



AMERIND

ADVISOR

INSPIRING THE NEXT NATIVE GENERATION

Golfer Gabby Lemieux, a member of the Shoshone-Paiute Tribe of the Duck Valley Indian Reservation, serves as a role model for Native American youth.

COVID-19
A PLEDGE FROM
AMERIND

AMERIND RECEIVES
A- (EXCELLENT)
AM BEST
RATING



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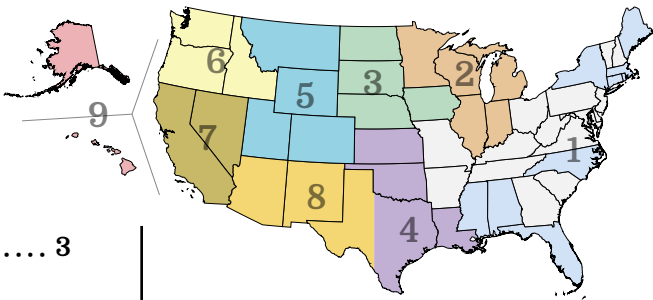
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BOARD OF DIRECTORS

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- REGION 1** **Susan M. Wicker**
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- REGION 2** **Jane Barrett**
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- REGION 3** **Jeannie Cadwell**
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EXECUTIVE OFFICERS

- Derek Valdo**
Chief Executive Officer
Pueblo of Acoma
- Ken Black**
Chief Operations Officer
- Geoffrey C. Blackwell**
Chief Strategy Officer
and General Counsel
Muscogee Creek Nation
- Robert Dahl**
Program Manager

Guuwaadzi' Haubaa (Hello to All!)

I'M PLEASED TO REPORT THAT EXCITING
THINGS ARE HAPPENING AT AMERIND!



DEREK VALDO
Chief Executive Officer

You might have noticed that we've dropped "RISK" from our name. This change came about as part of a "branding" process through which we are exploring how best to communicate with you, our valued partners.

Why drop RISK? Because our mission in Indian Country encompasses so much more than mitigating risk. Yes, our highest priority will always be providing financially sound, culturally sensitive insurance products, but our reach extends more broadly into the day-to-day lives of those we serve.

In 2019, for example, AMERIND contributed more than \$385,000 to Native American advocacy groups, community programs, scholarships and the Family Emergency Fund. We hosted a risk symposium and a golf tournament – two greatly anticipated annual events that allow us to connect with members on a one-on-one basis. We provided safety training, sponsored a youth safety poster contest and helped tribes celebrate National Native American Heritage Day. These are just some of the ways AMERIND honors our corporate social responsibility to protect Tribal Nations.

2019 was a successful year for our company, and, as CEO, my promise to you is that AMERIND will continue on this path of financial strength and Tribal outreach. As we move into 2020, you have my word that every business decision will be guided by its potential impact on Indian Country.

Thank you for the trust you have placed in the AMERIND team and for sharing our commitment to Tribes Protecting Tribes. We are humbled and privileged to serve you.

Sincerely,



Derek Valdo, Chief Executive Officer
Pueblo of Acoma



ABOUT US

AMERIND is the only 100 percent Tribally owned and operated insurance provider committed to Indian Country. More than 400 Tribes united and pooled resources to create AMERIND Risk to keep money within Indian Country.

INSURANCE PRODUCTS

- Native American Homeowners and Renters Program
- Tribal Governments and Businesses
- Tribal Workers' Compensation
- Tribal Auto Program

SERVICES

- AMERIND Employee Benefits
- AMERIND Critical Infrastructure – Broadband Deployment Services

CONNECT WITH US

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p 505.404.5000
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ON THE COVER



AMERIND is proud to sponsor women's LPGA hopeful Gabby Lemieux.

SEE STORY ON PAGE 9

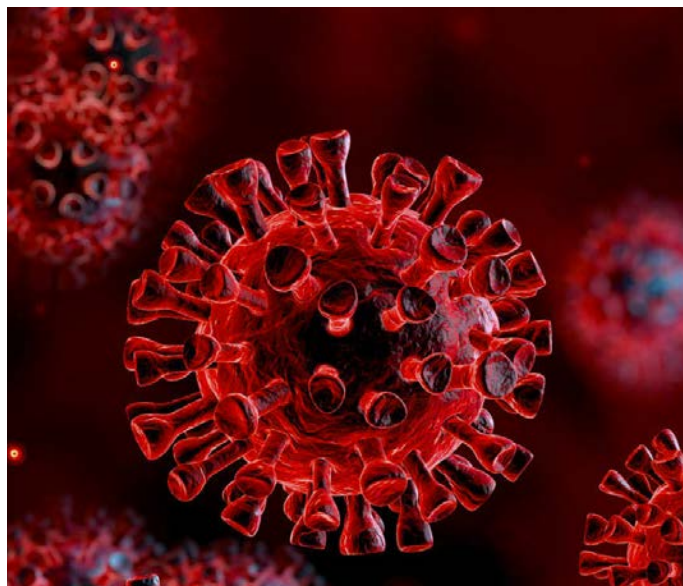
AMERIND Receives an A- (Excellent) AM Best Rating

AMERIND has been awarded an A- (Excellent) rating on the AM Best Financial Strength Rating (FSR) Scale. An A- (Excellent) rating is assigned to insurance companies that have an excellent ability to meet ongoing insurance obligations. AMERIND is the first Tribal company to ever seek a rating from AM Best. Voluntary participation in the AM Best rating process provides insurance companies and their policyholders a measure of the organization's overall financial, structural and operational strength and ability.

"This is the first time AMERIND has requested an evaluation by AM Best – a highly respected, independent credit rating service – and we are very pleased with the results," said Derek Valdo, AMERIND's chief executive officer (Pueblo of Acoma). "This rating is an indication of our overall financial strength and our ability to meet ongoing insurance policy and contract obligations.

"AM Best determined this rating by evaluating the strength of our balance sheet, as well as our operating performance, business profile and enterprise-wide risk management. The A- (Excellent) rating is important to AMERIND policyholders because it signals that our business practices are sound, and our company is financially stable," Valdo said.

The complete news release is available at www.ambest.com/press.



Protecting Our People Has Never Meant More

MARCH 2020

As AMERIND Advisor goes to print, the world's population is in the grips of Coronavirus (COVID-19).

Here in Indian Country, I want you to know your health and wellbeing are AMERIND's highest priorities. "Tribes Protecting Tribes" is why our company was founded, and we will be with you through these unprecedented and difficult times. Tribal Nations have overcome incredible challenges in the past. We will withstand this pandemic together and realize our very bright future.

AMERIND is honored to be your insurance provider. As a member of the AMERIND family, I give you my pledge, our pledge, that your coverages will continue to be here for you as Indian Country responds to COVID-19.

Dawaa'e (Thank you),



Derek Valdo, Chief Executive Officer
Pueblo of Acoma



Tribal Nations Eligible to Apply for FCC Broadband Access

Tribal Nations have a rare – and brief – opportunity to apply for broadband Internet access available through the Federal Communications Commission, according to Irene Flannery, director of AMERIND Critical Infrastructure.



IRENE FLANNERY
Director of ACI

An Education Broadband Service or EBS spectrum license will allow a Tribe to build and operate wireless networks with speeds up to 2.5 gigahertz (GHz). The EBS spectrum is suitable for mobile coverage and fixed point-to-point uses, such as business and home Internet connectivity.

“Licensure to access the EBS spectrum will enable Tribes, especially those in rural areas, to tap into previously unavailable but valuable telecommunications services,” Flannery said. “This is a historical opportunity to close the digital divide for Indian Country.

“The Rural Tribal Priority Window to apply for EBS spectrum access opened Feb. 3, 2020, and closes on Aug. 3, 2020. Fortunately, much of the information needed to complete an application is already available, and Tribes are encouraged to start working on them as soon as possible,” she said.

“Many organizations are coming together to assist Tribal Nations with the process, including AMERIND. Our Critical Infrastructure Division can provide important supporting data, and we are eager to answer questions, initiate planning and partner with Tribes on their applications,” Flannery said.

The Tribal Priority Window allows Tribes to skip the process of competing and paying for a license at an FCC auction. Instead, any federally recognized Tribe or Alaska Native village, consortia of federally recognized Tribes and/or Native villages, or Native-controlled entity is eligible to apply.

Flannery is a former schoolteacher and a former FCC Office Chief from Washington, DC. More information about the Tribal Priority Window and application process is available at www.fcc.gov/25-ghz-rural-tribal-window.

AMERIND Golf Fundraiser Raises More Than \$42,000

AMERIND's 15th Annual Protecting Tribal Families Golf Fundraiser netted more than \$42,000 for three charities committed to serving Native American families and youth.

The sold-out event was held April 25, 2019, at the Santa Ana Golf Club in Santa Ana Pueblo, N.M.

"AMERIND is proud to host this annual event and to play a role in fundraising for charities deeply rooted in Indian Country," Valdo said. "Each year, we are so impressed by the response to the tournament, the shared commitment to our fundraising goals and the quality of the Santa Ana Golf Club."

Fundraising recipients included Native American Professional Parent Resources (NAPPR), Wings of America and AMERIND's Protecting Tribal Families Fund.

Save The Dates

AMERIND NAIHC Annual Convention
and Marketplace

> May 5-7, 2020

16th Annual Protecting Tribal Families
Golf Fundraiser

> April 23, 2020

Please check our website and social media pages for the latest information about these upcoming events.



Recipients of AMERIND's 15th annual golf fundraiser were awarded \$14,222.10 each during a July 26, 2019, presentation ceremony. Pictured with Derek Valdo, CEO, is Lorraine Edmo, NAPPR executive director.

AMERIND's 2019 15th Annual Protecting Tribal Families Golf Fundraiser PREMIER Golf Sponsors

GUY CARPENTER



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Recipients of AMERIND's 15th annual golf fundraiser were awarded \$14,222.10 each during a July 26, 2019, presentation ceremony. Pictured with Derek Valdo, CEO, is Dustin Martin, Wings of America executive director.

AMERIND Celebrates National Native American Heritage Day

AMERIND joined tribes and tribal organizations throughout the nation in celebration of Native American Heritage Day on Nov. 29, 2019.

Designated as the Friday after Thanksgiving, the annual event honors the history and achievements of tribal nations. AMERIND is committed to championing Indian Country's prosperity and ensuring a positive future for all tribes. In 2019, AMERIND contributed more than \$385,000 to Native American advocacy groups, community programs, scholarships and the AMERIND Family Emergency Fund.

"We are not just making a difference by giving back, we're leading by example and challenging the entire insurance industry to fulfill their corporate social responsibility to Indian Country," said AMERIND CEO Derek Valdo.



GIVING BACK

Employees Share AMERIND's Corporate Commitment

Quarterly staff meetings can be routine events, but AMERIND's Dec. 12, 2019, all-staff gathering will be fixed in the memories of team members for many years.

The meeting included a unique opportunity to learn about everyone's learning and working styles while assembling bicycles to be donated to members of a New Mexico Pueblo Tribe. In addition to being a team-building exercise, employees were inspired by the opportunity to help out a tribal community.



Looking for a career change in the new year? AMERIND is hiring!

If you're interested in working for the only 100 percent Tribally owned insurance company, we encourage you to apply. We work hard to live up to our mission of Tribes Protecting Tribes.

Our goal is to keep money in Indian Country, and we do that by keeping our premiums low and treating our members/owners and employees like family. You will love being a part of our AMERIND team! Go to amerind.com/joinourteam.



Geoffrey Blackwell, AMERIND Chief Strategy Officer and General Counsel

FEATURED SPEAKERS

Blackwell Emcees Wireless Broadband Tribal Workshop

Geoffrey Blackwell brings AMERIND's wireless broadband and spectrum expertise to a national Tribal training on the Internet future of Indian Country.

In December 2019, Geoffrey Blackwell, former chief of the FCC's ONAP, hosted the Tribal Spectrum Sovereignty Workshop at Arizona State University's American Indian Policy Institute. The workshop focused on a new Tribal Priority Licensing Window at the FCC—an opportunity for Tribes to own spectrum licenses over their own Tribal lands. Blackwell, FCC and Tribal speakers explained how to search and apply for the licenses. In the window, Tribes have priority to apply for frequencies upon which wireless broadband Internet service can be delivered, and it runs from February 3 through August 3, 2020.

For more information, see page 5.

Valdo Named a Top 30 CEO

Native Business Magazine recently named Derek Valdo one of its 2019 Top 30 CEOs.



DEREK VALDO
AMERIND CEO

Native Business is a leading resource for information about Native American businesses, entrepreneurship and economic development. The list of honorees includes CEOs from various Tribal sectors, including gaming, federal contracting, construction, natural resources and financial services.

This merit-based distinction identifies Valdo as having “professional qualities necessary of business executives who are tasked with successfully operating a Tribal Nation’s economic enterprise.”

Valdo Appointed to New Mexico Mortgage Finance Authority

Governor Michelle Lujan Grisham recently appointed Derek Valdo to the New Mexico Mortgage Finance Authority board of directors.

The MFA is a self-supporting, quasi-governmental entity of the State of New Mexico that provides financing to make affordable housing and other related services available to low and moderate-income New Mexicans. MFA provides resources to build affordable rental communities, rehabilitate aging homes, supply down-payment assistance and affordable mortgages, offer emergency shelter and administer rental assistance and subsidies.





Native American athletes provide real-life examples of reaching for and accomplishing goals. AMERIND is proud to sponsor aspiring LPGA golfer Gabby Lemieux who is pictured here with a next-generation athlete.

Inspiring Indian Country's Next Generation

For Gabby Lemieux, it's not about the accolades, adrenaline or even pure love of the game.

It's about the young, Native American kids watching from home, inspired by the grit, determination and focus it takes to reach one's goals.

Growing up, Gabby was successful at every stage of her golfing career. As a former 5A Idaho state champion, a four-time winner and Big 12 Player of the Year at Texas Tech, and the #1 ranked collegiate golfer in the country, professional golf was the next logical step.

Now Lemieux is playing to earn a place on the LPGA Tour and the opportunity to compete among the world's elite female golfers. An enrolled member of the Shoshone-Paiute Tribe of the Duck Valley Indian Reservation, Gabby is a role model for Indian children working to accomplish their athletic and professional goals. "I want my path to encourage Native youth to follow their dreams," says Lemieux, "whether that's in education, sports or their careers."

"Elevating tribal members like Gabby is what AMERIND is all about," said Derek Valdo, CEO. "We are proud to sponsor an athlete of her caliber as she competes and inspires Indian Country. Her success began with pursuit and completion of her college degree. Gabby's efforts both on and off the course are a great reflection on the AMERIND brand."

Lemieux's gear for upcoming tournaments will feature the AMERIND brand. This partnership connects AMERIND with a Native woman who shares the company's dedication to giving back to tribal communities and highlighting Indian Country success stories.



Sac & Fox Tribe of the Mississippi in Iowa, Workers Compensation Policy Holders Azadeh Tavakoli, former Human Resources Director

CLIENT SPOTLIGHT

Our Tribe and Our Employees Have Peace of Mind

"We love working with AMERIND," said Azadeh Tavakoli, former human resources director for the Sac & Fox Tribe of the Mississippi in Iowa.

"We know our employees are fully supported by AMERIND's workers compensation coverage if they're ever injured on the job. Our tribe and our employees have peace of mind in knowing that we're protected by AMERIND if workplace accidents or injuries occur."

The Meskwaki Nation relies on AMERIND to provide workers compensation coverage for its tribal government employees, as well as tribal enterprises, including a casino and hotel, school, clinic and business center. The tribe also is considering securing additional insurance offering in the future.

"AMERIND goes above and beyond our expectations," Tavakoli said. "Their training program is second to none. Their sessions on everything from OSHA and CRP to injury prevention and active shooter training help us build a solid safety program for our tribe and community."

"We believe in supporting other Native American owned and operated entities like AMERIND. By supporting one another, all of Indian Country becomes stronger. Working together, we grow our people and economies," she said.

ABOUT THE MESKWAKI NATION



About 1,400 enrolled tribal members now make up the Meskwaki Nation which owns about 8,000 acres in Iowa.

The Meskwaki (Red Earth People) historically resided in the St. Lawrence River Valley of Michigan, Wisconsin, Illinois, Missouri and Iowa. The French called them "Renards," their word for "fox," but the tribe has always identified itself as Meskwaki.

The Meskwaki fought against the French in what are now called the Fox Wars between 1701 and 1742. In 1735, the Sauk and Meskwaki worked together to fend off Europeans and other Indian Tribes. Both tribes moved southward from Wisconsin into Iowa, Illinois and Missouri. Even though the Meskwaki and Sauk are two distinct tribal groups, they have linguistic and cultural similarities and have often been associated with one another throughout history.

FINANCING | SYNDICATIONS | TREASURY SOLUTIONS | RETIREMENT PLANS | INTERNATIONAL SERVICES

It Starts With Trust.

Our Native American Financial Services team has a strong history of serving tribal customers and understanding the unique needs of tribes and tribal businesses. We've become a trusted financial partner for tribal organizations of all sizes. In addition to financing gaming and hospitality projects, our team brings expertise in customized financial solutions for tribal infrastructure needs, healthcare, energy and other economic development projects.

- Financing and loan syndication
- Treasury services and cash management
- Investment management services
- Asset custody
- Minor's trust services
- Retirement plan services
- Asset and risk management



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 GUY CARPENTER

BRINGING OPPORTUNITY TO RISK

**ADAPTATION +
OPPORTUNITY =
GROWTH**

 MARSH & MCLENNAN
COMPANIES



FEATURE STORY

Safety First at Work and at Home

Nearly 13,000 American workers suffer injuries every day. But how can workplace injuries be prevented? This perspective from the National Safety Council provides useful information for employers as well as employees, while at work and in their daily lives.

FATIGUE

Adults need seven to nine hours of sleep each day to reach peak performance, but nearly one-third report averaging less than six hours. The effects of fatigue are far-reaching and can have an adverse impact in all areas of our lives.

- Safety performance decreases as employees become tired.
- Drivers are three times more likely to be in a car crash if they are fatigued.
- Chronic sleep-deprivation causes depression, obesity, cardiovascular disease and other illnesses.

DRUGS AT WORK

Drug use at work is a safety topic that is gaining attention. Lost time, job turnover, re-training and healthcare costs are three of the primary implications of drug use regularly confronted by employers. The typical worker with a substance

use disorder misses about two work weeks (10.5 days) for illness, injury or reasons other than vacations and holidays.

- Workers with substance use disorders miss 50 percent more days than their peers, averaging 14.8 days a year.
- Workers with pain medication use disorders miss nearly three times as many days – 29 days.
- Workers in recovery who report receiving substance use treatment miss the fewest days of any group – 9.5 days.

SLIPS, TRIPS AND FALLS

You might be surprised to learn that falls account for the third highest total of unintentional deaths every year in the United States. Fatalities as a result of falls are surpassed only by poisoning (including deaths from drugs and medicines) and motor vehicle crashes.

Fall safety should be a top priority. Construction workers are at the most risk for fatal falls from height, but falls can happen anywhere, and it is important to recognize potential hazards, both on the job and off. Plan ahead and use the right equipment.

WORKPLACE VIOLENCE

Every year, two million American workers report having been victims of workplace violence. This violence fits into four categories: criminal intent, customer/client, worker-on-worker and personal relationship (most involving women). The deadliest situations involve an active shooter.

Every organization needs to address workplace violence through policy, training and the development of emergency action plans. While there is no way to predict an attack, you

can be aware of warning signs that might signal future violence.

ERGONOMICS AND OVEREXERTION

Overexertion causes 35 percent of all work-related injuries and is the No. 1 reason for lost work days. Regular exercise, stretching and strength training can prevent injury. Likewise, ergonomic assessments can ward off ergonomic injuries often caused by excessive lifting, lowering, pushing, pulling, reaching or stretching.

STRUCK BY OBJECTS

While employers are responsible for providing a safe work environment, employees can take steps to protect themselves at work. Paying attention is vitally important for those operating

machinery as well as those working around power tools and motor vehicles.

DRIVING

Many employers have adopted safe driving policies that include bans on cell phones while driving and on the job.

Source: National Safety Council

AMERIND has a dedicated team of certified safety instructors who can help identify risks and decrease losses for your housing authority and/or tribe.

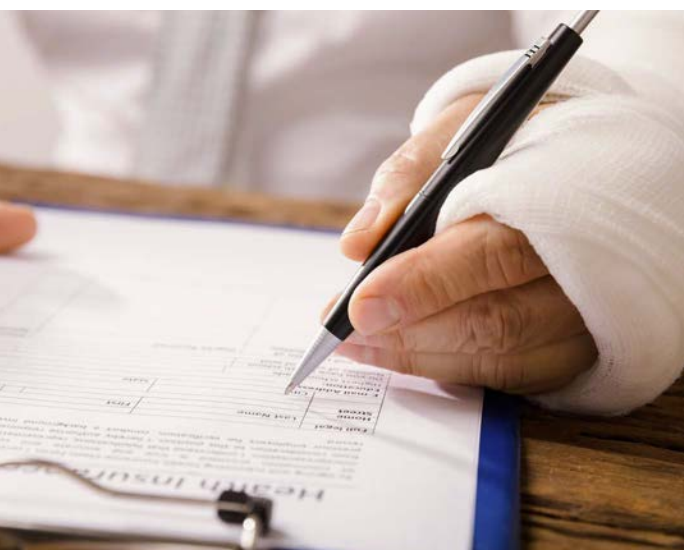
Call us today at 1.800.352.3496 to schedule a risk assessment or safety training. Be prepared for the challenges of 2020 and beyond.



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AMERIND: Insurance Products and Services for Indian Country

The only 100 percent Tribally owned insurance provider, New Mexico-based AMERIND offers a comprehensive line of affordable insurance products. In addition, we provide access to employee benefit solutions and strategic planning for tribal broadband deployment for tribal governments and business enterprises throughout Indian Country.

In business since 1986, AMERIND solutions have saved tribes millions of dollars – all while strengthening Native American communities and economies and elevating tribal sovereignty. AMERIND is an AM Best rated A- (Excellent) company.

AMERIND Products

TRIBAL GOVERNMENT AND BUSINESSES

Providing Property and Liability Solutions

AMERIND protects tribal government and business enterprises in Indian Country by providing market-competitive commercial property and liability insurance products, including commercial property, general liability, errors and omissions, healthcare, employee practices, employee dishonesty and more.

TRIBAL WORKERS' COMPENSATION

Maintaining Tribal Sovereignty

An alternative to state programs, the AMERIND product empowers tribal entities to take full control of their workers' compensation program. Created for tribal governments, business enterprises and housing authorities, the AMERIND program provides maximum effectiveness while reducing employee injury expenses. Benefits include medical expenses, lost wages, death and disability benefits.

TRIBAL AUTO PROGRAM

Covering Commercial Vehicles

AMERIND offers commercial auto insurance to tribal governments and business enterprises that conduct operations principally on tribal land. AMERIND has partnered with Berkley Risk, a subsidiary of W.R. Berkley Corporation, a Fortune 500 Company with an "A+ (Superior)" A.M. Best rating. The coverage is licensed and admitted in all 50 states and includes liability, medical payments or personal injury protection and physical damage. Vehicles eligible for coverage include private passenger autos, service trucks, courtesy transportation, buses, fire trucks, law enforcement and more.

HOMEOWNERS AND RENTERS PROGRAM

Protecting Private Property

The AMERIND Homeowners and Renters Program is designed to meet the unique needs of tribal citizens living in Indian Country. AMERIND provides flexible culturally sensitive coverage and offers a variety of insurance plans for dwellings, personal property, loss of use, personal liability, medical payments, and other optional coverage and programs.

AMERIND Services

EMPLOYEE BENEFIT SOLUTIONS

Guiding Insurance Carrier Selections

Choosing insurance carriers is one of the most important decisions an employer makes. AMERIND's Benefits Agency takes the stress and guesswork out of selecting insurers and benefit plans. AMERIND benefit brokers understand benefit plans and client needs and provide customized solutions including health insurance, dental plans, vision coverage, disability insurance, accident plans, hospitalization insurance, life insurance and more.

CRITICAL INFRASTRUCTURE

Building Tribal Communities through Broadband Access

When other companies were unwilling to provide broadband Internet access to rural and remote tribal communities, AMERIND Critical Infrastructure stepped up to help tribes address the need for high-speed Internet. This access provides a platform to build and sustain communities with life-saving care through telemedicine, emergency response, distance learning opportunities, tribally owned radio stations and more.





502 Cedar Drive
Santa Ana Pueblo, NM 87004

AMERIND.com

2020 Safety Poster Deadline Extended to April 30

The Safety Contest voting process has been impacted by response to COVID-19.

Regions that did not hold spring meetings have received the housing authority's first-place winners in each category and will establish online voting for members.

When regional winners have been submitted, AMERIND will open national voting with \$1,000 prizes in each category.

To watch for your opportunity to vote, visit AMERIND.com.

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