inc.
- Native Public Media
- National Tribal Transportation Show
- Native American Youth Empowerment Organization
- Nevada California Housing Association
- New Mexico Business Coalition
- New Mexico Community Capital
- Nez Perce Tribal Housing Authority
- Northern Circle Indian Housing Association
- Port Gamble S'Klallam Housing Authority
- Native American Risk Management Conference
- Pueblo of Acoma
- Pueblo of Jemez
- Pueblo of Laguna
- Pueblo of San Ildefonso
- Pueblo of Zia Community
- Quileute Housing Authority
- Rio Rancho Public Schools
- RezRIDERS Inc.
- Sandstone Housing
- Santa Ana Star
- Southern Plains Indian Housing Association
- Spokane Indian Housing Authority
- Susanville Indian Rancheria Housing Authority
- Travois Affordable Housing Conference
- Tribal Self-Governance Consortium
- Tuolumne Me-Wuk
- Uniting Native Minds – UNM Foundation
- United Keetoowah Band of Cherokee Indians in Oklahoma
- Ute Mountain Housing Authority
- United Tribes Technical College
- Waadookodaading, Inc.
- Winnebago Housing & Development Commission
- Zuni Housing Authority

Scholarships Programs Funded:

AMERIND Risk allocates \$5,000 annually to each of our nine Regional Housing Associations for educational scholarship programs. Each Regional Association identifies and supports programs that return the most value to our Native American communities and Alaska Native Villages.

- Association of Alaska Housing Authority
- Great Lakes Regional Housing Association
- Nevada California Indian Housing Association
- Northwest Indian Housing Association
- Southern Plains Indian Housing Association
- Southwest Tribal Housing Alliance
- United Native American Housing Association
- United South and Eastern Tribes

For more information about our Scholarship Program, visit our website at AMERINDRisk.org or contact Hattie Mitchell, Director of Finance, at (505) 404-5000.

AMERIND Risk Family Emergency Fund

Since the Family Emergency Fund's 2004 inception, AMERIND has contributed more than \$100,000 to multiple families across Indian Country who experience hardship due to unforeseen disasters.



AMERIND Risk
Tribes Protecting Tribes

14th Annual Protecting Tribal Families Golf Fundraiser

Thursday, April 26, 2018
Santa Ana Golf Club

9:00 am Shotgun Start
Four Person Scramble
with Modified Peoria Scoring

Registration Opens January 2nd

\$175* Single Player | **\$600*** Foursome
Includes green fee, golf cart, ditty bag, shirt, and lunch.
*Add \$25 per player after March 30

Sponsorship Available

Master Sponsor	\$5,000
Premier Sponsor	\$2,500
Supporting Sponsor	\$1,000
Hole Sponsor	\$500

Benefiting

RUNNING STRONG
for American Indian Youth
AMERICAN INDIAN YOUTH RUNNING STRONG™

Sandstone Corporation

AMERIND Risk is seeking charitable partners to receive funds raised from future Protecting Tribal Families Golf Fundraisers.

Contact **Nancy Harjo Serna** for all inquiries
Phone: (505) 404-5000 | Email: NSerna@AMERINDRisk.org



San Diego

AMERIND Risk
Tribes Protecting Tribes

NAIHC
National American Indian Housing Council

AMERIND Risk | NAIHC Convention & Tradeshow • May 30 - June 1, 2018

Reprinted courtesy of Indigenous Post.

AMERIND Embraces A Culture of Giving, Empowers Indian Education

Generosity of spirit is a core focus of AMERIND Risk. Critical to this mission is supporting organizations that improve Tribal lives, and empowering Native youth, who are the future of Indian Country.

The AMERIND Risk Board of Directors budgets \$500,000 annually for allocations to Indian Country. That money is thoughtfully spread among Native organizations, scholarships to Native youth, outreach and advocacy, sponsorships of events benefiting Tribal entities that support Tribes, and more.

Native education is pivotal to AMERIND, as a 100% Tribally owned company. AMERIND demonstrates its commitment to Indian Country through many avenues, including providing funding to nine regional housing authorities to support scholarship programs. Since 1998, more than \$450,000 has been awarded to hundreds of students living in Tribal communities insured by AMERIND.

Among the many Native-strong organizations that AMERIND supports are the National American Indian Housing Council, the National Congress of American Indians, the Native American Rights Fund, the National Indian Child Welfare Association, the Native American Finance Officers Association, the National Native American Human Resources Association, the National Indian Education Association (NIEA), the American Indian Science and Education Society (AISES), the American Indian Graduate Center (AIGC), and the list goes on. To single out a few:

NIEA: As a tireless advocate for culturally relevant education, AMERIND Risk makes annual contributions to the NIEA, which advances comprehensive, culture-based educational opportunities for American Indians, Alaska Natives and Native Hawaiians. Most recently, AMERIND sponsored the 48th Annual NIEA Convention & Tradeshow, held October 4-7 in Orlando, Florida.



TaNeel Filesteel, NIEA Student Board of Director

AISES: AMERIND is a longtime supporter of AISES, the national nonprofit organization focused on substantially increasing the representation of indigenous peoples in science, technology, engineering and math (STEM) studies and careers. Most recently, AMERIND sponsored the 2017 AISES National Conference, hosted September 21-23. The event drew more than 2,000 students, professionals and partners to Denver, Colorado.

AIGC: AMERIND values its longstanding relationship with the AIGC, which provides financial support for American Indians and Alaska Natives seeking higher education. Beyond making annual financial contributions to the organization, AMERIND regularly sponsors AIGC fundraising events that support scholarships for American Indian students.

"AMERIND is an asset to AIGC and our students. Their critical support empowers our organization to impact the lives of students across the United States through scholarship and support services," said Angelique Albert, AIGC Executive Director.

In addition to the annual AMERIND All-West Native American Basketball Classic (page 14), AMERIND Risk sponsors many charitable events. For the past 13 years, AMERIND has hosted an annual golf tournament to raise money for designated Native nonprofits as well as families without homeowners' insurance through its Family Emergency Fund. Furthermore, AMERIND holds an annual National Safety Poster Contest for Native students to educate Native youth and families about the importance of safety and prevention. Since 1993, AMERIND has given a total of \$75,000 to poster contest winners. AMERIND also provides its members with resources for continuous safety education, like fire prevention. AMERIND is dedicated to helping Tribal governments and businesses cultivate a workplace safety culture to reduce injury, damage and loss, while improving company morale.

The principle of giving back is woven into the corporate culture of AMERIND Risk. As a 13-year Pueblo of Acoma Tribal Council member and CEO of the only 100% Tribally owned insurance provider in the United States, Derek Valdo is proud to lead AMERIND, a company that gives back in tangible and meaningful ways. "Indian Country outreach is integral to our higher mission," Valdo said. "We're more than just an insurance company."

Critical Insights From the 2017 AMERIND Risk Institute in Albuquerque — And a Breathtaking Hot Air Balloon Flight!

The 2017 AMERIND Risk Institute turned the spotlight on critical topics—such as smart actions to improve survival rates in the event of an active shooter, understanding the claims process, and Tribal Workers' Compensation. Hosted October 10-11 at Sandia Resort & Casino in Albuquerque, New Mexico, the Institute delivered engaging training sessions, networking activities, and a great lineup of exhibitors showcasing their products and services.

"The AMERIND Risk Board of Directors and Staff thank you for joining us at the 2017 AMERIND Risk Institute. Our goal is to provide you with the knowledge, support and necessary resources to continue to foster safe environments within the home, workplace and Tribal communities throughout Indian Country," said Derek Valdo (Pueblo of Acoma), AMERIND Risk CEO.

In his welcoming speech, Chairman Greg Borene enthusiastically thanked AMERIND Risk members for attending the Institute, and shared his appreciation for AMERIND's dedicated Board and team. He additionally

commented on the recent, devastating wildfires in California and Montana and the hurricanes in Florida. "We just never know when destruction will hit," Chairman Borene said, underscoring the importance of safety preparedness. "AMERIND Members were fortunate that the damage in both areas were minimal; next time, we may not be so fortunate."

During the General Assembly, Kenneth Lucero, a Field Representative in the office of U.S. Senator Martin Heinrich's (D-New Mexico), took the stage to share information about Sen. Heinrich's new proposed bill. The Tribal Connect Act of 2017 aims to empower Tribes with E-Rate program funding to deploy broadband.

Below, AMERIND Risk breaks down a few of the topics covered at the Institute:

Active Shooter

On the heels of the Las Vegas massacre, the deadliest mass shooting committed by an individual in United States' history, the need for Tribal governments and businesses to prepare for the threat of an active shooter is paramount. Natowa Garcia (Santa Ana Pueblo), an AMERIND Risk Safety Field representative, led the Institute's active shooter session on emergency preparedness and actions to help save lives.

Protecting Tribal Assets

When business leaders proactively promote a workplace safety culture, it protects the three most important assets of any Trib-



al organization: people, financial assets, and property. Ray Tafoya (Pueblo of Santo Domingo), AMERIND Field Representative, demonstrated ways to prioritize safety awareness in everyday operations through interactive discussions and scenarios.

Understanding Your Claims Process

In this must-attend session for directors and staff responsible for reporting claims, Alan Romero, AMERIND Risk Director of Claims, covered all the steps in the claims filing process—from reporting to closing the claim.

Tribal Workers' Compensation

Mike Melchior, Claims Manager for the AMERIND Tribal Workers' Compensation (TWC) program, led this information session on what, when and how to report a claim, and why accident investigation is important.



Merian Juneau, Human Resources Manager for the Quinault Nation Enterprise Board



Hot air balloons ignite their burners for lift-off.

Lift Off! Winner of AMERIND Risk Institute's Complimentary Hot Air Balloon Ride, Merian Juneau, Soars High in the Albuquerque Sky

Experiencing the serene sense of flight in a hot air balloon was a bucket list item for Merian Juneau, the Human Resources Manager for the Quinault Nation Enterprise Board (QNEB).

Last week, she checked it off her list.

Taking off in mass ascension, more than 500 vibrant-colored hot air balloons launched shortly after 7 a.m., cruising Albuquerque's crisp blue skies for the 46th Annual Albuquerque International Balloon Fiesta. The AMERIND Risk Institute overlapped the nine-day balloon festival, which ran October 7-15. The morning air, chilly and refreshing, grew warmer as the sun rose higher above the Sandia Mountain Range. An hour later, among a sea of balloons,

Juneau landed softly in the arms of Mother Earth.

"It was a once in a lifetime experience," Juneau said. "It was absolutely amazing and breathtaking."

Juneau was overjoyed to win the complimentary hot air balloon ride through AMERIND Risk's raffle, benefiting the AMERIND Risk Tribal Family Emergency Fund, which supports uninsured Native families who are devastated by disaster. Online registrants for the 2017 AMERIND Risk Institute received one free raffle ticket. All attendees had the opportunity to increase their chances of winning raffle prizes by purchasing additional raffle tickets on site. AMERIND also presented Teresa (Terry) Payne, a Resident Services Specialist and Financial Counselor at the Spokane Indian Housing Authority, with an Apple iWatch. She was the Early Bird registrant-drawing winner. AMERIND Risk thanks everyone who purchased raffle tickets.

Soaring high above the city, she spotted Albuquerque landmarks and three Pueblos in the distance. "I want to thank AMERIND Risk for the opportunity," Juneau added.

Beyond her high-flying adventure, Juneau greatly enjoyed networking at the AMERIND Risk Institute. "I highly recommend coming to the AMERIND Risk Institute for all of the learning experiences. It's a great hands-on networking experience," said Juneau, a Quinault Nation member. The Quinault Indian Nation is a long-standing Member of AMERIND Risk. AMERIND insures its Tribal Government as well as all Quinault Nation Enterprises.



As the HR manager for the QNEB, Juneau oversees the Tribe's fish processing plants, its retail stores and more. To brush up her knowledge on liability claims, the underwriting process, and Tribal Workers' Compensation (TWC), Juneau attended numerous educational sessions at the Institute. "I'm in the process of updating and revising HR policies, so I came to the AMERIND Risk Institute to learn more about our insurance coverages and the expanded Tribal Workers' Compensation coverages," Juneau said.

Save the date! Join us at the 2018 AMERIND | NAIHC Annual Convention & Tradeshow hosted in San Diego, California, May 30 - June 1.

About AMERIND Risk

AMERIND Risk was founded more than 30 years ago by more than 400 Tribes who united and pooled their resources to create AMERIND Risk to keep Indian money within Indian Country. AMERIND Risk provides property, liability and workers' compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage and employee benefits. It is the only 100% Tribally owned and operated insurance provider committed to Indian Country. In 2016, AMERIND launched AMERIND Critical Infrastructure (ACI), which helps Tribes obtain high-speed Internet. To learn more about "**Tribes Protecting Tribes**" or for an insurance quote, go to AMERINDRisk.org.

CLAIMS PART 2:

How to Initiate a Liability Claim with AMERIND Risk

Please refer to “Claims Part 1: How to Initiate a Property or ‘First Party Claim’ with AMERIND Risk” published in our 2017 Q3 ALARM.

Liability claims are referred to as “Third Party Claims.” In these instances, a party who is not insured under the policy (a “third party” to the insuring contract), makes a claim against the insured party, usually for negligence. Examples of these types of claims are: slip, trip and fall injuries; wrongful eviction; wrongful termination; and damage to the third-party’s property.

Unlike property claims, an insured may not necessarily know an alleged incident occurred until a lawsuit is served on them several weeks or even years afterward. Being served with a lawsuit can generate a strong emotional response from the person or people being served. Simply put, being sued is a very scary experience. Because of that, it’s doubly important that if an insured is served with any type of legal document, or a letter complaining about an injury to a third-party, that they reach out to AMERIND immediately.

The law in every jurisdiction limits the amount of time a defendant has to respond to a suit that’s filed in court. Therefore, it’s imperative that AMERIND be notified as quickly as possible so that coverage and duty to defend under the policy can be assessed, and if found, defense counsel assigned to respond on the insured’s behalf.

It’s also possible that a liability claim will need to be opened even if a lawsuit is not filed. Sometimes our insureds are notified of an event at the time it happens or shortly thereafter when they receive a letter or even a phone call from the injured party. If any person or party sends you a letter or an email that demands that they be paid or their medical bills should be paid by you, this is the definition of a formal claim. Please do not wait to call AMERIND when these matters arise. The Claims Team will open a claim and act as the sole contact for the claimant from that point on.

Finally, it’s also possible to open what is

called a “Notice of Potential Claim.” These are notices of incidents that were observed or reported and are felt to be serious enough that there is a likelihood that a formal claim could arise. Opening a potential claim in AMERIND’s office allows our team to complete as much of an investigation into the potential liability exposure our insured may face. If a formal claim arises at a later time, crucial testimony and evidence is preserved.

Regardless of the type of incident listed above, it’s best to call AMERIND and let us assist you with opening a claim.

The basic information we will need is:

- The date of occurrence;
- The person who is allegedly injured;
- Any contact information for the allegedly injured party;

- And copies of written statements or incident reports;
- Photos that might have been taken at the time of the incident;
- Any legal documents or letters that were received by any claimant or attorney;
- Copies of any documents produced by an administrative agency investigating an incident;
- Police and/or Emergency Response reports if available.

AMERIND Risk strives to provide quick, efficient and accurate claims service to all of its members. Having complete and precise information at the onset of a claim helps us to provide that quality service. Never hesitate to call the Claims Team at AMERIND, (505) 404-5000 or (800) 352-3496, if you have any questions about setting up a claim.

Carbon Monoxide Safety



Did you know?

More than 150 people in the U.S. die every year from accidental nonfire-related carbon monoxide poisoning.

Carbon monoxide or CO is a colorless and odorless gas. CO poisoning can occur when a fuel-burning appliance or machine, such as a furnace, heater or generator, is not working or vented properly. Breathing in CO at high levels can be fatal.

Learn what you can do to protect your family from the dangers of CO.

- ✓ Install and maintain CO alarms inside your home to provide early warning of CO.
- ✓ Install CO alarms in a central location outside each separate sleeping area and on every level of your home.
- ✓ Use portable generators outdoors in well-ventilated areas away from all doors, windows and vents.
- ✓ Make sure vents for the dryer, furnace, stove and fireplace are clear of snow and other debris.

For more information and free resources, visit
www.usfa.fema.gov



Click here to
add image.



Winter Home Maintenance

Heating equipment and electrical wiring are primary culprits of fires this season, as the adjacent infographic illustrates. In addition to adhering to those safety tips to protect your loved ones and home from fire, follow these winter home maintenance tips to prevent frozen pipes and gutters, and to avoid slips, trips and falls on icy sidewalks.

- Inspect, and if necessary, clean chimneys and fireplaces prior to using.
- Remove any window air conditioners. Keep blinds or window drapes closed.
- Ensure your propane or fuel oil tank is full, or that you have plenty of wood or coal and fuel on hand.
- Clean gutters and downspouts before cold weather arrives to prevent icing inside them.
- Before freezing weather arrives, spray an ice repellent solution on walkways and steps.
- Use rock salt, sand or clay-based kitty litter on walks and drives. (Be aware that salt can damage grass and plants.)

Be fire smart with electricity throughout your home.



There are **more than 45,000** home electrical fires each year.



About **half** of these involve lighting equipment or home electrical wiring.



Home electrical fire deaths peak between **midnight and 6 a.m.**



Peak months for electrical fire deaths are **December through March**.

Plug only **one** heat-producing appliance (such as a coffee maker, space heater, or microwave) directly into a wall outlet at a time.



Extension cords should only be used temporarily. Have an electrician install additional wall outlets where you need them.



Never use an extension cord with a heat-producing appliance.

For more information about electrical fire safety, visit www.usfa.fema.gov and www.nfpa.org

U.S. Fire
Administration



STOP ARSON

Call The Arson Tip Line
888-998-7362
Remain Anonymous

Let Us Help You Keep Your Policy Active

The threat of winter fires is real. According to the National Fire Incident Reporting System's latest statistics:

- 905 people die in winter home fires each year.
- \$2,091,000,000 in property loss occurs from winter home fires.
- 67 percent of winter fires occur in one- and two-family homes.
- Cooking is the leading cause of all winter home fires.
- 5 to 8 p.m. is the most common time for winter home fires.

With that in mind, it's critical to continue prioritizing your home insurance policy and not let your insurance payments lapse. AMERIND Risk additionally encourages you to play a proactive role in spreading the word about the risk of winter fires and the importance of being and staying insured, to your family, friends and neighbors.

Obtaining insurance coverage is easy. AMERIND Risk does not perform a credit check or home inspection, nor does AMERIND require that applicants reside near

a fire department or live near a working fire hydrant. AMERIND believes all people deserve home insurance and wants to be there to protect your family, home and valuables.

AMERIND's team members are also known to be flexible for longtime AMERIND Risk members, when possible. For instance, Judy Goad, an AMERIND Risk member since 2004, is currently battling cancer, and AMERIND's staff have been willing to work with her on collecting recent policy payments.

"In the last year and a half, since I was diagnosed with cancer, it's been financially difficult, because of the expense of medication and everything else. AMERIND Risk has made my life much easier," Goad said. "Their expertise, knowledge and willingness to help with anything is impeccable. I have been amazed. I tell everyone: I just don't have insurance problems."

Goad further appreciates connecting with a compassionate AMERIND Risk team member every time she calls customer service. "It is so good to be treated like you're family," she added.

Similarly, new AMERIND Risk member Barbara Linehan can attest to AMERIND's exceptional customer service and affordable coverage. After 17 years, Travelers Insurance recently dropped Linehan's homeowner's insurance policy, because the company no longer covers manufactured homes. Linehan called several insurance carriers trying to apply for a homeowner's insurance policy, but she was met with reluctance. Linehan resides on the Pine Ridge Indian Reservation, which is considered a high-risk area. Concerned, Linehan turned to the Oglala Sioux Tribe Partnership for Housing for guidance, and the nonprofit immediately connected her with AMERIND Risk, the only 100% Tribally owned insurance company in the United States.

"We started the paper work with no problem. AMERIND staff were more than willing to help," Linehan said. "I went from paying \$1,234.00 a year for my Travelers Insurance to almost half of that with AMERIND, for the same coverage."

This holiday season, and always, AMERIND Risk expresses its sincere gratitude to its loyal members.



Contest Overview

The AMERIND Risk Safety Poster Contest is coming up. We encourage a Housing Authority or TDHE to sponsor a local Poster Contest for children in grades K-3, 4-6, and 7-8. Contestants should submit a poster that promotes any safety issue (examples: fire, distracted driving, home fire escape plan, how to call 9-1-1, etc.) You could win \$1,000!

2018 Safety Poster Information & Entry Forms: amerindrisk.org/poster-contest/



505.404.5000
TribesProtectingTribes.com



FOCUS: How AMERIND Risk's Safety Services Team Helps Tribes Prevent Fires

AMERIND Risk was created to help **Tribes Protect Tribes**. The Face to Face Opportunity to Create Unique Safety Services (FOCUS) Program contributes to this mission. Today 240 Tribes are Equity Members in the Indian Housing Block Grant risk pool and, unfortunately, some of those members have fire problems. Since 2008 the risk pool paid an average of \$3.1 million in arson related claims each year. In response to the problem, the AMERIND Risk Board of Directors (Board) created the FOCUS program to protect the risk pool and address housing authorities with high fire losses. To that end, the Board directs AMERIND Risk, specifically the Safety Services Team (SST), to administer the FOCUS program.

AMERIND Risk Cares

Each year the SST considers the risk pool's fire loss during a rolling three-and-a-half year review period (example: 2014, 2015, 2016 and January through June 2017) and provides the Risk Management committee with a list of members who meet the FOCUS

program criteria of Severity, Loss Ratio and Frequency. The Risk Management Committee then recommends new members for the following year (2018), existing member movement, and graduates. The FOCUS program has three levels: Green, Yellow, and Red with a duration of one year each. All three levels require a meeting with the SST, and members must submit a Fire Prevention Plan, approved through resolution by their governing body, at the end of the first quarter.

All new FOCUS members enter at the Green level, however, movement into the Yellow and Red levels come with financial implications. In both the Yellow and Red levels, annual premium is, at minimum, an average of the previous three years losses plus 25%. Additional endorsements include reduced notification and reconstruction times as well as a minimum \$15,000 (Yellow) and \$25,000 (Red) deductible for all perils, not just fire. Each year, FOCUS members must meet all three criterion (Severity, Loss Ratio, Frequency) to remain in FOCUS but Frequency

determines movement from level to level. It is important to remember, movement is not sequential but based on Frequency. Members have been moved from level to level before graduating or having their membership terminated. A member at the Red level for one year and Red level Frequency the following year can be terminated from the risk pool for two years.

If membership is terminated AMERIND Risk will continue to offer insurance coverage through the Tribal Operations Program. This is more expensive than the member risk pool program and includes additional endorsements. The terminated housing authority can reapply for membership in the risk pool after two years.

The SST works to prevent fires in Indian Country and is available to meet with housing authorities, housing boards or Tribal councils to discuss the fire problem and work with the Tribe to exit the FOCUS program. While the SST is a free resource, the housing authority is responsible for taking action.



**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

Winter Exposures & Liability

As temperatures drop, slip, trip and fall incidents rise. Tribal governments and businesses must take safety measures to prevent injuries. Accidents due to wet and icy conditions are the number one claim during the winter season.

Protect your business, employees and patrons by taking precaution:

- Monitor changing weather conditions, including rain, sleet, ice and snow, as well as freeze and thaw cycles that increase the risk of black ice.
- Stock up on snow and ice removal supplies and tools, such as plows, shovels, and sand, de-icing salts or ice melting chemicals.
- Shovel snow and apply salt or ice melting chemicals as needed to keep walkways clear.
- Fill and patch sidewalk and parking lot holes and cracks.



- Pay attention to areas susceptible to ice and apply salt or ice melting chemicals more frequently to reduce the likelihood of ice accumulation.
- Ensure parking lots and walkways are well-lit and clearly marked.
- Use signage to indicate steps, ramps and any elevation changes that might be hard to detect under snow.
- Train maintenance workers in safe parking lot and roof snow removal, or contract with a snow removal company.
- Reduce indoor slips, due to tracking

in wetness or snow melt, by utilizing high-quality track mats inside doors.

- Utilize a slip-resistant floor treatment where necessary.
- Promote a safety-conscious work culture by promoting a slip, trip and fall prevention program that encourages employees to raise awareness of hazard areas, keeping walkways clear, and to wear appropriate footwear.

Winter Road Safety

The number one killer in winter is driving in severe weather on poor road conditions. It's critical to brief staff on road conditions during this time of year, and develop a process for traveling to work or staying home when driving conditions are life-threatening or dangerous.

Prior to an emergency, ensure your vehicle has adequate tires with tread and any chains or studs required for your jurisdiction. Have a mechanic check your car's antifreeze levels, battery and ignition system, brakes, exhaust system, fuel and air filters, heater and defroster, lights and flashing hazard lights, oil, thermostat, windshield wiper equipment and washer fluid level. Always keep your gas tank at least half full.

In the event you become stranded, be prepared with an emergency supply kit in your car. Stock it with jumper cables, flares or reflective triangles, an ice scraper, car cell phone charger, and cat litter or sand for better tire traction. Meanwhile, a winter survival kit stowed in your vehicle could save your life. It should include water, snack food including energy bars, blankets or a sleeping bag, extra hats and mittens, and perhaps matches and small candles.

If stuck, make sure your vehicle's exhaust pipe is free of snow to avoid deadly carbon monoxide gas entering your car. Do not run the engine for more than 10 minutes an hour and keep a window slightly cracked. AMERIND Risk urges you to stay safe, and if road conditions look risky, avoid driving.

How to Clear Snow-Covered Roofs Safely

Winter snow can weigh heavy on roofs, threatening overload and collapse. It's paramount for Tribal governments and businesses to protect building infrastructure, as well as their citizens, employees and patrons. Every year, however, workers are killed or seriously injured while performing snow or ice removal from rooftops and other building structures, such as decks. Workers most often perform snow removal operations after snow has piled high and when weather conditions are dire—during strong, cold winds and on icy surfaces. Plan ahead: Apply de-icing materials before snow and ice accumulate, and ensure building maintenance workers are trained on the safest modes of snow removal.

Employers should ensure they protect their workers from hazardous work conditions:

- Use snow removal methods that do not involve workers going on roofs, when and where possible.
- Use ladders or aerial lifts to apply de-icing materials.
- Use snow rakes or drag lines from the ground.
- Remove small amounts of snow at a time to avoid strain or being hit or buried by falling snow.
- Evaluate loads exerted on roof or structure (e.g., total weight of snow, workers and equipment used), compared to the load limit of the roofs.
- Require that workers use fall protection equipment.
- Ensure workers are properly trained in ladder, aerial lift and electrical safety.

Reprinted courtesy of Indigenous Post.

SCORING SCHOLARSHIPS: AMERIND Risk Empowers Native Youth with Basketball Tournament and Collegiate Scholarships

In the Fall of 1985, a rash of suicides swept across the Wind River Reservation in Wyoming, sending shockwaves of grief and concern across Indian Country. In an effort to renew purpose among Native youth, directors of the then-newly-formed United Native American Housing Association (UNAHA) and the U.S. Department of Housing and Urban Development's (HUD) Office of Native American Programs (ONAP) in Denver, launched a basketball tournament in 1986. Their goal was to widen Native students' horizons beyond reservation borders and inspire ambition after high school. The tournament boasts educational opportunities, like visiting nearby college campuses, and hosting motivational speakers.

Over more than three decades, the event's impact has grown tremendously. In 2005, AMERIND Risk, the only 100% Tribally owned insurance provider in the nation, signed on as a marquee supporter, sponsoring more than one-third of the event. AMERIND's annual contribution also helps fund the Mark K. Ulmer Native American Scholarship Foundation, which provides scholarships to select tournament participants. This year, three Native youth received scholarships through the Mark K. Ulmer Native American Scholarship Foundation.

The 2017 scholarship recipients include:

- Kallen Blacksmith (Oglala Lakota), a graduate of Red Cloud Indian School on the Pine Ridge Indian Reservation in South Dakota, is attending Dartmouth College in Hanover, New Hampshire, with the aid of the Ulmer Scholarship.
- Xavier "Sonny" Little Head (Northern Cheyenne), a graduate of St. Labre Indian Catholic High School in Ashland, Montana, is attending Adams State University in Alamosa, Colorado. Xavier "Sonny" Little Head is the first All West Ulmer Scholarship winner whose parent, Ruben Little Head, has also received an Ulmer Scholarship.
- Ashley Davis (Chippewa Cree) from Bismarck, North Dakota, is a new student at Minnesota State University, majoring in exercise science.

Each winner will be paired with a mentor and receive \$1,000 per year for four years, under the condition they maintain a GPA of 2.0 or higher. The Mark K. Ulmer Native American Scholarship Foundation has awarded 82 scholarships since its 1991 inception. Over the foundation's 26 years of existence, three scholarship recipients later earned their PhDs, and eight, their Masters degrees. One became a medical doctor, another, a physi-

cian's assistant. Other scholarship recipients have become teachers, mechanical and electrical engineers, physical educators and more. "We've been pretty proud of what they've done," said Sam Ulmer, co-founder of the scholarship. "More than 85 percent [of the students] we have given scholarships to have either graduated or are still in school."

Sam formed the scholarship foundation with his wife Nancy Ulmer in 1998 in honor of their late son Mark K. Ulmer, a former HUD ONAP attorney, who helped create the basketball tournament in 1986. Mark dedicated his life to the service of others less advantaged than himself. "It gives us a great deal of joy to see a student finish [college], go back to their community and get a job," Sam Ulmer said.

Shooting Hoops, Sparking Hopes

The 32nd Annual AMERIND All West Native American Basketball Classic took place April 6-9, 2017, at Gold Crown Foundation Field House in Lakewood, Colorado. The tournament drew 100 boys and girls basketball teams from across the country—Oklahoma, New Mexico, Colorado, North Dakota, South Dakota, Wyoming, Montana and Utah. It was the first year that the number of registered teams had to be capped and a waiting list established. The tournament has gained notoriety and today attracts college basketball recruiters who watch the games and scout for talent, said David Heisterkamp II, a volunteer since 1995. Heisterkamp—who represents Tribal housing authorities through his law firm Wagenlander & Heisterkamp, LLC—is responsible for incorporating the AMERIND All West Native American Basketball Classic as a nonprofit to serve as a vehicle for fundraising for Native scholarships.

Each year, tournament players get the unique opportunity to attend an NBA basketball game at an exclusive, discounted All West price. On April 7, students got to see the Denver Nuggets defeat the New Orleans Pelicans at the Nuggets' home court, Pepsi Center in Denver, Colorado.



Left to right: Sam Ulmer, Ashley Davis, Nancy Ulmer, Xavier "Sonny" Little Head and Kallen Blacksmith

Learning From Legends

Since its inception, the tournament has garnered an impressive roster of guest speakers—celebrated athletes and successful Native Americans who want to help empower Indigenous youth. Among them: former NBA star Darryl Dawkins, once a prominent Philadelphia 76ers player. “He brought a whole bunch of 76ers merchandise and autographed it for the kids. He talked to the youth every day. That made an impression,” Heisterkamp said.

In addition to Dawkins, NBA coaches, Denver Nuggets players, and Native artists, educators and scientists have graced the court during AMERIND All West Native American Basketball Classics. Their presence and words of inspiration light a fire in Native youth to take charge of their future. From Chickasaw astronaut John Herrington to Ben Nighthorse Campbell (Northern Cheyenne)—then a United States Senator, to Muhammad Ali, guest speakers have shared their personal stories of challenge, perseverance and triumph, while championing the importance of obtaining a higher education, and underscoring the need to stay drug- and alcohol-free.

Wisconsin Badgers basketball star Bronson Koenig, a member of the Ho-Chunk Tribe, spoke at last year’s basketball classic. “I hope I am an inspiration for them to do well in school and get off that reservation and go make a life for themselves,” said Koenig. At Wisconsin, he played in 148 games (94 starts), making at least one three-pointer in 43 consecutive games, a school record. Koenig is the all-time three-point king for the Badgers (270) and ranks 10th all-time in points (1,459). Koenig signed a professional contract with the Milwaukee Bucks earlier this year, and last week was acquired off waivers by the Chicago Bulls.

Seizing Opportunity

Seniors and recent high school graduates who are AMERIND All West tournament participants can apply for a college scholarship through the Mark K. Ulmer Native American Scholarship Foundation at www.markulmer-scholarship.org.

“Nancy and Sam Ulmer don’t just give Native youth a scholarship and send them on their way. They stay involved. They call the students

and offer support. They send holiday cards, birthday cards. They become an advocate for them. It’s impressive to see what the scholarship recipients go on to do,” said Jason Adams, Salish & Kootenai Housing Authority executive director and UNAHA board chairman. The Ulmers also help students who don’t own computers financially acquire one.

Adams participated in the Basketball Classic as a high school student. It’s common to see long-term commitment to supporting the event. Many former players return to coach, volunteer as scorekeepers and crowd control, or to help raise funds to ensure the tournament continues. “I don’t think the founders could have envisioned the incredible impact the tournament would have on Native youth more than 30 years later,” Adams said. “I hope and believe that it gives Native kids the opportunity to see life beyond reservation borders.”

Save the date for the 33rd Annual AMERIND All West Native American Basketball Classic: April 5-8, 2018. Registration and the Denver Nuggets game will take place Thursday night, April 5.



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Hattie Mitchell's Impactful Role as NAFOA Treasurer

The Native American Finance Officers Association (NAFOA) and AMERIND Risk share a core commitment to empowering Tribal economic growth.

As AMERIND Risk's Director of Finance, Hattie Mitchell helps AMERIND achieve its mission at the heart of its services: protecting Tribes and keeping money in Indian Country. Elected to serve as NAFOA Treasurer in April 2017, Mitchell plays an instrumental role in advancing the national American Indian organization's focuses: advocating for sound economic policy and education for Tribes across Indian Country.

Reflective of her support for Tribal economic

education, Mitchell presented "Audit Reports: Financial Education for a Tribal Leader" at both the 2017 AMERIND Risk | NAIHC Conference & Tradeshow, hosted June 27-29 in Nashville, Tennessee, and the 2017 AMERIND Risk Institute, held October 10-11 in Albuquerque, New Mexico.

"I know having strong financial acumen gave me more opportunities outside of my Tribe to grow professionally by learning best practices of other companies," Mitchell said.

Mitchell, a member of the Prairie Band of Potawatomi Nation and a certified public accountant, is excited about participating on NAFOA's all-woman board. Among other



notable positions, Mitchell served as Tribal Council Treasurer for her Tribe in 2012.



Winter holidays are a time for families and friends to get together. But that also means a greater risk for fire. Following a few simple tips will ensure a happy and fire-safe holiday season.

HOLIDAY DECORATING

- Be careful with holiday decorations. Choose decorations that are flame resistant or flame retardant.
- Keep lit candles away from decorations and other things that can burn.
- Some lights are only for indoor or outdoor use, but not both.
- Replace any string of lights with worn or broken cords or loose bulb connections. Read manufacturer's instructions for number of light strands to connect.
- Use clips, not nails, to hang lights so the cords do not get damaged.
- Keep decorations away from windows and doors.



HOLIDAY ENTERTAINING

- Test your smoke alarms and tell guests about your home fire escape plan.
- Keep children and pets away from lit candles.
- Keep matches and lighters up high in a locked cabinet.
- Stay in the kitchen when cooking on the stovetop.
- Ask smokers to smoke outside. Remind smokers to keep their smoking materials with them so young children do not touch them.
- Provide large, deep ashtrays for smokers. Wet cigarette butts with water before discarding.



Before Heading Out or to Bed

Blow out lit candles when you leave the room or go to bed. **Turn off** all light strings and decorations before leaving home or going to bed.

FACTS

- ❗ **Two of every five** home decoration fires are started by candles.
- ❗ **Nearly half** of decoration fires happen because decorations are placed too close to a heat source.



Take precaution to keep your family, friends and home safe! Follow these Winter Holiday Safety tips.

The three leading dates for home structure fires caused by cooking are Thanksgiving, Christmas day and Christmas Eve. Adhere to these kitchen safety tips:

- Remain in the kitchen while cooking to avoid grease fires.
- For slow-cook meals like roasting a turkey, check it frequently and use a timer.
- Stay alert in the kitchen, particularly if you're sleepy. Consider waiting to open any alcoholic beverages until the meal is ready.
- Keep flammables, such as oven mitts and paper towels, away from the stove and all hot surfaces.

Christmas Tree Care

Once merry and bright, dried-out trees pose serious danger. Christmas trees are combustible and become increasingly flammable as they continue to dry out in your home.

Electrical distribution or lighting equipment is involved in 35% of home Christmas tree fires. Check all strings of lights for broken or cracked sockets, and frayed or bare wires. Discard or repair the damaged ones before using. Remember to never use more than one extension cord per outlet.

Dispose of your Christmas tree soon after the holiday, or immediately if dry. Nearly 40 percent of home fires that begin with Christmas trees occur in January. Dried-out Christmas trees should not be left in the home or garage, or placed outside leaning against the house. Check your local community's recycling program.



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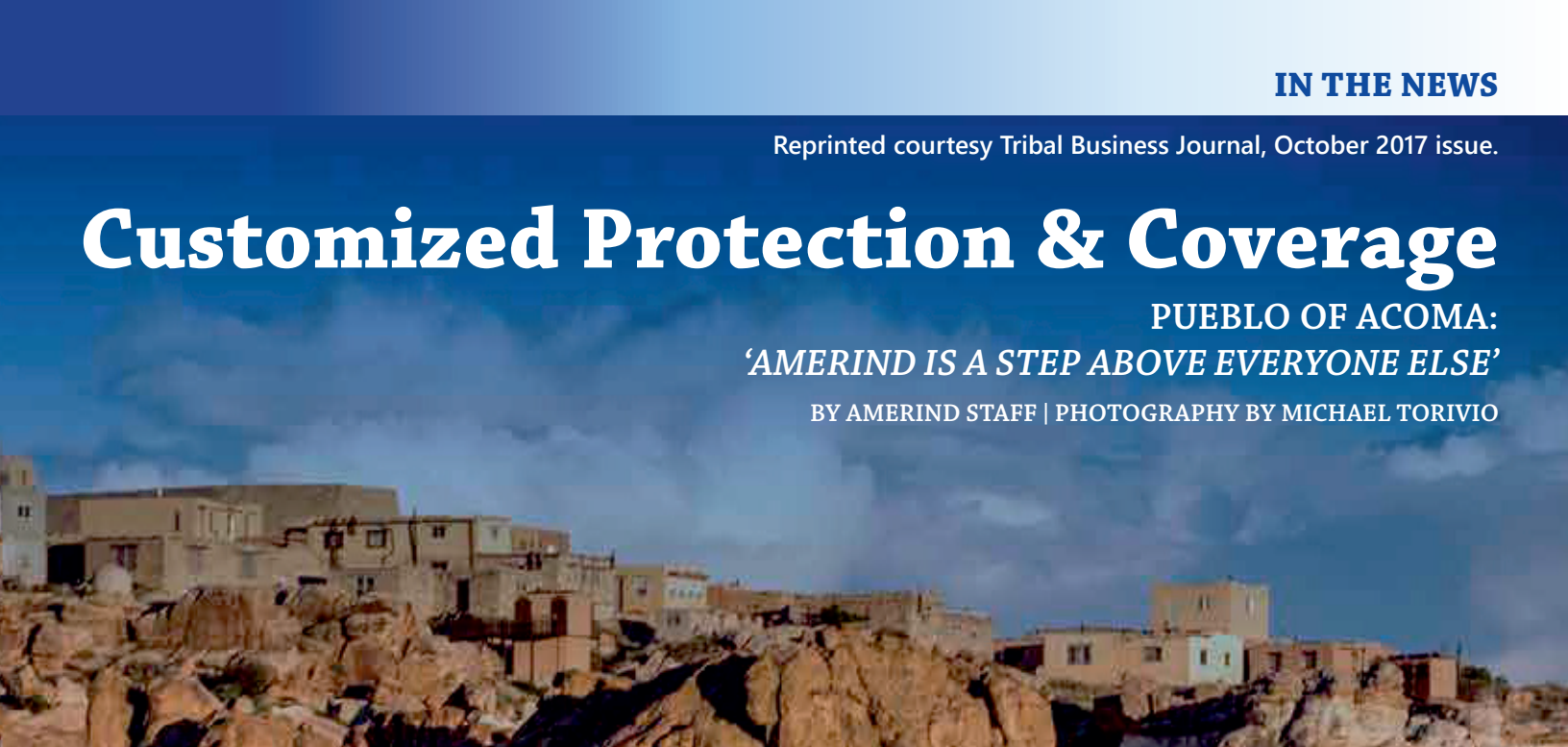


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Customized Protection & Coverage

PUEBLO OF ACOMA:
'AMERIND IS A STEP ABOVE EVERYONE ELSE'

BY AMERIND STAFF | PHOTOGRAPHY BY MICHAEL TORIVIO



Prior to 1986, big name insurance companies either charged Tribal housing authorities obscenely high premium rates or outright declined to write their coverages.

"Conventional insurance companies would not provide insurance coverage to Tribes, primarily due to limitations in Indian Country, like rural settings and not being near a fire station. We didn't have a waterline system that had enough pressure to handle fire responses," says Pueblo of Acoma 1st Lt. Gov. Raymond J. Concho, Jr.

Fortunately, more than 400 Tribes united to create a risk pool entity: AMERIND Risk, which provided that essential coverage despite challenges on Tribal lands.

Concho has witnessed AMERIND Risk's evolution over the decades. His unique perspective stretches back to his leadership as the Pueblo of Acoma Housing Authority's first-ever executive director in 1995. He was elected to serve on the AMERIND Risk board of directors starting in 1997, and on the National

American Indian Housing Council's board in 1998, participating on both national boards for six years.

Among other major transitions in AMERIND'S more than 30-year history, Concho recalls when AMERIND moved from Albuquerque, New Mexico, to the Santa Ana Pueblo in 2006. On Tribal lands, AMERIND strengthened its status as a Section 17 corporation, preserving Tribal sovereignty.

"AMERIND Risk flexed its business muscles to eliminate compliance with state requirements and to stay under Section 17," Concho says.

The money AMERIND saves Tribes translates to lower premium rates for Tribal members. Its prices typically run 15 percent less than what most insurance companies charge. From Pueblo of Acoma Gov. Kurt Riley's perspective, Tribes have historically turned to big brand names. "That doesn't necessarily work to our financial advantage," he says.





Governor Kurt Riley

Slowly, but surely, over the course of three decades and counting, AMERIND is establishing its own brand and reliable reputation. "I think across Indian Country, AMERIND is becoming a brand name. Tribes are becoming more familiar with it. They're a very strong company. They've grown, and they're very stable," Gov. Riley says.

While initially AMERIND only insured the Pueblo of Acoma's housing units, that relationship grew with AMERIND'S expansion of services. The Pueblo realized it could get similar or better insurance coverage at a less expensive price.

"Like any government, we have a fixed budget that we can only do so much with, and insurance is a major expense with any operating budget. AMERIND was really able to provide to the Pueblo of Acoma that low-cost, top-notch insurance coverage," says Marvis Vallo, comptroller for the Pueblo of Acoma Accounting Office.

Acoma's Economy

The Pueblo of Acoma is a 30-plus year equity member of AMERIND Risk. In addition to its housing, AMERIND insures the Pueblo of Acoma Tribal government and all of its enterprises under Acoma Business Enterprises (ABE), its Tribal holding company. The Pueblo of Acoma's first venture was Sky City Cultural Center, which later expanded to include the Haak'u Museum. Situated at the foot of the Pueblo, the facility is considered the "gateway" to Acoma "Sky City," the oldest continuously inhabited settlement in North America.

"The facility and the Acoma name draw a lot of tourists from around the world," Gov. Riley says. The Pueblo of Acoma also operates Sky City Casino Hotel, a travel center, RV park, a big game hunting enterprise, and a cattle ranching operation. "We're continuing to look at other businesses, both on and off reservation," Gov. Riley adds.

"Rather than approaching several companies, we use just one [AMERIND Risk]. It streamlines our processes, and it saves us money. We need to conserve and spend our money wisely," Gov. Riley says.

Combined, the Pueblo of Acoma government and ABE employ approximately 650 people. "We're like any other governmental entity. In order to recruit individuals to work for us, we have to provide a good benefits package," Gov. Riley says.

Through AMERIND Benefits, the Pueblo of Acoma can better attract and retain employees with competitive healthcare, dental plans, vision coverage, disability insurance, life insurance, and much more. "Rather than approaching several companies, we use just one [AMERIND Risk]. It streamlines our processes, and it saves us money. We need to conserve and spend our money wisely," Gov. Riley says.

Saving on Insurance

He considers Tribal sustainability critical for Acoma Pueblo's membership and future generations. The Pueblo provides services to its 5,000 members, of whom about half live on the reservation. Hence money saved is critical.

"Reducing our overall insurance costs boils down to Tribal sovereignty, because it empowers us to spend our [saved] dollars wisely. To me that's a huge benefit of doing business with AMERIND—keeping our dollars within our local economies, rather than [our money] going to external agencies," Vallo says.

AMERIND'S team cares about keeping money in Indian Country and facilitates doing business with Native vendors and contractors whenever possible. With a 59 percent Native American staff, its employees are personally invested in serving Tribes.

To that end, AMERIND has always been sensitive to the unique cultural needs of individual Tribes—from its inception in the mid-80s to today. When AMERIND formed, it filled a much-needed niche: covering mobile homes, adobe-style houses, hogans and other traditional homes.

"On Acoma Pueblo, we have traditional sandstone homes," Concho says. AMERIND also offers optional coverage for Native art and other culturally significant contents in homes.

"Many families in Pueblo homes have a large amount of pottery. Should those get damaged, they'll be covered. Our artwork is priceless," Concho says. That culturally relevant coverage has extended across AMERIND'S product lines, benefiting Tribal governments and businesses.

Emphasis on Safety

While coverage matters, AMERIND also addresses a key component to reducing costs for Tribal governments and businesses: prevention. AMERIND is keenly aware of how poor performance of routine tasks, like driving or climbing a ladder, costs businesses unnecessary money in Tribal workers' compensation (TWC) claims every year.

AMERIND offers free safety training and educational sessions, as well as on-site inspections of property and equipment at no additional cost for TWC policyholders. Beyond that, AMERIND'S safety team analyzes the loss trends of TWC clients to identify the underlying cause of their incidents.

Last year, AMERIND'S safety team provided a first-aid training not only to Pueblo of Acoma and ABE employees but to members of the community free of charge. "The educational component is critical. AMERIND helps you reduce claims by being more safety conscious, whether in your home or business," Concho says.

Cultivating safety consciousness within a workplace pays off. "We're seeing smarter employees that are helping to control our losses," Vallo says. By and large, prevention keeps staff at the Pueblo of Acoma and ABE safe, healthy and in productive work environments. Prioritizing prevention reduces time lost at work, and helps control losses and rising premiums.

Sovereign Protection

While the Pueblo of Acoma has not had TWC claims escalate to legal adjudication, Vallo finds assurance in the way AMERIND



Comptroller Marvis Vallo

empowers Tribal sovereignty by handling any workers' compensation litigation in Tribal jurisdiction. "It's a great time-saving, cost-saving measure. Rather than going outside to the state, federal or district courts, we're able to keep everything contained here. That is really the true essence of sovereignty—conducting our own business on our own land," Vallo says.

One of the things about AMERIND Risk that stands out to Vallo is its friendly and personable team members. "I think their true niche is their customer service," Vallo says. "They approach business as a person-to-person relationship, which is great for any Native community, because that's what we're about."

That corporate culture starts at the top with Derek Valdo, who joined AMERIND Risk 17 years ago. A Pueblo of Acoma member, Valdo was named AMERIND Risk's first Native CEO in 2012. Valdo has also served as a councilman on the Pueblo of Acoma Tribal Council for 12 years.

Vallo has observed: "Nowhere else can you get one-on-one time with the CEO, like Derek Valdo," who regularly engages attendees at AMERIND'S annual conventions and semi-annual meetings, inquiring, "How are we doing? How are we performing?"

Gov. Riley echoed that support for Valdo. "I think AMERIND, under Derek Valdo's leadership, has become a very strong company financially. I have a lot of confidence in AMERIND to be there when I need them," Gov. Riley says.

Trusted by Tribes

AMERIND has tapped just 8 to 10 percent of the Tribal governments marketplace, although AMERIND'S membership continues to grow exponentially. For the Pueblo of Acoma, AMERIND'S grasp of that relatively small piece of the pie is a bit of a head-scratcher.

"Give them the opportunity to serve and address your risk needs," Vallo said. "If we're able to work with Tribal Nations, and pool our money together, and provide support, that is truly ideal for the sovereignty of any Nation."



1st Lt. Governor Raymond J. Concho

In the grand scheme of things, AMERIND is financially solvent, managing risk through sensible investment of funds and the purchase of reinsurance. AMERIND generated \$47.2 million in revenue in 2016, a 15 percent increase over the prior year. Of that money, AMERIND returned \$3.5 million in excess reserves to its member Tribes.

At the heart of its mission, AMERIND wants to help Indian Country flourish through self-determination. Reinvesting in Tribal communities is a big part of that. AMERIND contributes about \$500,000 annually to Native organizations and sponsorships of events that benefit Tribal communities. "They not only serve Tribes, they give back to those same communities," Gov. Riley says. "They've also sponsored a number of events here at Pueblo of Acoma, such as our annual Governor's educational fundraiser which helps us generate financial resources for Native students."

"If you're looking for a well-known company that's financially stable, that keeps your needs and perspectives in line when developing services for you," Gov. Riley says, "AMERIND is a step above everyone else."

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