



AMERIND

ADVISOR



CONVERSATION WITH AMERIND'S EMPLOYEE #1

pg. 4

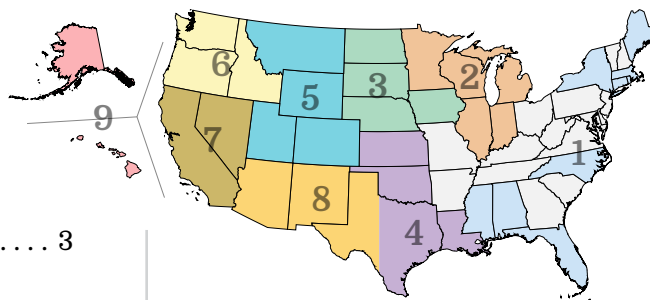
TRIBES AND AMERIND: BUILDING & STRENGTHENING EACH OTHER

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BOARD OF DIRECTORS

Phil Bush, Chairman of the Board

REGION 1 **Michael Bush**
Penobscot Nation

REGION 2 **Jane Barrett**
Red Lake Nation

REGION 3 **Jeannie Thompson**
Lower Brule Sioux

REGION 4 **Jerri Killer**
Cherokee Nation

REGION 5 **Rodney Trahan**
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REGION 6 **Ron Ryan**
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REGION 7 **Hon. Glenda Nelson**
Enterprise Rancheria

REGION 8 **Lisa Manwell**
Jicarilla Apache Nation

REGION 9 **Olen Harris**
North Pacific Rim

EXECUTIVE OFFICERS

Derek Valdo
Chief Executive Officer
Pueblo of Acoma

Robert Dahl
Chief Operating Officer

Geoffrey C. Blackwell
Chief Strategy Officer
and General Counsel
Muscogee Creek Nation



Guuwaadzi' Haubaa (Hello to All!)

WE ARE IN THIS TOGETHER.

Current challenges in the insurance industry remind me that, when commercial insurers turned their backs on Indian Country 35 years ago, we rallied. We pooled our resources. We vowed to take care of our own, and we formed the only 100% tribally owned and operated insurance provider in Indian Country. Now, as we face similarly challenging times, that same strength of conviction will see us through to better days.



DEREK VALDO
Chief Executive Officer

None of us could have foreseen a worldwide pandemic nor the catastrophic impacts of recent wildfires, hurricanes, floods, and tornadoes. Combined, these forces have magnified the cost of making policyholders whole again after disaster strikes. Consider these impacts:

- The cost of steel has increased by 200%, and wood is up almost 300%.
- Overall, the cost of building materials has skyrocketed because of increased demand, reduced manufacturing, and production capacity, and all the uncertainties created by gaps in the supply chain.
- Computer chip shortages have ground the auto industry to a halt, making replacement of private and commercial vehicles difficult and very expensive.
- Add in increased labor costs and worker shortages, and the result is a 42% inflation rate in the building industry.

- At the same time, claims increased 20% last year and 30% so far in 2021.

Over the years, AMERIND has been able to absorb cost increases and keep rates low for members. However, to pay claims, account for increasing construction costs and protect our financial stability, we now must increase policy rates. Our resistance to do so is demonstrated by the fact that this is the first increase in Indian Housing Block Grant policy base rates in 17 years. The reality is that we can no longer provide the same level of benefits at the same low cost. This was difficult decision, and we must prepare for the long-term impact on our ability to provide affordable, sustainable coverage.

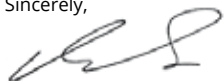
One way to look at the factors affecting the member's share of the cost of insurance is to think of it as a three-legged stool. Our Tribal clients (1) pay an annual premium which is affected by (2) the deductible amount and (3) coverage limits. It is important to ensure coverage limits continue to match property replacement values. To keep the legs of the stool in balance, a member should consider both the premium and deductible amounts.

To offset premium increases, members may choose to take on a higher level of risk by increasing their deductibles. In this scenario, if a loss occurs, the member pays a higher, fixed out-of-pocket dollar amount, but will retain the security of full-replacement coverage. The second alternative is to reduce the policy limits to less than full coverage, but this puts the member at tremendous risk of not being made whole again if a claim is filed. Balancing the three-legged stool by reducing coverage is discouraged because of its potential long-term financial impacts.

While it's never pleasant to be the bearer of serious news, I want you to know that, for many years, AMERIND has gone to great lengths to avoid rate increases. These adjustments now are necessary to maintain the financial foundation needed to ensure the long-term stability of your Tribally owned insurance company.

We are in this together, and together we will keep Indian Country strong. I hope you will continue to place your trust in us as we navigate this difficult journey.

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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ON THE COVER!

Conversation
with AMERIND's
Employee #1

SEE STORY
ON PAGE 4

A CONVERSATION WITH AMERIND's Employee #1 – Lee Backus

A celebration of AMERIND's 35th anniversary would be incomplete without the perspective of Lee Backus, our first employee and first CEO. Backus' love of the company he helped create shaped every minute of the conversation.

► HOW DID IT ALL BEGIN?

The National American Indian Housing Council interfaced with the federal government and was the logical organization to interact with the U.S. Department of Housing and Urban Development on housing projects.

I was an underwriter for a well-known insurance company, and I was looking for something a little bit more inspiring, maybe even altruistic. My interview with NAIHC was an opportunity to meet the entire board. It was one of the most extraordinary events of my life. I could feel my life changing in that moment even though it was only an interview. I listened to this great, glorious stuff, thinking they were two years out from forming a small insurance company, only to discover the company had been up and running for several months! I hoped no one would notice I was salivating over the prospect of this position.

They needed someone with commercial insurance expertise and invited me to join NAIHC as the program manager for AMERIND. By then, NAIHC and AMERIND each had its own board of directors, but the boards were comprised of same people. Gradually, the AMERIND board realized it would be better to separate the entities. About a year later, I transitioned from NAIHC to become AMERIND's first employee.

► WHAT DID WORKING AT AMERIND MEAN TO YOU?

The AMERIND story is phenomenal. It's important to me. It became the professional endeavor of my lifetime. For years I had worked in insurance, had earned my law degree, and passed the bar and was looking for something, well, different. Little did I know!

In my professional life, I'm especially proud of three things, and AMERIND is at the top. Serving in the Army and wearing the uniform of my country and getting my law degree are the other

two. Both my military service and law school pale in comparison to my association with AMERIND.

To this day, there was everything before AMERIND, my time at AMERIND and everything after AMERIND. Nothing in my professional life has been more fulfilling than making a small contribution to Indian Country.

► WHAT WAS IT LIKE IN THOSE EARLY YEARS?

It was like flying an airplane while you were still attaching the wings. We were starting from scratch.

We had an early version 286 computer. I had done some word processing, but I became an instant Lotus 123 expert. We ran the company on Lotus 123 spreadsheets and floppy discs. We had to figure out a way to bill 186 members and didn't even have a rate structure. And we had to get an accounting system in place since our year end was only six months away.

I was inspired by the Board of Directors every day. It was a joy to work with them. They were so engaged, excited and helpful. I was not aware of it in the beginning, but there were trust issues among the Tribes and there was some distrust of AMERIND. There were questions about who was accountable and how the funds were being used.

In the NAIHC structure, there were nine regions. That is where the nine regions of AMERIND came from. Board members took it upon themselves to respond to member concerns at the regional meetings. I provided them with information, stats, etc., that showed someone was minding the store, and that money wasn't going to disappear. Board members shared with their regions and really turned the distrust issue around.

We did some really neat things early on. Back then, there were no safety programs. Insurance companies did that but obviously not for our members. We were seeing people die in home fires every year. Our chairman and a couple of board members approached



Phil Bush, AMERIND Chairman, John Foehl AMERIND Cell Commission, and Lee Backus AMERIND Cell Commission

me and asked me to start a fire safety program. This was another curveball – while still tightening the bolts on the plane I was building.

The safety program gave us a mission of a higher calling. We were saving lives. We started the program with a poster contest. Each housing authority had its own contest. Regional winners and their parents were invited to the national meeting where the board selected the winning poster. It was a knock-out success.

► WHAT WERE THE BIGGEST CHALLENGES YOU FACED AS THE FIRST CEO?

The member confidence issue blind-sided me a bit, but the Board helped to turn that around.

AMERIND was a new entity with no structure, policies, procedures, etc. I always said I'd be happy when we did something for the second time. The Board was so patient while I built the corporate infrastructure. They made sure we made progress but didn't expect it overnight.

Annual audits were another challenge. I knew that nothing would contribute to lack of trust like a failed audit, and we were already six months in. We had to keep the accounting and financials moving forward also develop a billing structure that was fair to everyone. I learned a lot about risk in Indian Country. For example, when a house burned down in northern Alaska, it had to be built in Seattle and barged it to Alaska, and during a specific window of time. The replacement cost was \$300,000 in 1987, when a typical house in the lower 48 cost about \$40,000 to \$45,000 to replace.

Planning for investment funding, legal issues, etc., were also new to us in those early years.

► WHAT WERE YOUR BIGGEST ACCOMPLISHMENTS AS AMERIND'S FIRST CEO?

We laid a solid foundation for the future. It was darn hard work getting the pieces in place and making everything work

effectively. That gives me the most satisfaction. Our chairman at the time said, "build us a strong foundation to withstand an earthquake and build it broad, we have a lot to build on it."

The finances had to be as tight as possible. Arthur Anderson did our first audit, and we received an unqualified audit. We also worked very hard to pay claims as quickly as possible. Those things helped build confidence with the member Tribes.

We had outsourced claims handling and took that function in house through a staff of four or five people and all told I ended up with a staff of seven or eight.

I parted company with AMERIND amicably when they moved the headquarters from Washington DC to Albuquerque. Because of family commitments, it wasn't feasible for me to move. I stayed in contact with board members and employees informally for seven or eight years. Then 10 years ago, AMERIND asked me to be a member of the Cell Commission. By that time, I was a regulatory attorney with District of Columbia Department of Insurance, Securities and Banking and the opportunity to take on a different role with AMERIND was amazing since I never expected to be a formal part of the company.

► IN YOUR OPINION, WHAT ARE THE BIGGEST CHANGES AMERIND EXPERIENCED IN ITS FIRST 35 YEARS?

The expansion into Tribal coverage is phenomenal. It is something I had wanted to do since my background was in commercial insurance. Expansion is critical to long-term sustainability of the organization. If AMERIND was only working with housing authorities, it would be very, very difficult because you need to spread the risk. The original core or often called the "mothership" would be in great peril because they would need to raise premiums beyond sustainability for members. Adding new lines of insurance enables the company to spread operational costs among the different programs.

Also, AMERIND's Critical Infrastructure broadband effort is one of the greatest things anyone could do for Indian Country.

It is one of those things that no one else has done or would take on. It speaks volumes to the uniqueness of AMERIND and its ability to make a lasting change for Indian Country.

When I look at the organization, the change is phenomenal. I appreciate that Derek Valdo hires competent staff and requires the staff to become educated about the insurance business. He incentivizes staff to give their best by setting goals and rewards for achieving those goals. He is a strong CEO, better than I was in most ways. A Native American CEO was always a goal of the organization, and he brings so much talent and many skillsets to AMERIND. He could run any type of organization. I have been impressed by his leadership.

► HOW DO YOU BELIEVE AMERIND HAS FULFILLED ITS MISSION OF TRIBES PROTECTING TRIBES?

AMERIND started out as housing authority only. "Tribes Protecting Tribes" is much broader than our original mission.

Today's mission provides an opportunity for Indian Country to buy from a 100% Tribal entity. One of the unique aspects of AMERIND is that it opened the door for a Native American company to provide a full array of financial services in Indian Country. The financial services opportunities to keep money in Indian Country is unlimited.

Fulfilling a mission isn't as easy as it sounds. There are complexities, and it is not easily done. The AMERIND staff understands insurance transactions and what it takes. They are all behind the mission.

Here we are 35 short years later and AMERIND now insures, in addition to its original housing program, workers compensation, all forms of tribal government risk, homeowners and renters' coverage, commercial auto, and has created its own reinsurance company. Plus, as mentioned before, the AMERIND Critical Infrastructure program.

► ARE THERE ADDITIONAL MEMORIES OF AMERIND YOU'D LIKE TO SHARE?

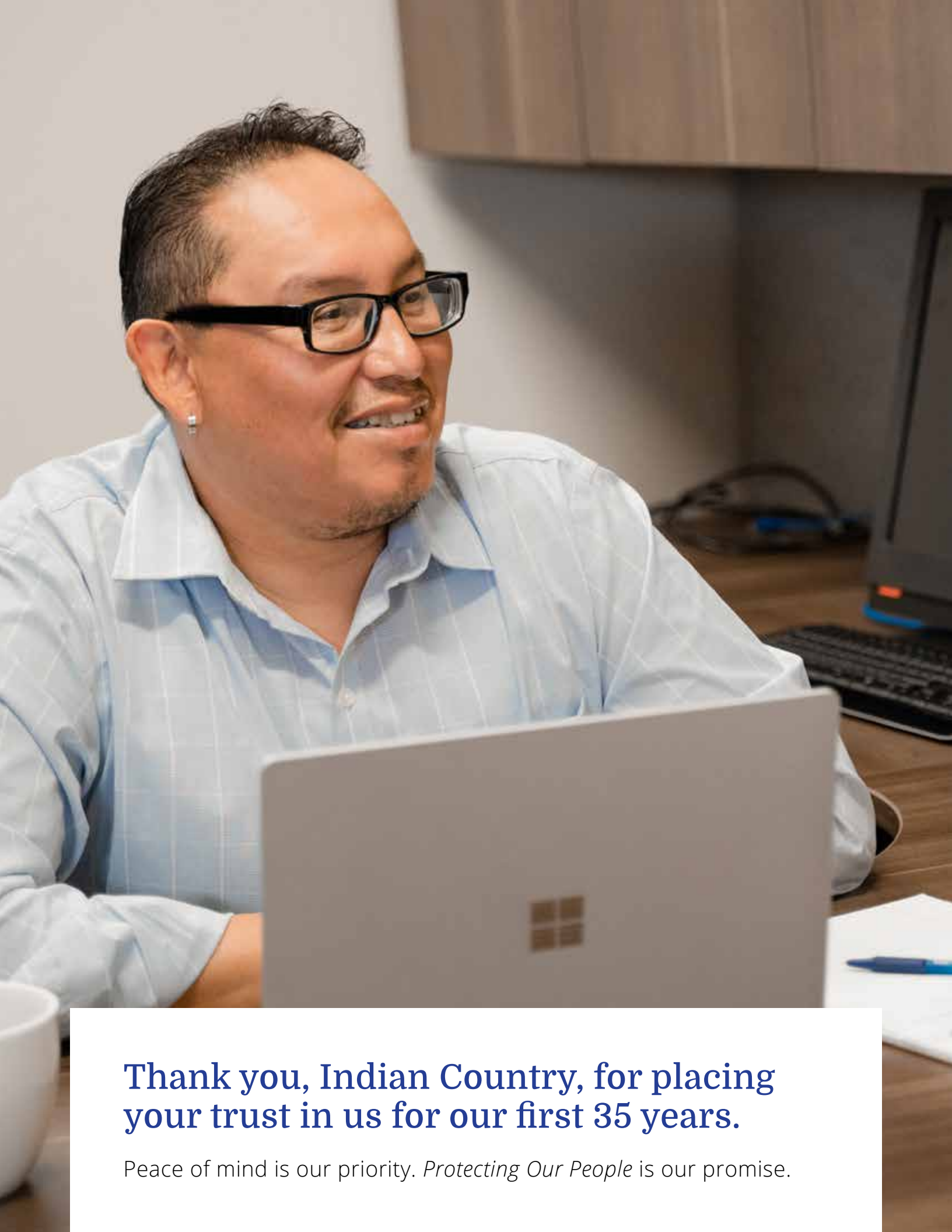
Early on there was discussion about where AMERIND would be chartered. Many thought they could get it done through their Tribe. In the end, the Red Lake Band of Chippewa made it happen. Our lawyer asked them, "What state is the Tribe in?" The board member replied, "We aren't really from a state, but we are surrounded by Minnesota."

The essence of that statement showed the organization was going to be Native American through and through – and very proud of it!

A Man of Many Firsts

AMONG OTHER ACCOMPLISHMENTS AS CEO, LEE BACKUS:

- Developed the first AMERIND policy forms
- Initiated annual fire safety program
- Wrote and implemented first operations policies and procedures
- Achieved unqualified annual financial audits
- Authored and delivered Congressional testimony on risk management related to Indian housing
- Prioritized saving lives in Indian Country
- Created confidence that AMERIND could and would succeed



**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.

Leadership Chosen from Within



Bob Dahl
Chief Operating Officer

A thorough search for a Chief Operating Officer led CEO, Derek Valdo and the AMERIND Board of Directors back to an integral member of their leadership team. Considered a perfect fit for the position, Program Manager, Bob Dahl transitioned to his new role as COO in June 2021.

New to the team in March 2015, Dahl's responsibilities expanded from executive supervision of the Tribal Workers' Compensation (TWC) program to leader of the business development, marketing and event planning, and customer experience teams, as well as the AMERIND Benefits Agency. He has played a leadership role in expanding AMERIND's broker network and its commercial product offerings, including the Tribal Auto Program.

But Dahl's relationship with AMERIND began years in advance of joining the team. The connection began while working for Berkley Risk, a Third Party Administrator (TPA) in Minneapolis, in 2003.

"Berkley Risk was the first third-party administrator in the country to assist Indian Tribes in the Great Lakes and upper Midwest regions in creating their own self-insured Workers Compensation programs," Dahl said. "AMERIND approached Berkley in 2003 seeking help in creating a workers' compensation product that could be rolled out to their members. Utilizing our 13 years of experience, my team created the AMERIND policy and coverage document. AMERIND's Tribal Workers' Compensation (TWC) program went live on January 1, 2004 and I continued to work with AMERIND in supporting the TWC program. Derek and the executive team decided to bring me onboard and, typical of his integrity, Derek approached Berkley to ask if it was okay to recruit me. I jumped at the chance to join AMERIND."

"Being part of the AMERIND team was a natural progression for me – one that aligns with my passion for Tribal work. I have greatly enjoyed my role in growing the business and retaining customers, making sure the Tribal Workers' Compensation program is both profitable and sustainable," he said.

I've been fortunate to work and serve Indian Country since my time at Berkley, and have enjoyed it from Day One. Here at AMERIND, I've had the pleasure of working with Tribes and Tribal businesses in 36 states," Dahl said.

Still also serving as a program manager, Dahl's responsibilities soon will transition solely to those of COO. He will oversee operations such as underwriting, claims, safety services and other key functions.

Dahl will work closely with CEO Derek Valdo, a man whose management style he greatly admires.

“I’ve never worked for an organization where the CEO is so transparent. Derek has foresight. He is a visionary. He educates our staff and develops insurance professionals. Derek surrounds himself with smart people and goes above and beyond to ensure everyone understands and respects the AMERIND story. Working at AMERIND is much more than a job to our team members; it’s about bettering the communities we serve and where many of our staff come from. Hats off to Derek for his leadership style and the work environment he has created,” he said.

Dahl also expresses great respect for the AMERIND Board of Directors.

“The AMERIND Board actively listens to the executive team and gathers feedback from leadership and staff. We provide recommendations for strategic planning, and the board makes decisions that AMERIND is fulfilling its responsibilities. It is a very healthy working relationship. Everyone is in it for the same reasons; all of us are focused on what’s right for Indian Country.

Looking forward to the future of the company, Dahl said the biggest opportunities are in expanding commercial business lines and service offerings. While we will always be committed to our core, the IHBG program, diversification into other lines of business has created the opportunity to do more for Indian Country.

“For example, Tribal members not on Tribal lands cannot purchase insurance from AMERIND, but they also need affordable, competitive products and services,” he said. “We are working to comply with New Mexico regulatory requirements and hope to extend our reach to additional Tribal members sometime in the near future. When you consider all the opportunities out there, the sky’s the limit.”

“AMERIND is never going to sit back and rest,” Dahl said. “We will figure out new ways to grow the company and serve Tribes. One of the things that makes AMERIND so unique is that it is not about lining the pockets of investors. We work to create a strong and sustainable company for our owners – the Tribes!”

AMERIND'S 2020 Outstanding Members

AMERIND would like to recognize the 2020 Outstanding Members for their dedication and commitment. Outstanding members must have an average loss ratio less than 20% for the previous five years and must be a member in good standing. Please join us in congratulating the following members for their risk management practices.

Absentee Shawnee Housing Authority

Akiachak Native Community Hsg. Div.

Akwesasne Housing Authority

Aquinnah Wampanoag Tribal Housing Authority

Baranof Island Housing Authority

Bering Straits Regional Housing Authority

Bishop Paiute Indian Tribal Council

Bois Forte Indian Housing Division

Bridgeport Indian Colony

Caddo Nation Division of Housing

Chico Rancheria Housing Corp.

Chukchansi Indian HA

Citizen Potawatomi Nation Housing Authority

Coquille Indian Housing Authority

Cowlitz Indian Tribal Housing

Ely Shoshone Tribe Housing Department

Fallon Paiute-Shoshone HA

Flandreau Santee Sioux TDHE

Fort Berthold Housing Authority

Fort Bidwell Indian Housing Program

Fort Sill Apache Tribal HA

Goshute Housing Authority

Ho-Chunk Housing and Community Development Agency

Hoopa Valley Housing Authority

Hopi Tribal Housing Authority

Houlton Band of Maliseet Indians Tribal HA

Housing Authority of the Iowa Tribe of Kansas & Nebraska

Housing Authority of the Kiowa Tribe of Oklahoma

Housing Authority of the Sac & Fox Nation of Oklahoma

Isleta Pueblo Housing Program

Jicarilla Apache Housing Authority

Kalispel Tribal Housing Office

KBIC Housing Department

Kickapoo Traditional Tribe of Texas IHA

Kodiak Island Housing Authority

Lone Pine Paiute-Shoshone Reservation

Lower Brule Indian Housing Authority

Lummi Indian Nation HA & Lummi Nation Business Council

Manchester Point Arena Tribe

Mesa Grande Indian Housing Authority

Mille Lacs Band of Ojibwe Housing Department

Muckleshoot Housing Authority

Nambe Pueblo Housing Entity





Native Village of Point Hope
Northern Arapaho Tribal Housing
Northern Cheyenne Housing Authority
Northern Pueblos Housing Authority
Nulato Tribal Council
Pala Tribal Housing & Development Department
Penobscot Nation Housing Authority
Pueblo de Cochiti Housing Authority
Pueblo of Acoma Housing Authority
Pueblo of Pojoaque Housing Corporation
Rappahannock Tribe Inc.
Red Lake Reservation Housing Authority
Sac & Fox Tribal Housing Authority (Meskwaki)
Salish & Kootenai Housing Authority
Santa Clara Housing Authority
Santee Sioux Tribal Housing Authority
Santo Domingo Tribal Housing Authority
Skokomish Indian Tribe
Sleetmute Traditional Council
Squaxin Island Tribe Department of Comm. Dev.
Susanville Indian Rancheria Hsg. Auth.
Tagiugmiullu Nunamiullu Housing Authority
Tanana Tribal Housing Program
Taos Pueblo Housing TDHE
Te-Moak Western Shoshone Housing Authority

Tohono o'Odham Ki:ki Association TDHE
Tonkawa Trinal Housing Program
Tule River Indian Housing Authority
United Keetoowah Housing Department
Utah Paiute Tribal Housing Authority
Ute Indian TDHE
White Earth Housing Authority
White Mountain Apache Housing Authority
Yakama Nation Housing Authority
Ysleta Del Sur Pueblo Housing Department
Zuni Housing Authority



Ken Black Recognized with The Wayne Ducheneaux Award



AMERIND is pleased to announce Ken Black, as the recipient of the 2021 Wayne Ducheneaux Award. Ken’s dedication to advancing AMERIND’s initiatives with exemplary leadership is deeply appreciated by the AMERIND members and the Board of Directors.

We wish Ken all the best in his retirement!

The Wayne Ducheneaux Award recognizes the leadership and service of members who are active within AMERIND. The recipients have advanced the mission, goals, and purposes of AMERIND and positively impacted AMERIND’s programs, activities, and/or services. The categories of achievement include, but are not limited to the following:

- Had a significant role to promote networking/communications between groups within AMERIND.
- Had a significant role to promote networking/communications between AMERIND and other organizations with complimentary missions, goals, and purposes.
- Took the initiative to promote AMERIND’s Mission to Protect Tribal Sovereignty, Life and Property within Indian Country.
- Went beyond the requirements of their position within the Indian Housing Community
- Serves as a role model

The criteria for selection include responsibility, attitude, initiative, and leadership and achievement should be addressed in relation to these criteria. One award is presented each year through a nominating process by members. The AMERIND Board makes the final judgment in the selection of a recipient of this award.

WAYNE DUCHENEAUX AWARD PAST WINNERS

2020	Joe Laban	2016	Bill Nibbelink	2012	Wayne Chico
2019	Virginia Spencer	2015	Coni Wilson	2011	Richard Barrett
2018	Gary Joiner	2014	Lee Backus	2010	Joel Frank
2017	Jack Sawyers	2013	Ralph Rogers	2009	Robert Gauthier

SAFETY FEATURE

Home Safety Checklists

Your safety is important to us at AMERIND. We are committed to sharing knowledge, helping you to identify risks and remove hazards. There is no better time than the present to check your home for safety risks with these easy-to-use checklists, to help ensure your home is as safe as it can be.

ELECTRICAL CORDS AND OUTLETS CHECKLIST

- ☐ **Check for frayed wires.** Repair or replace any loose or frayed wires on all electrical devices.
- ☐ **Follow the path of cords.** No cords should run under rugs or across doorways.
- ☐ **Baby-proof.** If you have any small children in your house, place plastic safety covers over unused outlets.
- ☐ **Rethink extension cords.** Consider adding electrical outlets where you currently rely on extension cords.
- ☐ **Check for a faulty electrical system.** Feel all outlets and plugs to see if any are warm; if so, have an electrician check them.
- ☐ **Don't overload the system.** Make sure that you've followed manufacturers' directions about maximum wattage of lamp bulbs and outlet requirements for plugs.
- ☐ **Don't overload any one outlet.** Be certain that you have no more than one high-wattage appliance plugged into a single outlet.



HOME HEATING CHECKLIST

- ☐ **Examine the outside vents.** They should be properly sealed and clear of obstruction to prevent carbon monoxide buildup in the house. Recheck during and after a snowstorm.
- ☐ **Pick the right wood.** If you use a fireplace or a woodstove, stock up on dry seasoned wood, which burns without producing a lot of creosote. A buildup of creosote—soot—in the chimney or flue can be dangerous, causing chimney fires.
- ☐ **Hire a chimney sweep.** Have flues and chimneys inspected and cleaned by a professional annually.
- ☐ **Inspect wood-burning stoves twice monthly.** Make sure the door latch closes properly. The room should have a working smoke detector. And never let a child use the stove unattended.
- ☐ **Inspect water heaters annually.** The temperature should be set at no higher than 120 degrees to prevent burns. Never leave children alone near a water heater and keep combustible and flammable materials well away from it.



SMOKE AND CARBON MONOXIDE DETECTORS CHECKLIST



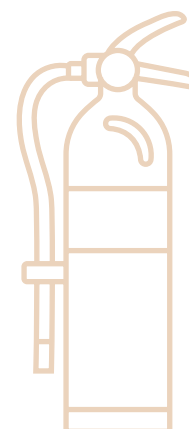
- ☐ **Install smoke alarms and carbon monoxide detectors generously.** These should be on each floor of the house, covering all sleeping areas.
- ☐ **Test alarms monthly.** Replace any that don't work. (In any case, alarms should be replaced every 10 years.)
- ☐ **Replace batteries annually.** Or sooner if the alarm chirps.
- ☐ **Clean all detectors.** Vacuum each grille vent.
- ☐ **Post the fire department's carbon-monoxide-reporting emergency number.** If it differs from 911, keep the number by every phone.
- ☐ **Demonstrate the sound of each detector.** Family members need to know the difference.

FIRE EXTINGUISHERS CHECKLIST

- ☐ **Place extinguishers strategically.** Keep one in the kitchen and one on every floor and learn how to use them.
- ☐ **Replace extinguishers when necessary.** Follow the schedule suggested by the manufacturer, and always replace an extinguisher that appears damaged.
- ☐ **Consider installing a sprinkler system.**

Use PASS Method:

- P** Pull the pin
- A** Aim at the base of fire
- S** Squeeze the lever
- S** Sweep from side to side



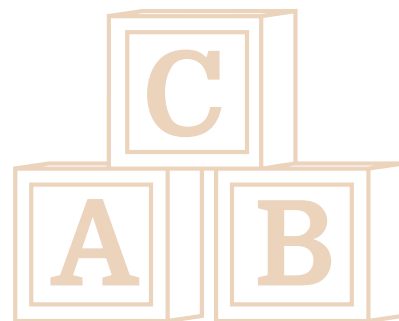
EMERGENCY ACTION PLANS CHECKLIST.

- ☐ **Create an evacuation plan with two exit routes in case of fire.** Practice it twice a year (once at night) with the whole family. For details, see the National Fire Protection Association's website, [nfpa.org](https://www.nfpa.org).
- ☐ **Choose a meeting place.** Set a plan for meeting up in case of a local or national disaster. See [nfpa.org](https://www.nfpa.org).
- ☐ **If you live in a two-story house, buy a rescue ladder.** It should attach to an upper-level window casing to provide an alternate escape route.



HOMES WITH SMALL CHILDREN CHECKLIST

- ☐ **Lock the cabinets and install safety latches and locks.**
- ☐ **Install window guards on every window.** Make sure one window in each room can be used as a fire exit.
- ☐ **Install safety gates.** Bar the top and bottom of stairs.
- ☐ **Lock up hazardous materials.** Place any poisonous or hazardous products in locked cabinets. Post the poison-control hotline's number (800-222-1222) by every phone.
- ☐ **Make sure all your medicines and vitamins have childproof caps.** Store them out of children's reach.
- ☐ **Stow away sharp knives, scissors, and cosmetic tools, too, as well as matches and plastic bags.** Keep out of children's reach.
- ☐ **Lock up any guns, be sure they are unloaded and separate from ammunition.**
- ☐ **Install padding on furniture with sharp edges, and put doorknob covers on entry doors so kids can't get out unattended.**
- ☐ **If you have a pool, fence it in.** A pool should be enclosed with a four-sided fence and a childproof gate.
- ☐ **Teach children their address and how to dial 911, as early as possible.** Children need to know these fundamentals.



BURGLARPROOFING CHECKLIST



- ☐ **Install a sturdy deadbolt lock on every door to the outside.** This should include the door into the house from the garage.
- ☐ **In any room with window bars, make sure at least one has a quick-release mechanism.** Replace or retrofit as needed.
- ☐ **Install motion-sensing floodlights in the backyard.**
- ☐ **Keep your house looking lived-in when you're away.** Arrange for the lawn to be mowed, stop mail delivery, install timers for selected lights, leave a car in the driveway, and leave drapes or shades open at least a bit.
- ☐ **Advertise prominently any home security system you have installed.** You might think about putting up signs even if you don't have a system.
- ☐ **Examine your landscaping.** Trim shrubs and trees near windows and doors that provide hiding places for burglars, and prune limbs that serve as ladders to upper windows.
- ☐ **Purchase a metal bar or a solid-wood dowel to insert in the tracking of sliding glass doors.** This will prevent anyone from opening them.
- ☐ **Put your street number, not your name, on your mailbox.**
- ☐ **Give a spare key to a trusted neighbor or nearby friend.** Thieves know all about fake rocks and other hide-a-key tricks.

MISCELLANEOUS CHECKLIST

- ☐ **Make sure your house number is visible from the street.** It should be easily spotted; in case an emergency vehicle needs to look for it.
- ☐ **Store flammable liquids away from any flame source.** It's preferable to store them outside the house and not in the garage.
- ☐ **Keep flammable objects away from the kitchen stove.**
- ☐ **Plug a rechargeable flashlight into a socket by your bed.** You'll be able to light the way through smoke in a fire or signal to firefighters.
- ☐ **Install nonslip decals or a nonskid tub mat in your tub.**
- ☐ **Put lights and light switches at the top and bottom of the stairs.** Prevent falls in the dark.

Tribes and AMERIND: Building and Strengthening One Another



**Reggie
Wassana**

*Governor of
the Cheyenne
& Arapaho
Tribes of
Oklahoma*

When it comes to customer service, AMERIND clearly stands out from competitors, according to Reggie Wassana, Governor of the Cheyenne and Arapaho Tribes of Oklahoma.

“When you have a claim, AMERIND gets back to you in days – not weeks or months,” Wassana said. They put in the time and effort to make sure your structures are properly repaired or replaced, and they get the right contractors so there isn’t a lot of lag time waiting for things to get done. They are a partner when catastrophes happen.”

As an example of AMERIND’s responsiveness, Wassana cited an experience when pipes froze and broke in one of the Tribe’s structures. AMERIND quickly sent out an adjuster and worked with a restoration company to get the repairs made. As a result, the damage was kept to a minimum.

Another factor that makes AMERIND unique is its ability to understand Tribes and their needs.

“AMERIND understands that Tribal needs are different. Their people know what we’re going through, how we were raised, the conditions we were raised in and our struggles. They know how to relate to Tribal members, and they take the extra time to make sure we have the coverage we need,” he said.

“As we bring new structures online, we want to use AMERIND as our insurance carrier as long as we can save money for the Tribe. If we can save the Tribe’s resources, they can be allocated to other services or programs that will benefit Tribal members. AMERIND understands that.”

“The Cheyenne and Arapaho Tribes helped create AMERIND, and we want to support the insurance company we helped create,” Wassana said. “As long as we’re all committed to the same goals, progress will occur. For the Tribes to be successful on any level, we have to support one another.”

Wassana said in recent years the administration of AMERIND has really excelled in its knowledge, experiences, and services, which is a great advantage for the AMERIND corporation and Tribal nations as a whole. To him, it’s all about “Tribes Protecting Tribes.”

“That’s who we are, who we’ll always be,” he said. “As Tribes, we must grow, we must build, we must strengthen relationships with each other. If we don’t help one another, we become a target for those who may try to take advantage of our Tribal resources. When we take care of each other, we all benefit.”

Cheyenne and Arapaho Tribes of Oklahoma

- 13,000 tribal members, including 7,500 in Oklahoma
- Located in 12 counties in western Oklahoma

3 reasons to say 'yes' to supplemental insurance



Even with major medical insurance, out-of-pocket costs can be high.

Deductibles, copayments, coinsurance, prescription drugs, plus the regular bills that keep coming even when you're sick or hurt and out of work ... it can all add up quickly. Consider this:

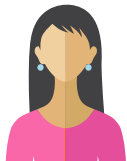
For the 2019 plan year, the out-of-pocket limit for a plan through the federal government is

\$7,900

for an individual...

and **\$15,800**

for a family.¹



The average cost of a three-day hospital stay is around

\$30,000²



Most new cancer drugs are priced at more than

\$100,000

a year

per patient.³



Many employees aren't financially prepared for unplanned expenses.

Supplemental insurance pays the policyholder,* not the doctor, helping keep your finances healthy even if you're sick or injured. That's important for a lot of workers because:



58% of employees have **less than \$1,000** to pay out-of-pocket expenses associated with an unexpected serious illness or accident.⁴

20% couldn't go more than one week without a paycheck.⁴



26% have avoided going to the doctor due to high costs.⁴



Hard-earned savings deserve protection.

Even if you're in the minority of employees who have sufficient savings, an unexpected health issue could still set you back. Don't walk away from the things you've been saving for:

The average price of a new car is approximately **\$37,000**⁵



The median cost of a new home in the U.S. is approximately

\$315,000⁶



A common guideline for retirement planning is having enough to replace

70% of your annual pre-retirement income through savings, investments, Social Security, etc.⁷



* Unless otherwise assigned.

¹ "Out-of-pocket maximum/limit." Accessed April 2, 2019. healthcare.gov/glossary/out-of-pocket-maximum-limit.

² "Why health insurance is important: Protection from high medical costs." Accessed April 2, 2019. healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs.

³ President's Cancer Panel. "Promoting Value, Affordability, and Innovation in Cancer Drug Treatment." March 2018. Accessed April 2, 2019. prescancerpanel.cancer.gov/report/drugvalue/Part1.html.

⁴ The 2018 Aflac WorkForces Report is the eighth annual study examining benefits trends and attitudes. Conducted by Lightspeed, the study captured responses from 2,000 employees across the United States in various industries. Visit AflacWorkForcesReport.com.

⁵ Kelley Blue Book press release. Accessed April 2, 2019. mediaroom.kbb.com/2019-04-02-Average-New-Car-Prices-Up-More-Than-2-Percent-Year-Over-Year-for-March-2019-on-Full-Size-Pickup-Strength-Monthly-Payments-Up-30-According-to-Kelley-Blue-Book.

⁶ United States Census Bureau. "Median and Average Sales Prices of New Homes Sold in United States." Accessed April 2, 2019. census.gov/construction/nrs/pdf/uspricemon.pdf.

⁷ Nerd Wallet retirement calculator. Accessed April 2, 2019. nerdwallet.com/investing/retirement-calculator.

Aflac individual coverage is underwritten by American Family Life Assurance Company of Columbus or American Family Life Assurance Company of New York.
Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999



2021

Safety Poster Contest Winners

The AMERIND Safety Services team announces the 2021 Safety Poster Contest winners. AMERIND's annual poster contest promotes safety in the communities we serve. The local housing authority hosts the AMERIND Safety Poster Contest and chooses the safety topic theme. One winner is selected from each category (K-3, 4-6, 7-8) by the regional housing authority associations. Those finalists move on to national online voting to determine the winners. Each winner was awarded \$1,000 dollars.

Congratulations to Kenacious, Emilio and Isabell!

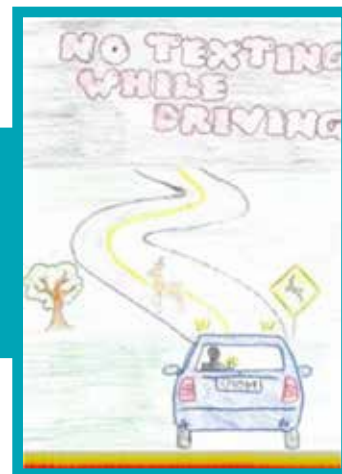


GRADES K-3

Kenacious McGirt- Absentee Shawnee (Region 4)

GRADES 4-6

Emilio Whiting- Karuk Tribe (Region 7)



GRADES 7-8

Isabell Coon- Lac Courte Oreilles (Region 2)



Gallagher

Insurance | Risk Management | Consulting

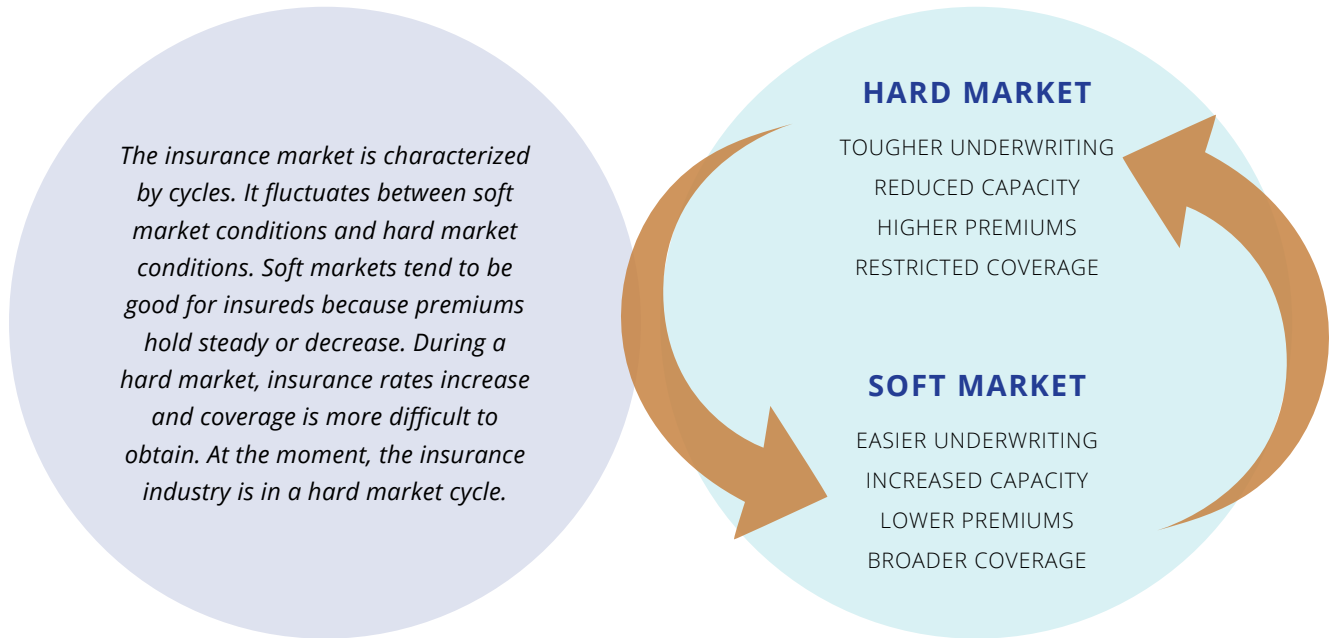


**HARIO
GROUP**

Delivering value at every step



HARD VS SOFT MARKET CHARACTERISTICS



AMERIND FINANCIAL STRENGTH

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.

"In 2020, AMERIND 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 in 2020 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.

2022 IHBG RENEWAL REMINDERS

- Changes submitted after October 31, 2021 will be processed by endorsement. Premium adjustments from endorsements will be processed after December 31, 2021. Revised invoices will not be sent and the quoted premium is due in full by December 31, 2021.
- Payment is due in full by December 31, 2021 to remain in compliance and avoid a lapse in coverage. Payments received after this date will prevent a member from being in good standing and will become ineligible for an allocation from the Rate Stabilization Fund and Outstanding Member Award. Payments may be sent by check, credit card or ACH Wire transfer. Please contact AMERIND for ACH Wire transfer instructions or to make payment over the phone.
- CARES Act Funding may be used to pay premium.

Tips for AMERIND members to minimize their risks

Together, we can be responsible to each other to keep risks and claims as low as possible. We all will benefit. Here are a few ways this can be done.

- ▶ Increase your knowledge and awareness of fire hazards
- ▶ Develop and promote programs to reduce losses
- ▶ Adequately maintain managed property
- ▶ Minimize the cost of every claim





502 Cedar Drive
Santa Ana Pueblo, NM 87004

AMERIND.com

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

