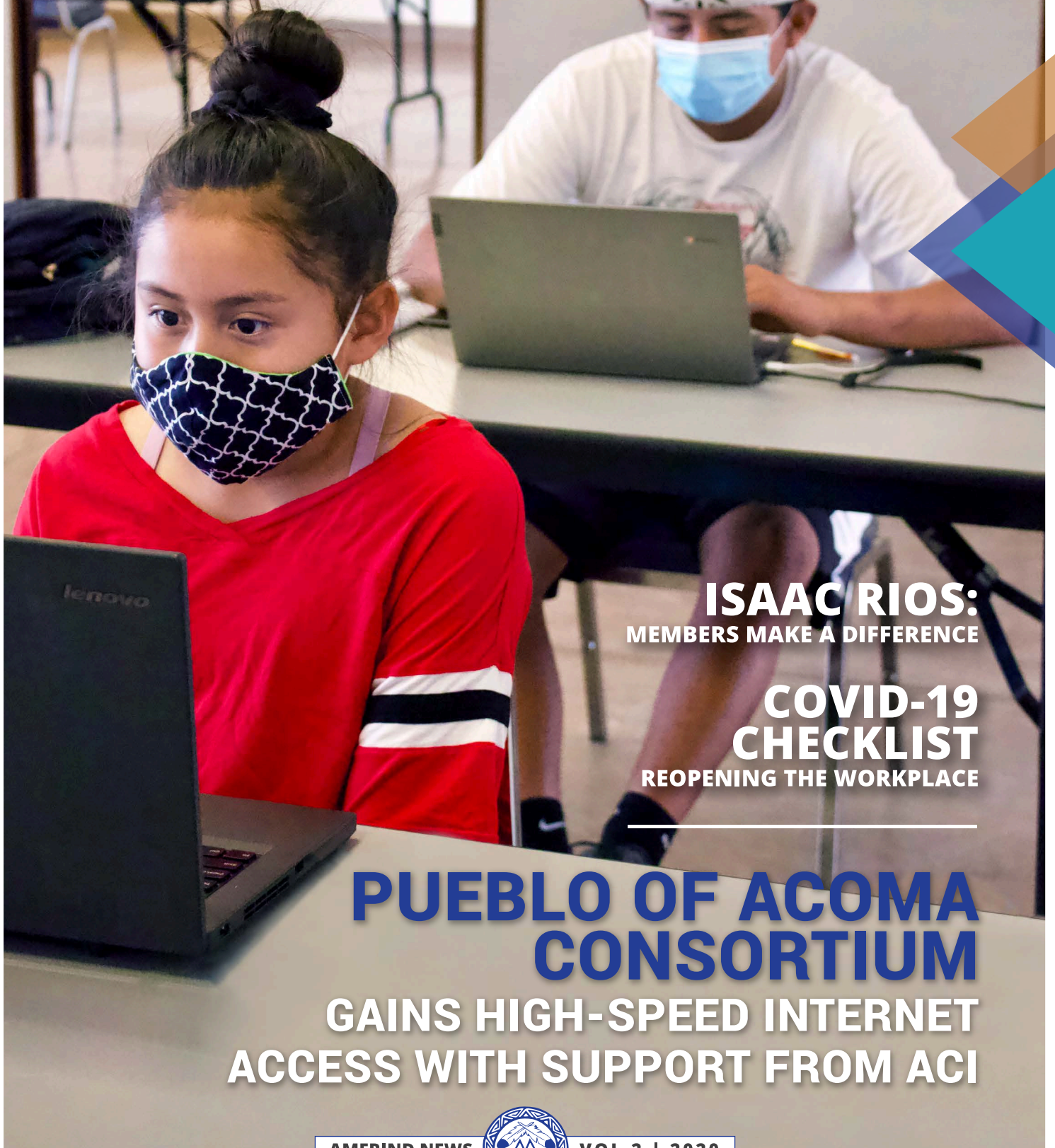




AMERIND

ADVISOR



ISAAC RIOS:
MEMBERS MAKE A DIFFERENCE

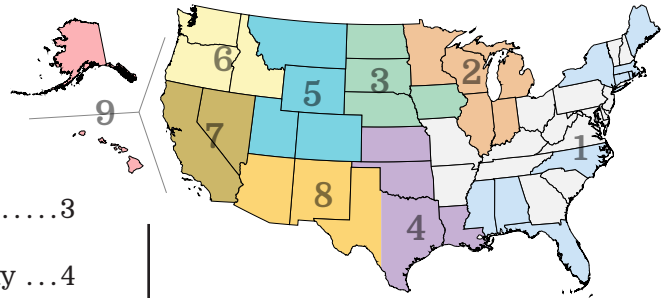
**COVID-19
CHECKLIST**
REOPENING THE WORKPLACE

**PUEBLO OF ACOMA
CONSORTIUM**
GAINS HIGH-SPEED INTERNET
ACCESS WITH SUPPORT FROM ACI



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Guuwaadzi' Haubaa (Hello to All!)

AMERIND, an anchor during difficult times.



DEREK VALDO
Chief Executive Officer

As you read this issue of AMERIND Advisor, like all of us, you're probably more than ready to return to normal life and focus on the priorities that shaped your personal and professional worlds before any of us ever heard the word "COVID-19."

With that in mind, I want to assure you AMERIND maintains our commitment to providing Tribes the best possible insurance products for your investment. Accordingly, most of this issue is dedicated to demonstrating our continued commitment to the people we serve.

One example of this dedication to "Tribes Protecting Tribes" is the work of our Critical Infrastructure Division described in our cover story titled "Pueblo of Acoma Consortium Gains High-Speed Internet Access with Support from ACI." I am humbled by the profound impact our team has had on the learning environment at Haak'u Community Academy.

I also want to draw your attention to two articles in this issue. Pages 8 and 9 include a checklist of key considerations involved in reopening for business; additional details are available on our website. While many organizations offer advice on this topic, our team selected this particular source to share with readers because the information is well-organized, comprehensive and practical. The article leading into the checklist highlights some of the actions AMERIND has taken to protect our members during this pandemic.

In closing, I'm pleased to report that more Tribes and Tribal governments have become part of the AMERIND family since my message to you in the previous issue of AMERIND Advisor. Our company continues to operate in a position of financial strength, and we will not waver from our commitment to *Tribes Serving Tribes*.

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 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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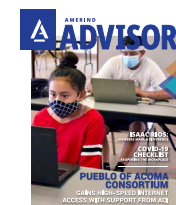
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ON THE COVER



ACI brings high-speed internet to Tribal school.

**SEE STORY ON
PAGE 5**



Rural Tribal Priority Window Continues to be a High Priority

Casaperalta Joins Critical Infrastructure Division

AMERIND and several partner organizations continue to appeal to the Federal Communications Commission, imploring the federal agency to extend the 2.5 GHz Rural Tribal Priority window deadline and give Tribes adequate time to complete the application paperwork.

An Education Broadband Service (EBS) spectrum license will allow Tribes to build and operate wireless networks suitable for mobile coverage and fixed point-to-point uses, such as business and home Internet connectivity.

Citing numerous delays and complications related to the COVID-19 pandemic, in July, AMERIND, the National Congress of American Indians (NCAI), Southern California Tribal Chairmen's Association and Public Knowledge jointly filed an emergency request to extend the application deadline from Aug. 3, 2020, to Feb. 1, 2021. The FCC responded with a 30-day extension, which provided little or no benefit to Tribes still dealing with the impacts of COVID-19.

"Even before the pandemic, Tribes faced challenges in obtaining information and preparing Tribal Priority Window applications, but COVID-19 multiplied those challenges in countless ways," said Geoffrey Blackwell, chief strategy officer and general counsel. "There is an easy solution. The FCC needs to extend the window into 2021, which will have a profound and lasting impact across Indian Country. If it is not extended, about 80 percent of eligible Tribal Nations will lose out on the opportunity for wireless broadband."

"AMERIND has been and will continue to be a leader in efforts to expand high-speed Internet access throughout Indian Country," said Irene Flannery, director of AMERIND Critical Infrastructure. "We are pleased to announce the addition of Edyael Casaperalta, project manager, to our staff to help achieve this important goal."

Casaperalta is a graduate of the American Indian Law Program at the University of Colorado Law School, Boulder, Colo. Her professional background includes an internship with the FCC in Washington, D.C., and establishing an independent legal practice where she served Indigenous peoples, non-profits and underrepresented communities in telecommunications and technology,

"Edyael's experience so closely aligns with AMERIND's commitment to expanding locally controlled broadband access to Tribes and Tribal communities. Her knowledge of the FCC will be vitally important to AMERIND in this effort."

AMERIND Recognized by Family Friendly New Mexico

AMERIND was awarded the gold-level Family Friendly Business Award by Family Friendly New Mexico in conjunction with the non-profit's fourth annual business awards this spring.

"Providing a healthy balance between work and life is a cornerstone of AMERIND's relationship with our employees," said Derek Valdo, AMERIND's chief executive officer (Pueblo of Acoma). "Our team is one of our strongest assets, and we are proud to receive recognition of our employment philosophy and positive work environment from such a highly regarded organization."

"The Family Friendly Business Award validates current employees' decisions to build their careers with our company and signals prospective employees that AMERIND values its workforce," Valdo said. "This award affirms our strength as an employer."

Family Friendly New Mexico recognizes and supports employers that adopt and implement family friendly policies so that businesses, employees and their families can thrive. Family friendly policies include paid leave, health support, flexible work schedules, economic support, pay equity, diversity and inclusion, and community investment.

AMERIND Really Cares about Indian Country and Does the Right Thing to Help Tribes.



DEVONY METCALF

VICE PRESIDENT/
INSURANCE BROKER

*Tribal Insurance Team at
Rogers Insurance Center (RIC Agency)*

AMERIND sticks to their vision of *'Tribes Protecting Tribes'*," said Devony Metcalf, vice president/insurance broker on the Tribal Insurance Team at Rogers Insurance Center, Miami, Okla.

As a broker, Metcalf works closely with Tribal governments and businesses. She advises them on customizing insurance packages/programs, identifying exposures and creating comprehensive insurance policies to fit the needs of the Tribe. She also serves as a claims advocate for the Tribes.

"The way AMERIND does business is much more accessible and personable than other carriers. I get to speak to the same people who know me, rather than talking to someone in a call center," Metcalf said. "From the safety manager to the claims director to executive leadership, the AMERIND team discusses claims, answers questions and works together to come up with the best solutions."

Metcalf said early in her relationship with AMERIND there was a claim situation with a Quapaw Tribe employee. Without hesitation, AMERIND offered a remarkable gesture and chose to help the Tribe and employee. "Technically, AMERIND was not responsible or required to provide any type of monetary reimbursement to the injured employee. Their decision showed how their strong moral and ethical values are upheld."

Our employees have a combined experience of more than 145 years in the insurance industry, and we have never seen this kind of generosity from an insurance carrier," she said. "I feel like AMERIND really cares about Indian Country. They will do the right thing and help the Tribe whenever they can. AMERIND looks for ways to pay claims, versus ways to get out of claims." Metcalf said this was not a one-time case. She has worked with the company for more than nine months and said AMERIND is consistent in how they conduct business.

"There are many reasons we believe AMERIND is the preferred insurance carrier for Indian Country. First, it is 100 percent owned by Tribes. We really like that aspect since we are a Native-owned business," she said. "AMERIND has recently been selected as an AM Best A- (Excellent) rated insurance carrier. We believe this confirms their financial strength and ability to meet ongoing insurance obligations. We also appreciate AMERIND's transparency. They have been willing to share their financial information, reinsurance providers and claims history payout with us and our clients."

"RIC Agency is proud to partner with AMERIND, and we look forward to growing our business relationship in the future. I strongly recommend working with AMERIND. You will enjoy the relationship, and you will enjoy working with Tribes," Metcalf said.

“

Their decision showed how their strong moral and ethical values are upheld.

”



Pueblo of Acoma Consortium Gains High-Speed Internet Access with Support from ACI

In today's fast-paced world, academic success is highly dependent upon access to high-speed internet connectivity.

And as schools across the country adapt educational delivery methods in response to the COVID-19 pandemic, Haak'u Community Academy, Acoma, N.M., is positioned to meet this challenge with Wi-Fi access far beyond the school's capabilities just a few short months ago.





"This past school year, students and staff at Haak'u Community Academy had a total of three gigs of internet access," said Nolan Valdo, employment and training coordinator, Acoma Department of Education. "We now have 200 gigs, and the difference is like night and day. This has happened just in time to keep our students connected with the outside world during the COVID-19 pandemic."

Valdo is quick to credit the work of AMERIND's Critical Infrastructure team for bringing this dream to reality. As consultants on the project, ACI completed the E-Rate Program funding application made available by the Universal Service Administrative Company (USAC) and the Federal Communications Commission (FCC). E-Rate funding can be used to increase access to telecommunications in schools, libraries and rural health care facilities.

"The AMERIND team made it happen," Valdo said. "They were so friendly and welcoming and made us feel like part of the family. ACI kept us up-to-date and in the loop at all times."

The two-year application process resulted in a \$2.2 million grant to create fiber broadband infrastructure for the school

and library. A computer lab with 25 workstations in the school library and 12 desktops in the Acoma Learning Center (tribal library) will be able to connect without any buffering or interruptions. The project began in March 2020 and was completed in July – just in time for the academy to prepare for its new school year with 158 students in grades K-8.

Like many other Native American communities, Acoma's past attempts to gain internet access were futile. The community had been overlooked by private internet providers because it lacked the population density and financial resources needed to attract them. For Tribal members, the best way to gain high-speed internet access was to make a 20-minute road trip to Grants, N.M. Students had better connectivity at a local McDonalds than in their own schools.

"Our goal is to ensure our children are getting the best possible education," Valdo said. "We love our community, and we want to teach our children everything we can. If it wasn't for AMERIND's assistance, we wouldn't have been successful at bringing Wi-Fi into the academy. We couldn't have done it without them."



FEATURE STORY

COVID-19 Checklist: Reopening the Workplace

The COVID -19 pandemic has necessitated quarantine and shelter-in-place orders, requiring businesses to close or implement remote work strategies.

As we move through this crisis, businesses are faced with yet another challenge: when and how to safely and effectively reopen the workplace.

Key considerations excerpted from a checklist developed by **BLR*** are highlighted below. For the complete document, including specific action items for each step in the process, go to amerind.com for the full details.

THE DECISION TO REOPEN

The first step in the reopening process is to designate a person or team to oversee the design and execution of the reopening plan. As a baseline, the Centers for Disease Control and Prevention (CDC) guidance recommends being able to answer affirmatively to all the following questions before deciding to proceed with reopening your facility:

- ▲ Is the workplace in a community no longer requiring significant mitigation?
- ▲ Can you reopen in compliance with state and local orders?
- ▲ Will you be ready to protect employees at higher risk for severe illness?
- ▲ Are recommended safety actions in place, including cleaning and disinfecting and social distancing?
- ▲ Is ongoing monitoring in place to help ensure infected employees are not present in the workplace?
- ▲ Is a plan in place to close quickly, if needed?

The actions necessary to reopen safely and effectively will be unique to each workplace and will depend on the location and type of industry. Each facility should use risk assessment techniques to determine what precautions should be implemented to keep their employees and customers safe and healthy.



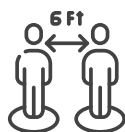
CLEANING AND DISINFECTING

Before bringing employees back into the facility, you will want to make sure the facility has been adequately cleaned and disinfected and that plans are in place to continue cleaning and disinfecting activities at regular intervals.



FACILITY SYSTEMS

If your workplace has been unoccupied or idle for an extended period of time, you will want to confirm that building and critical safety systems and equipment are functioning properly or that necessary testing and/or inspections have been conducted.



SOCIAL DISTANCING

As employees return to the workplace, each facility will need to ensure the workforce can maintain proper social distancing (i.e., maintaining a distance of at least six feet between employees). This will involve administrative actions to determine which employees or groups of employees return to the workplace and their work schedules. It will also involve physical changes to the workplace to avoid having employees in close proximity to customers or one another.



HYGIENE

Proper hygiene is critical to preventing the spread of COVID-19. All employees will be expected to follow appropriate personal hygiene protocols in the workplace.



MONITORING EMPLOYEES

Monitoring employees to ensure they are healthy is critical to preventing the spread of the virus and protecting the health of all employees and their families.



FACILITY ACCESS

Controlling facility access, especially restricting visitor access, will help limit personal interactions.



COMMUNICATION

An effective and efficient reopening of the workplace depends on clear, consistent communication between management and employees. Employees may be apprehensive and anxious about returning to the workplace due to health and safety concerns. Effective communication can build trust and ease concerns.



TRAINING

Employees have been away from the workplace for quite some time, and the workplace they are returning to may be unlike the one they left weeks ago. Adequate training will be required to help them get reacquainted with the job and the “new normal” that exists within the workplace.

** BLR, a Simplify Compliance business, is an information services and technology company that strives to assist organizations in what matters and what works when driving a successful corporation.*

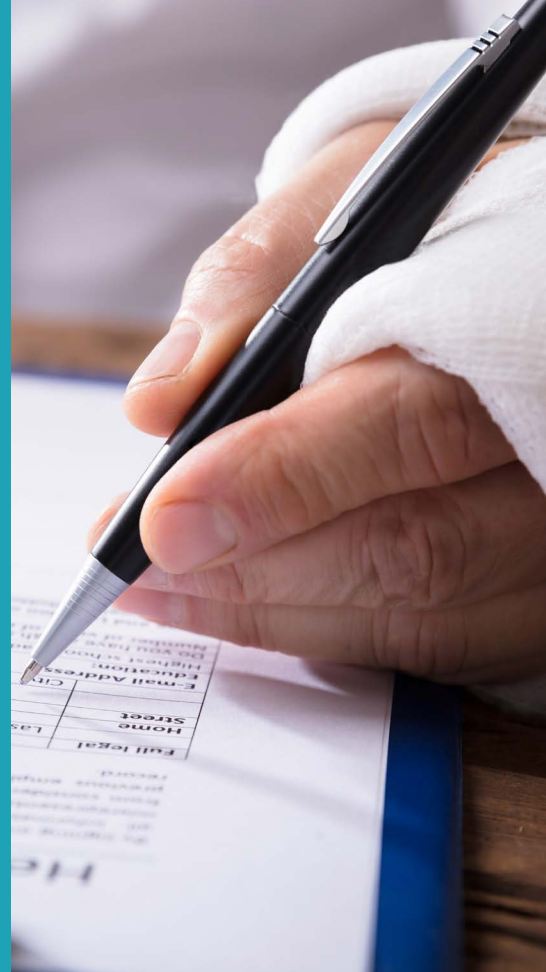
AMERIND Workers' Compensation: The Right Choice for You and Your Employees

One of the most important decisions in protecting the health and safety of your employees is selection of a workers' compensation insurance provider.

AMERIND workers' compensation policies provide you:

- ▲ Assurance of Tribal sovereignty
- ▲ Programs customized to your specific needs
- ▲ Cost-competitive insurance plans
- ▲ Reduced employee injury expenses

When you insure with AMERIND, you'll have the peace of mind that comes from working with a trusted business partner.



AMERIND: Employer of Choice



What do the people hired by AMERIND have in common? One commonality is the desire to have a positive impact on the lives of others, according to Lynnette Toya, Human Resources Manager.

"AMERIND receives many more applications than we have positions to fill," said Toya. "We're always impressed by the education and skills of applicants, but the deciding factor in who is offered a position may come down to the applicant's experience in serving others."

"Along with a history of 'giving back,' AMERIND's financial stability -- as demonstrated by our A.M. Best A- (Excellent) rating -- is attractive to experienced professionals," Geoffrey Blackwell, Chief Strategy Officer & General Counsel said. "When someone is considering a career change, they're also looking for job security. People who join the AMERIND team stay with us for a long time and become part of our family."

Internships at AMERIND also are highly sought after, according to Blackwell.

"An AMERIND internship often is a predictor of future career success," Blackwell said. "Many interns have honed their skills with us and gone on to impressive careers. The AMERIND management team takes great pride in knowing our mentorship has helped shaped successful young professionals, many of whom are American Indians."

To apply for a position with AMERIND, go to www.AMERIND.com - Join Our Team.

We are Social!

Stay up-to-date on the many good things happening at AMERIND by connecting with us on social media.



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www.facebook.com/AMERINDRisk



FOLLOW US ON TWITTER

www.twitter.com/AMERINDRisk



ABOUT ISAAC

- ▲ Manchester Band of Pomo Indians, Point Arena, Calif.
- ▲ Husband, father and grandfather
- ▲ Employed in maintenance by the Manchester Band Housing Department, part of the Northern Circle Indian Housing Authority

FEATURE STORY



Isaac Rios: Members Make a Difference

Taking care of his people is a high priority for Isaac Rios, volunteer fire fighter and member of the Manchester Band of Pomo Indians, Point Arena, California.

First aid, CPR and other available courses – Rios has been a dedicated participant in the public safety training offered by AMERIND. Then one day his work schedule put him in exactly the right place at exactly the right time to save the life of a small child.

Rios was siding a home when he heard a woman yelling for help with her toddler. He quickly observed that the child wasn't breathing and her face had turned blue. Relying on his safety training, Rios grabbed the child, applied three firm slaps to the back and dislodged the object. With her airway cleared, the toddler began to cry – a sure sign she was once again taking deep breaths. After observing the toddler for a short time, Rios handed her back to her mother and went back to work.

This experience provided Rios a prime example of the importance of proper emergency response vehicles and training for members of the Manchester Rancheria. The Tribe currently depends upon a mutual aid agreement with local police and fire agencies, and long response times sometimes occur. With a forest on the east end of Tribal lands, Rios also worries about the Tribe's ability to protect community members and their homes from fires.

The AMERIND Safety Services Team salutes Rios for his quick thinking and drive to protect his community. AMERIND encourages other member groups to take advantage of safety training opportunities available by contacting Delane Big Crow, Safety Service Manager at 800.352.3496.





Partnering to Protect Our People

In May, AMERIND CEO Derek Valdo had the privilege of working with the Notah Begay III (NB3) Foundation to distribute food, water and essential household items to 300 Native families in Albuquerque, N.M.

Valdo is pictured with Notah Begay III (NB3 Founder) and Justin Huenemann (NB3 CEO) at the Indian Pueblo Cultural Center.

Thank you for everything you do for our Native communities, NB3 Foundation!

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Announcing the Winners of the 2020 Safety Poster Contest

Tribal housing authorities were invited to submit local winners to the AMERIND Safety Services Team. Voting took place on the AMERIND website. From the nationwide entries, one winner was selected in each of three age categories and announced at AMERIND's virtual annual meeting on Nov. 17.

The age categories were kindergarten through grade three, grades four through six, and grades seven and eight. Each winner will receive \$1,000. They are:

*Tyler Ratterree, Catawba Indian Nation-
Region 1, ISWA Development Corporation
in Rock Hill, South Carolina*



*Kaylee Long, Poarch Band of Creek Indians-
Region 1, Poarch Creek Indian Housing
Authority in Atmore, Alabama*



*Jayden Hill, Red Lake Band of Chippewa
Indians- Region 2, Red Lake Reservation
Housing Authority in Red Lake, Minnesota*



AMERIND: Making Good Decisions for Indian Country

From his first meeting with the AMERIND team, Dan Kain, business executive with the Puyallup Tribe, said he knew they had shared values.



DAN KAIN
BUSINESS EXECUTIVE
Puyallup Tribe

"The Tribe retained AMERIND 10 years ago after Kain made the recommendation to Tribal Council. Kain's recommendation was based on AMERIND's ability to provide the best coverage and rates, and, more importantly, its ability to protect the Tribe and its assets," Kain said. "AMERIND's exceptional accessibility is at the center of its unique relationships with Tribal entities.

"Derek Valdo, Tina Duncan, Bob Dahl – any of them will pick up the phone when you call them. If they're not available, someone will call you back within five minutes. That's how responsive they are, and how good they are at what they do," Kain said.

AMERIND currently provides workers compensation, property and auto coverage for the Puyallup Tribe.

"From a cost perspective, AMERIND is very competitive with larger insurance companies. When you can go to Tribal Council at renewal time and an AMERIND policy

costs less than the competitors, that makes it an easy choice," he said.

"AMERIND serves a niche market. Tribes Protecting Tribes – it's a motto that describes them well because they are so engaged in Indian Country. They always approach our discussions with the attitude that we're all in this together. They want to vet your needs and then make good decisions for Indian Country.

"Whenever there's an opportunity to review an insurance policy and who can best fill that void, I encourage others to ask AMERIND for a bid. We utilize them because of their performance, and it's easy to develop lasting relationships with a company when you know they're looking out for your best interests," he said.

“

...it's easy to develop lasting relationships with a company when you know they're looking out for your best interests.

”

About the Puyallup Tribe

- ▲ 6,000 members in Tacoma, Wash., and the area
- ▲ One of six metropolitan Tribes in the U.S.
- ▲ 650 employees



Protecting Our People, Now More Than Ever

Across the AMERIND team, employees have rallied to assist Tribes and Tribal governments as they put in place COVID-19 response efforts. A summary of key outreach initiatives follows.

- ▶ **I** In late March, AMERIND implemented a COVID Prevention Initiative, which provided financial reimbursement for member Housing Authorities and Tribally Designated Housing Entities to minimize the exposure and spread of COVID-19.
- ▶ **II** The Families First Corona Virus Response Act (FFCRA) and the CARES Act include many new regulations to assist the workforce. The AMERIND team is working diligently to understand the impact of these federal actions and to ensure client compliance.
- ▶ **III** The pandemic has created yet one more dramatic example of the necessity of high-speed internet in today's increasingly high-tech world. Without it, Tribal communities do not have access to the telemedicine services used to bridge gaps in healthcare delivery during the pandemic. AMERIND's Critical Infrastructure Division continues to pursue expanded broadband Internet access for Tribes through the FCC's Rural Tribal Priority Window.
- ▶ **IV** The AMERIND Safety Services Team modified its approach to safety training to maintain the safety of members and the team. AMERIND is providing cleaning reimbursement assistance to prevent the spread of COVID-19.
- ▶ **V** With many members working from home, SST offered online cyber-security training. More than 200 people completed the first training, which continues as members return to the workplace.
- ▶ **VI** SST is offering free virtual COVID-19 safety training designed to provide more information about the virus and tips to take to avoid exposure.



AMERIND: Tribes Protecting Tribes – More Important Now Than Ever Before

These are, indeed, challenging times. As we deal with the devastating toll of COVID-19, we want to assure you that the protections provided in your AMERIND insurance policies will be there when you need them.

“Tribes Protecting Tribes” is why AMERIND was founded by more than 430 Tribal Nations and – together – we will weather this storm.

PROTECTING OUR PEOPLE





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, including:

- ▲ **Tribal Governments and Businesses:**
Providing property and liability solutions
- ▲ **Tribal Workers' Compensation:**
Maintaining Tribal sovereignty
- ▲ **Tribal Auto Program:**
Covering commercial vehicles
- ▲ **Homeowners and Renters Program:**
Protecting private property
- ▲ **Indian Housing Block Grant Program:**
Providing affordable and sustainable insurance coverage

We also provide access to employee benefit solutions and strategic planning for broadband deployment by 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.

Looking Beyond the Pandemic

As you contemplate the future of our Tribal Nations – beyond the impact of the COVID-19 pandemic – AMERIND wants you to know that we will continue on this path of financial strength and Tribal outreach. As always, every business decision we make will be guided by its potential impact on Indian Country.

The insurance industry can be a stabilizing force during times like this, and AMERIND will be there for our Tribes and their communities.

Critical Infrastructure Receives FCC DOER Awards



FCC Commissioner Geoffrey Starks

Santa Ana Pueblo, N.M. – AMERIND's Critical Infrastructure COVID-19 response efforts have been recognized by the Federal Communications Commission in its inaugural Digital Opportunity Equity Recognition (DOER) Program.

DOER was created to acknowledge the tireless efforts of Americans working to close the digital divide in communities that do not have access to affordable, reliable broadband.

Geoffrey Blackwell, Irene Flannery and Matthew Rantanen were recognized as "relentless advocates for tribal communities" in working to create short and long-term connectivity solutions during the COVID-19 pandemic. Blackwell is AMERIND's Chief Strategy Officer and General Counsel and Flannery is Director of Critical Infrastructure. Rantanen is Director of Technology for Southern California Tribal Chairman's Association.



Row 1: Commissioner Geoffrey Starks, *Federal Communications Commission*;
Angela Siefer, *Executive Director – National Digital Inclusion Alliance*

Row 2: Irene Flannery, *Director – AMERIND Critical Infrastructure*;
Matthew Rantanen, *Director – Southern California Tribal Chairmen's Association Tribal Digital Village*

Largest photo on the right: Geoffrey Blackwell, *Chief Strategy Officer and General Counsel – AMERIND*



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Santa Ana Pueblo, NM 87004

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