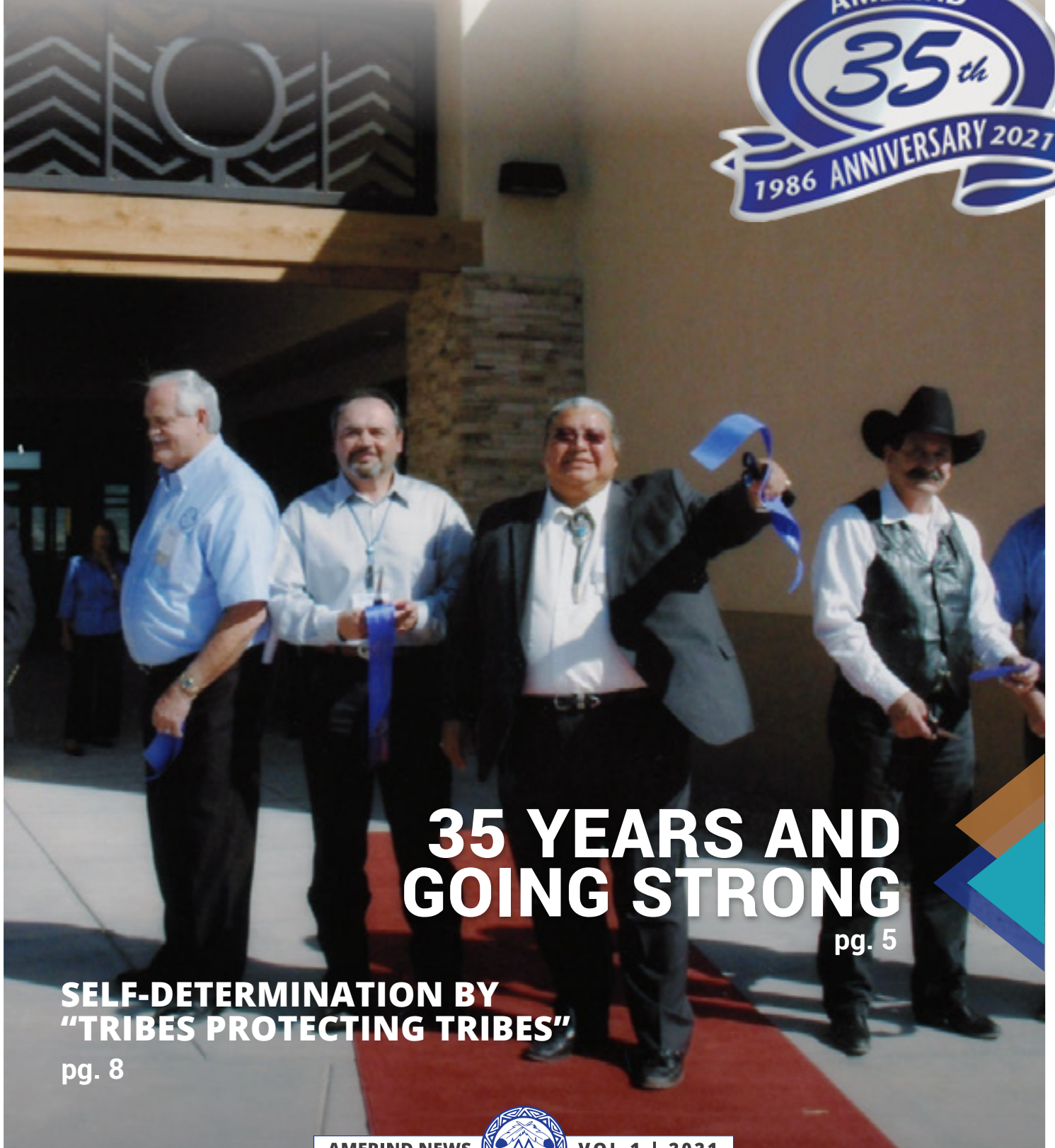




AMERIND

# ADVISOR



## 35 YEARS AND GOING STRONG

pg. 5

### SELF-DETERMINATION BY "TRIBES PROTECTING TRIBES"

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AMERIND NEWS



VOL.1 | 2021

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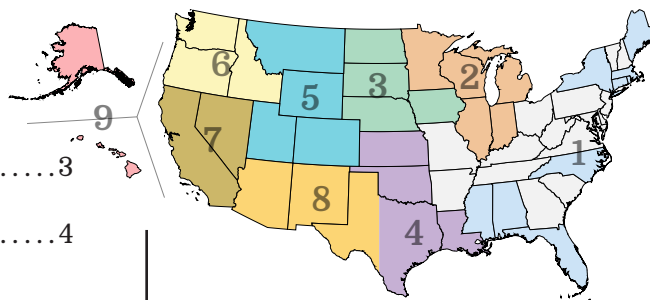
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## BOARD OF DIRECTORS

**Phil Bush**, Chairman of the Board

|                 |   |
|-----------------|---|
| <b>REGION 1</b> | <b>Michael Bush</b><br>Penobscot Nation           |
| <b>REGION 2</b> | <b>Jane Barrett</b><br>Red Lake Nation            |
| <b>REGION 3</b> | <b>Jeannie Thompson</b><br>Lower Brule Sioux      |
| <b>REGION 4</b> | <b>Jerri Killer</b><br>Cherokee Nation            |
| <b>REGION 5</b> | <b>Patrick Goggles</b><br>Northern Arapaho Tribe  |
| <b>REGION 6</b> | <b>Ron Ryan</b><br>Metlakatla Indian Community    |
| <b>REGION 7</b> | <b>Hon. Glenda Nelson</b><br>Enterprise Rancheria |
| <b>REGION 8</b> | <b>Lisa Manwell</b><br>Jicarilla Apache Nation    |
| <b>REGION 9</b> | <b>Olen Harris</b><br>North Pacific Rim           |

## EXECUTIVE OFFICERS

|   |   |
|---|---|
| <b>Derek Valdo</b><br>Chief Executive Officer<br><i>Pueblo of Acoma</i>                                       | <b>Robert Dahl</b><br>Chief Operating Officer |
| <b>Geoffrey C. Blackwell</b><br>Chief Strategy Officer<br>and General Counsel<br><i>Muscogee Creek Nation</i> |   |



## In Memory of Susan M. Wicker

The Board of Directors and entire team at AMERIND offers our deepest condolences to Susan's family, friends and colleagues. We are grateful for Susan's representation of Region 1 and her dedication to our organization.

# Guuwaadzi' Haubaa (Hello to All!)

As I write this message to you – the people of Indian Country – I reflect on the challenges, successes and historic moment about to take place here at AMERIND.



**DEREK VALDO**  
Chief Executive Officer

First please allow me to highlight the upcoming celebration of our 35th anniversary. In October 1986, more than 400 tribes formed AMERIND in response to cancellation of Indian Housing Authority insurance policies by traditional insurance carriers. This group of visionary Tribal leaders set in motion development of an insurance company committed to the fundamental principle of "Tribes Protecting Tribes."

Much of this issue of AMERIND Advisor is dedicated to our rich history. As you read about our growth and evolution, I hope you will consider the important role you play in our continued success. AMERIND was founded on the trust placed in us by Tribes and Tribal members, and we will work to earn and maintain your trust with every policy we write and every action we take.

As you know, the catastrophic impacts of the worldwide pandemic have reached into Indian Country in ways one would not have thought possible just one year ago. From a property and casualty insurance perspective, COVID-19, combined with the alarming increase in natural disasters, has created multiple market pressures. While we position AMERIND for the difficult days ahead, you have my word every effort will be made to hold down premium increases to the lowest level possible while maintaining our commitment to keeping Native families safe.

Simply stated, Indian Country needs AMERIND to be financially strong so that we can be there in policyholders' time of greatest need. One indication of our fiscal stability is an A- (Excellent) rating on the AM Best Financial Strength Rating (FSR) Scale. The AM Best Company is a highly respected, independent credit rating service for the insurance industry. After initially being awarded an A- (Excellent) rating in March of 2020, AM Best recently reaffirmed AMERIND's A- (Excellent) rating in March of 2021. An A- (Excellent) rating is assigned to insurance companies that have an excellent ability to meet ongoing insurance obligations. It provides AMERIND and our policyholders with a measure of our financial health. These are, indeed, challenging times. But, by working together, we will prepare for the future of Indian Country with the same integrity and commitment that guided our founders 35 years ago.

We are grateful for the generous assistance from The Pueblo of Santa Ana for providing COVID-19 vaccinations for our team. Over 75% of the staff is vaccinated and all employees returned back to the office on May 3rd to serve our members and customers.

Thank you for the trust you have placed in the AMERIND team. 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 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

502 Cedar Drive  
Santa Ana Pueblo, NM 87004  
p 505.404.5000  
AMERIND.com



Subscribe to AMERIND Advisor online at AMERIND.com

## JOIN OUR TEAM

TO LEARN ABOUT EMPLOYMENT OPPORTUNITIES, GO TO  
[AMERIND.COM/JOINOURTEAM](https://www.amerind.com/joinourteam)



## ON THE COVER



35 Years and  
Going Strong

**SEE STORY ON  
PAGE 5**

# From Our Chairman of the Board



**PHIL BUSH**  
CHAIRMAN OF THE BOARD

We know that too many of our fellow citizens and members are burdened with the uncertainties of these unprecedented times, with uncertain employment, and rising costs. No doubt the pandemic has changed the way all of us live and work. In many ways it has exposed our Tribal communities and partners to additional vulnerabilities and challenges.

Our journey continues, despite the pandemic, and challenges we have faced and continue to face. Through adversity there is always going to be growth, improvement and through it all, we will gain a greater understanding of our world and the needs of Indian Country. Throughout this pandemic, AMERIND has continued to grow, shift and continued to provide services and help our communities and members live their best lives through this moment. I have had the honor of working alongside our dedicated team of employees, the members of AMERIND and with the Board of Directors as we have all responded to COVID-19 and witnessed the tremendous toll it has taken on Indian Country.

AMERIND was one of the leaders of business in Indian Country to take early action in the prevention, control, and assistance during the COVID outbreak. Right at the beginning, March 2020, AMERIND implemented a COVID Prevention Initiative, which included financial reimbursement for member Tribe's and Housing

Authority's to minimize the exposure and spread of COVID 19. This response effort provided nearly \$184,000 in reimbursements to our members during a time of great uncertainty and need.

AMERIND's Critical Infrastructure ("ACI") team also has been an integral part of our pandemic response effort. Before the outbreak, ACI had connected more than 20 Tribal communities to high-speed internet access. This was great timing as it positioned those communities to gain better access to telemedicine, remote work opportunities and for critical distance learning for our families during the pandemic shut down. The Federal Communications Commission ("FCC") recognized ACI as "relentless advocates for Tribal communities" in working to create short and long-term connectivity solutions during the pandemic. This honor was part of the FCC's inaugural Digital Opportunity Equity Recognition (DOER) Program, and AMERIND was humbled and proud to accept such an award for serving our tribal communities and members.

AMERIND Safety Services quickly modified its approach to safety training to protect the health of members and our teams. Providing timely information about the virus and how to avoid exposure was offered via virtual training, and, with many members working from home, the Safety Services Team also provided online cyber-security training. AMERIND has always been a leader in our Tribal communities when disasters or unprecedented times arise. As AMERIND Chairman I couldn't be prouder of our outreach during the pandemic, but I also realize we are just one piece of the phenomenal response efforts. To all emergency, health care and other essential service providers – thank you for your care, courage and service to our communities. To the Native communities we serve, we are proud of your resilience, determination and positive attitudes that have allowed us all to endure this pandemic, the losses, and changes it has brought to our lives.

AMERIND has now reached its 35th year of operations, we continue to be incredibly strong, ready to take advantage of innumerable prospects and continue to deliver outstanding results for our membership. We truly have a blank slate before us with unlimited potential. We await direction, support, and guidance from our members. What are you and your community's needs? Where do you want to take AMERIND in the next 35 years? What is your answer to this question? "What if AMERIND could help our community by \_\_\_\_\_?" "What if?" Please share with your responses with your AMERIND Board members. You never know, what if AMERIND could?

Don't let the pandemic and economic uncertainty dissuade your goals, your dreams, and our outlook from taking new opportunities to learn and grow. Indian Country has a proud history of overcoming obstacles to achieve success. We've done it before, we are doing it now, and we will continue our progress into the future. AMERIND's, spirit of entrepreneurship, serving our Native communities and that passion carries on from the AMERIND Board, through the staff and with our membership today. AMERIND's future will remain bright as we are open to new opportunities, serving our Native communities, embracing innovation and change. Expect great things of AMERIND in the years ahead. I would be remiss if I did not mention our hard-working AMERIND team, and our appreciation for their dedication and determination. This last year K. Black long time (8 years) COO for AMERIND retired, he will always be a part of AMERIND's proud history. We wish him well, as well as the others that have moved through our doors. Individually, we all contribute to the success of AMERIND and ultimately, we are all responsible for the changes we facilitate in the Native Communities we serve.

This 35th anniversary is an opportunity to remember that each of us has the ability to make a difference in our tribal communities, and we should strive for excellence in all our dealings. Every member should have a sense of pride, ownership and responsibility in AMERIND and the work, the outreach, and our successes. AMERIND's members are our source of innovation, creativity, inspiration, and ideas. Without member input and involvement AMERIND would not prosper and achieve new growth. Thank you all for your support this past year. On behalf of the AMERIND team, we wish you and your families the best of times in the future.

Respectfully,  
Phil Bush, *Chairman of the Board*  
Chehalis Tribe



**Thank you, Indian Country, for placing your trust in us for our first 35 years.**

Peace of mind is our priority. *Protecting Our People* is our promise.

# 35 Years and Going Strong: A Perspective from Our CEO

With a nudge toward what his supervisor at the Acoma Housing Authority described as a great opportunity, Derek Valdo took a leap of faith in the fall of 2000 and applied for a position at AMERIND.

Soon after, the talented, young member of the Pueblo of Acoma Tribe became an AMERIND Safety Services Specialist, then Director of Safety Services, and, in 2012, he was named CEO.

The staff of 12 in Valdo's early years has grown to more than 50, but one hallmark of the way AMERIND does business has not changed. "Customers first" guides every interaction between employees and members.

"One of the things I find most rewarding about working for AMERIND is the opportunity to build and foster relationships. Our members are not just policy numbers," Valdo said.

"I've visited more than 200 tribal communities in about 30 states, many when I was doing safety inspections, and the Indian Housing Block Grant Program was our only line of business. I made a lot of friends, and people still remember those days. They pick up the phone and call me when they have questions. It's important to me to hear what's on their minds," he said.

Reflecting on the company's 35th anniversary, Valdo responded to questions about his career at AMERIND and the company's future.

## WHAT DID IT MEAN TO BE NAMED AMERIND'S FIRST NATIVE AMERICAN CEO?

Nine years ago, our board took a big chance when they promoted a young Native American to CEO. It is an honor and privilege to lead this organization. It is a huge responsibility and a tremendous opportunity.

When the board promoted me, I promised them I would leave AMERIND better than I received it. My decision-making process is guided by that promise and my commitment to the 420 tribes we serve.

## WHAT SHOULD MEMBERS KNOW ABOUT YOUR STAFF?

Every member of our team is aligned with the AMERIND mission. That goes a long way toward explaining our success.

When I started, 30 percent of our employees were Native; today, that number is 57 percent. Keeping talent in Indian Country is integral to our future. I've surrounded myself with smart people, including two lawyers and five MBAs. 75 percent of our staff members have at least associate degrees, and 60 percent have bachelor's degrees. I see myself as the head janitor – clearing obstacles and roadblocks out of their way.

AMERIND hires people who have good business sense and vision, as well as passion and commitment. Together, we have more than 400 years of experience in the insurance industry.

When people understand the impact of their decisions and know they are valued, they are highly productive.



## WHAT ARE SOME OF THE BIGGEST OBSTACLES AMERIND HAS ENCOUNTERED AND OVERCOME?

What traditional insurance providers saw as an obstacle created a huge opportunity for Indian Country. AMERIND was founded when visionary Native American leaders created their own risk pool and a self-funded insurance company. But look at us now! We are bigger, better and still growing.

Each of the insurance products added over time is the result of a demonstrated need among tribal governments and tribal communities – needs that weren't being met by traditional insurance companies.

And in each of these situations, AMERIND conquered obstacles and developed insurance products that are fiscally sound and responsive to the needs of our members and customers.

I commend our board for their leadership. They've taken many leaps of faith when adding products and services. AMERIND's success comes from passion and a vision aligned with our values.

## WHAT DO YOU SEE AS THE MOST IMPORTANT ACCOMPLISHMENTS DURING YOUR TIME AS CEO?

We are fulfilling the mission and vision established for our company 35 years ago. That is a huge accomplishment by our board of directors.

Reaching the point where we sought an AM Best rating was a monumental step in our evolution as a company. Then receiving an A- (Excellent) rating was one of the proudest moments in my career because of the credibility and stability this high rating represents.

When the AMERIND Critical Infrastructure Division was formed in 2016, our goal was to provide high-speed internet access to tribal communities. No one could have anticipated COVID-19, but the positive impact of ACI on our members and customers during this pandemic is a source of tremendous pride for all of us at AMERIND.

## WHAT IS YOUR VISION FOR AMERIND? WHAT WOULD YOU LIKE TO ACCOMPLISH NEXT?

I see AMERIND as the "the little Indian company that could." We now are doing our due diligence on creating increased diversification and alignment with financial services companies like AMERIND, and we have the assets to do so.

When we depend on federal funding, it takes too long for Native Americans to secure financing. For example, mortgages on reservations take 18 to 24 months. Entrepreneurs put their dreams on hold. Having our own financial services company will allow us to operate like a tribe and provide financial resources guided by good business sense.

AMERIND, the Board of Directors and our employees – collectively, we look at our obligations to members and ask ourselves the question they may be asking of us, "What have you done for me lately?" Big decisions lie ahead, and success breeds success. I am confident the servant-leadership model put in place by our founders 35 years ago will serve many generations of Tribal Nations and move us further down the path toward tribal sovereignty and financial self-determination.

“

*One of the things I find most rewarding about working for AMERIND is the opportunity to build and foster relationships.*

”

# Self-Determination by “Tribes Protecting Tribes”

Native people are accustomed to overcoming adversity, but the blow dealt the National American Indian Housing Council (NAIHC) in 1986 seemed like an impossible hill to climb.

At a time when a crisis in the insurance marketplace was affecting all commercial insurers, the U.S. Department of Housing and Urban Development (HUD) issued a request for proposal for NAIHC's 1986 – 1989 Master Insurance Policy. The only bid included exorbitantly high three-year premiums with no guarantee the policy would not be canceled.

Rather than accept defeat, more than 400 tribal governments pooled resources and formed AMERIND Risk Management Corporation. HUD accepted the newly formed company's bid to provide insurance for Indian Housing Authorities, and a risk retention pool was formed under Indian sovereignty to serve Indian people. By working together, Indian and non-Indian leaders across the nation had avoided a potential crisis.

In 2021, AMERIND continues to be the only 100 percent tribally owned and operated insurance provider serving Indian Country.

## 1986:

AMERIND was created for tribal housing (IHBG Product)

Federal Charter established under Section 17 -  
Red Lake Band of Chippewa Indians

Corporate office located in Washington DC

## 1987-88

5 AMERIND  
Employees

## 1990

- First Fire Safety Poster Contest
- Lee Backus named first CEO

## Leading the Charge

Five employees helped open the doors on an exciting new venture for Indian Country:

**Lee Backus**  
*Risk Manager & Assistant  
Secretary/Treasurer*

**Ruth Jaure**  
*Project Coordinator*

**Renee Dennison**  
*Bookkeeper/Database  
Manager*

**Brian Leacock**  
*Accountant*

**Virginia Spencer**  
*NAIHC Executive Director,  
AMERIND Assistant  
Secretary/Treasurer*





# 1991

Individual Homeowners/  
Renters insurance introduced  
to housing participants

# 1995

AMERIND relocated  
corporate office to  
Albuquerque, NM



# 2004

- Multi Tribe Section 17 established
  - Confederated Salish and Kootenai Tribes of the Flathead Reservation
  - Pueblo of Santa Ana
  - Red Lake Band of Chippewa Indians
- AMERIND introduced workers' compensation insurance

## A One-Stop Shop Tailored to Tribal Needs

Over time, the AMERIND products  
and services have grown to include:

- 1986: Indian Housing Block Grant
- 1991: Homeowners and Renters
- 2004: Tribal Workers' Compensation
- 2009: Tribal Government and Business
- 2015: Employee Benefits
- 2015: Critical Infrastructure
- 2018: Commercial Auto



# 2005

- First Annual Protecting Tribal Families Golf Fundraiser

- AMERIND relocated corporate office to Santa Ana Pueblo, NM

# 2009

AMERIND diversified products offering to tribes

Commercial insurance expansion to tribal governments and businesses (Tribal Governments/ Businesses Product)

# 2012

First Native American CEO, Derek Valdo (Pueblo of Acoma)

# 2015

AMERIND diversified services to tribes

Included AMERIND Benefits and AMERIND Critical Infrastructure

# 2018

AMERIND launched Commercial Auto Program

## Your Mutual Insurance Company

AMERIND was formed as a mutual insurance company. Why did our founders choose this business model?

As a mutual company, AMERIND members are its owners. When a valid claim occurs, the top priority is to make sure clients are made whole again, unlike a stock insurance

company where the emphasis is on shareholder dividends.

This is one of the ways we are committed to "Tribes Protecting Tribes."





## 2020

AMERIND receives an 'A-'  
Rating from AM Best

## 2021

Currently 55 Employees



### By, for and about Indian Country

In many ways, numbers tell the AMERIND story.  
Consider the impact of these key stats:

- **100 PERCENT** owned by **420+ TRIBES**
- Coverage for more than **30,000 TRIBAL WORKERS**
- Protecting more than **SINGLE FAMILY** and **MULTI-FAMILY** dwellings
- Average policy cost of **15 PERCENT** less than competitors
- Insuring more than **\$15 BILLION** in properties
- **\$650,000** dedicated to community outreach each year

# Sharing AMERIND Values for 25 Years – Alan Romero



**ALAN ROMERO**  
DIRECTOR OF CLAIMS

While AMERIND celebrates its 35th anniversary, Alan Romero is celebrating a major milestone in his career – 25 years as a member of the AMERIND team.

Romero recalls a rented office space on San Pedro Parkway in Albuquerque where 10 employees occupied five offices. Besides the physical space, other things have changed over the years. Filing cabinets, three-hole punches, mailed documents and hard folders have evolved to scanning, emailing, IT systems and the Cloud.

“One thing that has remained constant throughout the years is AMERIND’s values,” Romero said. AMERIND leadership has always impressed on us to be kind, courteous and responsive, and to take care of our customers – that was true 25 years ago and still is today! It is easy to work for an organization whose values align so closely with your own.”

Hired to work in the accounting department, it didn’t take Romero long to realize he needed more interaction with people. Luckily, a position soon opened up in the Claims Department where he had the opportunity to communicate with everyone – adjusters, insurers, customers. Since then, he has held all claims’ positions, including technician, claims representative, manager and, for the past 15 years, department director. As a result, he finds it easy to connect with new employees because he has walked in their shoes.

A highly competitive person, Romero strives to be the best at what he does and he appreciates that AMERIND does the same. A combination of creativity and his competitive nature led Romero to find memorable ways to make understanding insurance policies and claims fun for members. As a result, Romero’s training sessions at AMERIND conferences were a big hit, especially the “Family Feud” sessions with audience participation.

Denying claims is the difficult part of his job, but Romero said he and his team address tough conversations with honesty, respect, kindness and a no-surprises approach. Reflecting on the role of the Claims Department, Romero emphasizes three key priorities:

1. **It’s an opportunity to communicate with someone during a hard time.** People call to report significant losses. We can provide a turning point in a difficult situation.
2. **It’s an opportunity to provide good customer service and make an impression.** We always assure customers that we are going to take good care of them. We provide instructions and help them through the necessary steps.
3. **It’s an opportunity to create positive results and restore damage.** If something has burned down, we get to help customers build it back up.

Romero said one of the pleasures of working with members has been the opportunity to travel and meet them on their home turf. He estimates that he has visited about 90 percent of Indian Country. In the early years, his travel involved long drives with paper maps and pay phones to reach reservations far from the airports. Living in the desert, Romero was wowed by the trees in Alaska and the water in Michigan and Minnesota.

But the purpose of his travel often was the toughest part of his job. Romero recalls long days with members experiencing devastating property losses after fires in California and hurricanes in Florida and Alabama, but he understood the importance of being there to see the devastation first-hand. While it was heartbreaking to see what people were going through, he was happy AMERIND was there to help customers rebuild their lives.

Now, as Romero celebrates his 25-year milestone, he reflects on AMERIND’s transitions over time. “Seeing where AMERIND is today compared to 1996 is nothing short of amazing,” he said. “Our growth has brought opportunities to upgrade systems, add products and services and – most importantly – serve more Tribes. We’ve grown from 10 employees to 55, and we own the complex where we work.

“I’m so proud that we are THE insurance company for Indian Country. We are not that little company that does just one thing, but we still take care of our customers the same way we did 25 years ago.” Romero said. “That’s something all of us can be proud of.”

# Evolution of the AMERIND Brand

## A Name Like No Other

How did AMERIND get its name? AMERIND is derived from “American Indian.” It is who we are and who we serve.

Until recently the full name of our company was “AMERIND Risk.” But why was “Risk” dropped from our name?

The full name of our company is AMERIND Risk Management Corporation, so “AMERIND Risk” was used for the majority of our history. In 2019, leadership decided to drop “Risk” from our name because our mission.

Our mission in Indian Country now encompasses much more than mitigating risk. 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 the people we serve.

## A Logo Steeped in Tradition

The original AMERIND logo was created as an “offspring” of the National American Indian Housing Council’s original logo (bottom right). The two triangles inside the logo represent AMERIND Risk Management Corporation and the National American Indian Housing Council working together to provide a blanket protection for their members. The eagle feathers represent prayers for safe and prosperous operations of both organizations and their members.



The triangles in the border represent communication, relationships and cooperation between AMERIND, each of the AMERIND regions and NAIHC.

The AMERIND logo was created by Joseph Laban (Hopi), a long-time advocate of safe and decent housing in Indian Country. Mr. Laban served on the Board of Directors for AMERIND Risk Management Corporation and the National American Indian Housing Council. The original logo is still used today as a graphic element to represent our strong history and tradition.

The goal when designing the revised AMERIND logo was to strike a balance between clean, modern and professional with a style that’s culturally identifiable and uniquely portrays ‘AMERIND’.

- The typeface is simple, bold and clean. It remains easily readable throughout multiple formats. It incorporates more modern style compared to the previous logo by including slight flourishes on the letterforms without deviating too far away from the previous logo, maintaining familiarity.
- The identifiable mark is the letter ‘A’ from ‘AMERIND’ represented by an arrowhead. The arrowhead symbolizes watchfulness and protection, two core principles which describe AMERIND.
- The arrowhead mark can stand on its own while simultaneously depicting AMERIND through its use of the letter ‘A’.





#### SAFETY FEATURE

## Wildfires: Preparing for and Protecting against Losses

AMERIND's Safety Services Team is dedicated to sharing knowledge, identifying risks and removing hazards in Tribal communities. Our comprehensive safety services include wildfire safety training and defensible space risk consultation. We are committed to helping you keep your family, home, community and organization safe.

For more information, email the AMERIND Safety Services team at [SafetyServicesTeam@amerind.com](mailto:SafetyServicesTeam@amerind.com) or call 800.352.3496. To protect yourself from wildfires, please review these important fire safety tips:

### Before a Wildfire Threatens

#### SAFEGUARD YOUR HOME

- Clear leaves and other debris from gutters, eaves, porches and decks to prevent embers from igniting your home.
- Remove dead vegetation and other items from under your deck or porch and from within 10 ft. of the home.
- Screen or box-in areas below patios and decks with wire mesh to prevent debris and combustible materials from accumulating.
- Remove flammable materials (firewood stacks, propane tanks) within 30 ft. of the foundation of your home and outbuildings, including garages and sheds. Don't let anything that can catch fire touch your house, deck or porch.
- Prune trees so the lowest branches are 6 to 10 ft. from the ground. Wildfire can spread to treetops.
- Keep your lawn hydrated and maintained. If it is brown, cut it down to reduce fire intensity. Dry grass and shrubs are fuel for wildfire.
- Don't let debris and lawn cuttings linger. Dispose of these items quickly to reduce fuel for fire.
- Inspect shingles or roof tiles. Replace or repair those that are loose or missing to prevent ember penetration.
- Cover exterior attic vents with metal wire mesh no larger than 1/8 inch to prevent sparks from entering the home.
- Enclose under-eave and soffit vents or screens with metal mesh to prevent ember entry.

## CREATE AN EMERGENCY PLAN

- Assemble an emergency supply kit and place it in a safe spot. Remember to include important documents, medications and personal identification.
- Develop an emergency evacuation plan and practice it with everyone in your home.
- Plan two ways out of your neighborhood and designate a meeting place.

## LEARN ABOUT LOCAL PREPAREDNESS

- Contact your local planning/zoning office to find out if your home is in a high wildfire risk area and if there are local or county ordinances you should be following.
- If you are part of a homeowners' association, work with the association to identify regulations that incorporate proven preparedness landscaping, home design and building material use.
- Talk to your local fire department about how to prepare, when to evacuate and the response you and your neighbors can expect in the event of a wildfire.
- Learn about wildfire risk reduction efforts, including how land management agencies use prescribed fire to manage local landscapes.

## When a Wildfire Approaches

### TAKE EVERY POSSIBLE PRECAUTION

- Stay aware of the latest news and updates from your local media and fire department. Get your family, home and pets prepared to evacuate.
- Place your emergency supply kit and other valuables in your vehicle.
- Move patio or deck furniture, cushions, door mats and potted plants in wooden containers either indoors or as far away from the home, shed and garage as possible.
- Close and protect all openings to prevent embers from penetrating your home, including attic and basement doors and vents, windows, garage doors and pet doors.
- Connect garden hoses and fill pools, hot tubs, garbage cans, tubs and other large containers with water. Firefighters have been known to use the hoses to put out fires on rooftops.
- Leave as early as possible before you're told to evacuate. Do not linger once evacuation orders have been given. Promptly leaving your home and neighborhood clears roads for firefighters to get equipment in place to fight the fire and helps ensure residents' safety.

## After a Wildfire Has Been Contained

### STAY ALERT

- Continue to listen to news updates for more information. Return home only when authorities say it is safe.
- Visit [FEMA/Ready.gov](https://www.fema.gov/ready) for more information about dealing with the impact of wildfires after the emergency has passed.



# AMERIND – Built to Serve Tribes



**TODD ALBRIGHT**

Nimble, specialized and easy to navigate – Todd Albright, Gallagher’s national practice manager for Tribal accounts, attributes what he sees as some of AMERIND’s strengths to its sole focus on serving Native American clients.

“AMERIND is unique because of its Tribal ownership and its approach to business,” Albright said. “We’ve worked with them since 2004, and our policy retention rate is in the high 90th percentile. Our relationship has always been collaborative. While larger competitors may have layers of bureaucracy, AMERIND provides brokers a direct pipeline to the management team.

“I’m also impressed by the number of AMERIND employees who live in their Tribal communities and play leadership roles there. They are dedicated and motivated to provide their people the best possible products and services,” Albright said. “AMERIND ‘gives back’ in a way no other company can match. It is an organization built to serve Tribes, and they are committed to

meeting the challenges of Tribal organizations.

Being rated by AM Best clears additional hurdles in the selection of an insurance carrier, according to Albright.

“Some Tribal loan covenants require carriers to have an ‘A’ rating by AM Best,” Albright said. “Not having one is a challenge, which requires an extensive validation process with financial institutions. While AMERIND has had success getting approval from many lenders, having an AM Best rating eliminates a significant administrative burden and provides comfort and confidence in the buyer’s decision-making process.

“Since some finance officers or Tribal administrators have been reluctant to do business with an unrated carrier, AMERIND was sometimes overlooked to the detriment of both the Tribal organization and AMERIND. Having the rating expands a limited Tribal insurance marketplace and adds a strong contender to the roster of insurance markets competing for Tribal accounts. Competition is a good thing!”

“Another way AMERIND really stands out is that they have always been collaborative. Even before they were rated, they were transparent about their financials and reinsurance structure, and they have always been interested in improving their products. As a result, AMERIND had early success and maintains strong Gallagher client relationships dating back to 2005. For those clients, many of whom are owners of the company, this rating means a sense of accomplishment and pride.”

Todd Albright and his team in Tacoma, Wash., work with about 100 Tribal organizations nationwide, including Native American governments, gaming and hospitality establishments, and many other Tribal enterprises.

“

*...They are dedicated and motivated to provide their people the best possible products and services.*

”

## About Arthur J. Gallagher & Co.

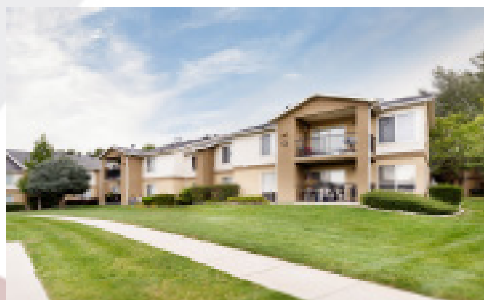
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# Beware: The Growing Risk of Cybersecurity Attacks



**DESIREE KHOURY**  
VP, MARKETING &  
BUSINESS DEVELOPMENT

**A CONVERSATION WITH  
DESIREE KHOURY**, VP, Marketing  
and Business Development  
Tokio Marine HCC, AMERIND's  
Cyber Liability Insurance Partner

Tokio Marine HCC is a leading specialty insurance group with offices in the United States, Mexico, the United Kingdom and continental Europe. Tokio Marine does business in about 180 countries and underwrites more than 100 classes of specialty insurance.

In today's digital world, cyber threats are compromising the data we share, even the security of business operations. Each year, AMERIND members are hit with cyber-attacks, resulting in businesses being shut down for weeks at a time or even permanent closure.

This threat demonstrates the growing importance of cyber liability coverage to protect Tribal governments and businesses. Because AMERIND understands the urgency of the situation, limited cyber liability coverage has been incorporated into all commercial insurance policies at no additional cost.

As we all know, knowledge is power. The more you understand the risk, the better you will be at preventing losses. By drawing your attention to this timely issue, the AMERIND team hopes you will protect your operations by adding comprehensive cyber security coverage.

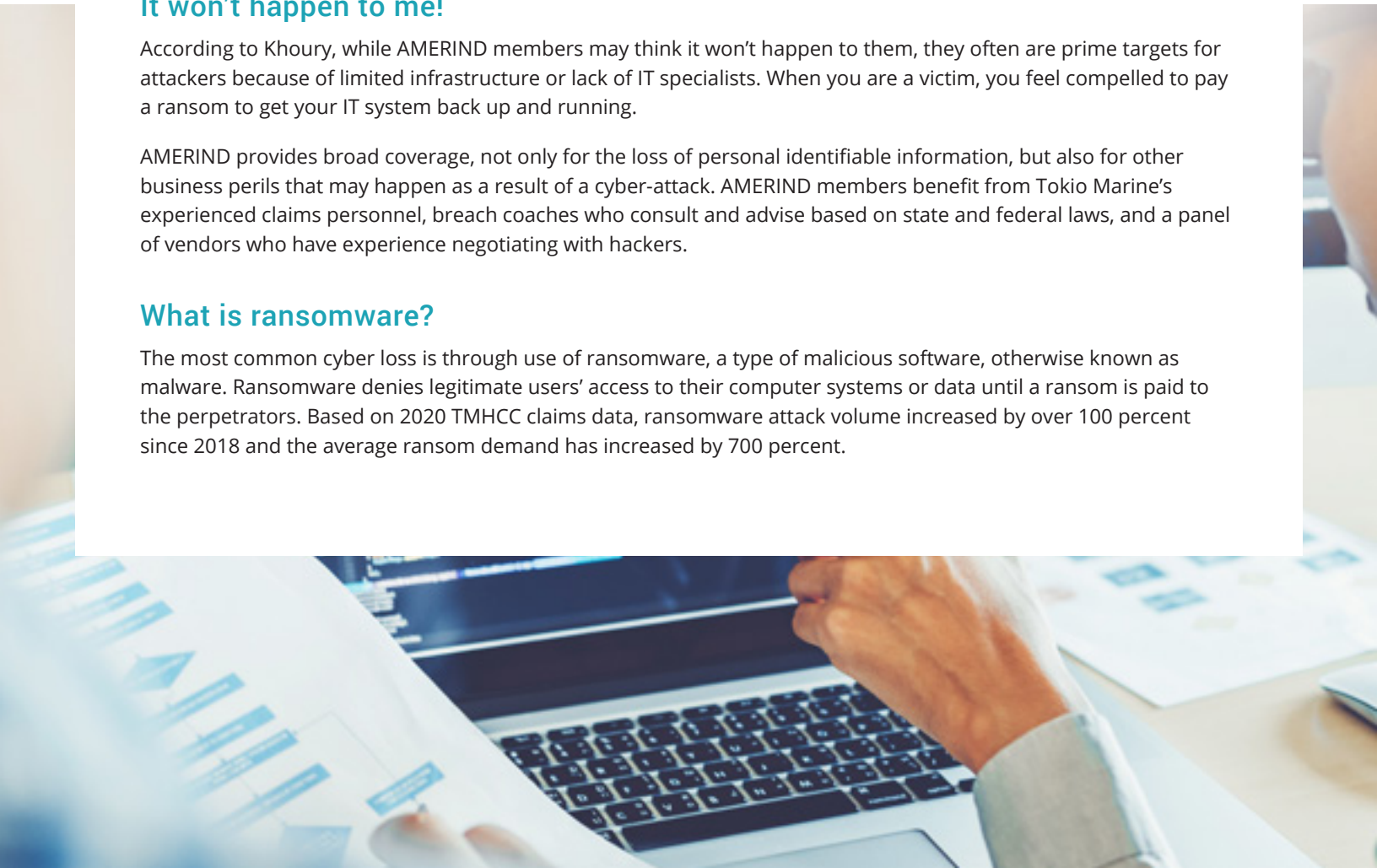
## It won't happen to me!

According to Khoury, while AMERIND members may think it won't happen to them, they often are prime targets for attackers because of limited infrastructure or lack of IT specialists. When you are a victim, you feel compelled to pay a ransom to get your IT system back up and running.

AMERIND provides broad coverage, not only for the loss of personal identifiable information, but also for other business perils that may happen as a result of a cyber-attack. AMERIND members benefit from Tokio Marine's experienced claims personnel, breach coaches who consult and advise based on state and federal laws, and a panel of vendors who have experience negotiating with hackers.

## What is ransomware?

The most common cyber loss is through use of ransomware, a type of malicious software, otherwise known as malware. Ransomware denies legitimate users' access to their computer systems or data until a ransom is paid to the perpetrators. Based on 2020 TMHCC claims data, ransomware attack volume increased by over 100 percent since 2018 and the average ransom demand has increased by 700 percent.



## How is AMERIND protecting clients from the risk of cybersecurity attacks?

AMERIND understands the importance of implementing cyber liability protection for Indian Country. In 2017, AMERIND chose Tokio Marine HCC as a preferred partner and carrier. Cyber security professionals now attend the annual AMERIND conference to train staff and increase awareness.

The AMERIND product is tailored for unique tribal risks with a personalized approach. According to Khoury, one of the benefits of an AMERIND policy is the shared communication of up-to-date information with members. Risk mitigation tips and updates on trends in cyber losses are passed along. In cyber security, prevention is the key, and AMERIND is keen on making sure members are protected.

## Cyber Liability Coverage

In partnership with Tokio Marine HCC, AMERIND offers a robust cyber liability product to protect Indian Country. The coverage is provided through Lloyd's of London and offers the following protections at limits up to \$1 million (higher limits available if needed):

- Multimedia security
- Security and privacy liability
- Privacy regulatory defense penalties
- Breach event costs
- Brandguard®
- Network asset protection
- Cyber extortion
- Cyber crime
- PCI DSS liability
- Dependent business interruption



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Our Native American Financial Services team has a strong history of serving tribal customers. We've become a trusted financial partner for tribal organizations of all sizes and recognize the unique characteristics of tribal sovereignty. Our team creates customized financial solutions to help preserve and grow tribal resources as these needs continue to evolve.

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- Emergency Preparedness and Action Plan
- Fire Extinguisher Safety
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- Hand and Power Tool Safety
- HazCom Awareness
- Intro to Industrial Ergo
- Intro to Office Ergo
- Intro to OSHA and Injury Prevention for Employees

- Intro to OSHA and Injury Prevention for Management
- Ladder Safety
- Loading Dock
- Machine Guarding
- Office Safety
- OSHA 10 Hour General Industry Course
- OSHA 30 Hour General Industry Course
- Personal Protective Equipment (PPE)
- Road Safety
- Safe Chemical Handling
- Slips, Trips and Falls Prevention
- Substance Abuse and Meth
- Workplace Violence

**CONTACT AMERIND'S SAFETY TEAM TO SCHEDULE YOUR TRAINING AT:**  
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## AMERIND Golf Fundraiser Raises \$43,000

AMERIND hosted its 16th Annual Protecting Tribal Families Golf Fundraiser April 22, 2021, at the Santa Ana Golf Club in Santa Ana Pueblo, N.M.

The sold-out event raised about \$43,000 for the AMERIND Protecting Tribal Families Fund. The proceeds will be used to assist Native American families who do not have homeowner's insurance, but have experienced devastating losses or unforeseen disasters.

Thank you to our sponsors who helped make this event possible.

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## Save the Dates!

### 2022 AMERIND | NAIHC Annual Convention & Tradeshow

Seattle, WA

**CONVENTION DATES:**

May 17 -- May 19, 2022

**HOTEL & MEETING VENUE:**

The Westin Seattle

### 2023 AMERIND | NAIHC Annual Convention & Trade Show

Hilton Waikoloa, HI

**CONVENTION DATES:**

May 9 -- May 11, 2023

**HOTEL & MEETING VENUE:**

Hilton Waikoloa Village

