



AMERIND

# ADVISOR

AMERIND'S Annual  
Golf Fundraiser



AMERIND NEWS



VOL. 1 | 2022

# Table of Contents

Hello AMERIND Family ..... 3

Partner Profile Catastrophe Prevention and Response ..... 4

Rewarding Career Serving Indian Country ..... 6

2023 IHBG Renewal Timeline ..... 7

AMERIND’s 2021 Outstanding Members ..... 8

The Institutes Confer CPCU Designations  
for AMERIND Team Members ..... 10

AMERIND Announces Safety Poster Contest Winners ..... 12

Evaluating your Tribal Insurance Program ..... 14

Safety Tips to Prevent and Reduce  
Losses for our Members and Customers ..... 16

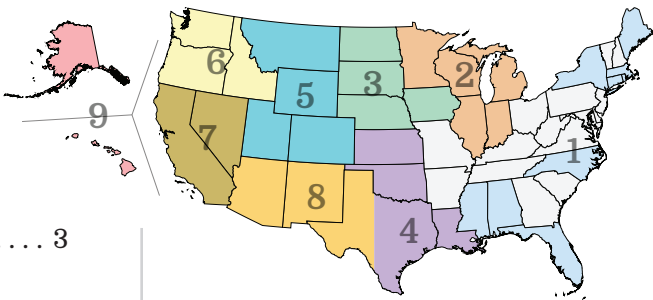
Renters/Tenants Insurance ..... 19

Empower Tribes ..... 20

AMERIND’s Annual Golf Fundraiser ..... 22



AMERIND Board Members



## 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**  
Northern Cheyenne
- REGION 6** **Ron Ryan**  
Metlakatla Indian Community
- REGION 7** **Hon. Glenda Nelson**  
Enterprise Rancheria
- REGION 8** **Floyd Tortalita**  
Pueblo of Acoma
- REGION 9** **Olen Harris**  
North Pacific Rim

## EXECUTIVE OFFICERS

- Derek Valdo**  
Chief Executive Officer  
Pueblo of Acoma
- Robert Dahl**  
Acting Chief Executive  
Officer and Chief  
Operating Officer
- Geoffrey C. Blackwell**  
Chief Strategy Officer  
and General Counsel  
Muscogee Creek Nation



# Hello AMERIND Family



**ROBERT DAHL**  
Acting Chief  
Executive Officer

After a year of record claim costs, 2022 began more in line with typical first quarter expectations. With our leader, Derek Valdo, on religious sabbatical for the year, "typical" is okay. We diligently planned for Derek's leave of absence, implementing processes to maintain our significant growth momentum and ensure that AMERIND remains affordable, effective and sustainable.

Despite record claims in 2021, AMERIND's gross written premiums increased to over \$70 million, an increase of almost 17% over the prior year. We saw significant growth in our Tribal Government and Business (TGB), Tribal Workers Compensation (TWC), and Native American Homeowner and Renter (NAHR) product lines. Indian Housing Block Grant (IHBG) premiums also increased slightly. While we experienced a year of record claims and paid out just over \$55 million, our investment strategies and reinsurance structure helped offset that expense and grow our bottom line by approximately \$7 million when all is said and done.

AMERIND continues to demonstrate resiliency and dedication, going above and beyond for our members and customers. We can't thank Derek enough for cultivating a culture of hard work and exceptional customer service. His leadership qualities are a testament to his service on Pueblo of Acoma's Tribal Council for 14 years and his recent appointment as 3rd Field Chief. It's a tremendous honor and a full-time commitment to fulfill the duties of such a noble religious position. In January, Derek began his one-year leave of absence from AMERIND, but his influence here remains intact.


We prepared for this transition and the entire AMERIND team has stepped up to continue the positive momentum built over the last few years. Our corporate structure, policies, and procedures ensure that AMERIND's members and customers receive the best service and affordable rates. Our board continues to advocate in the best interest of our members while providing guidance that helps maintain AMERIND's financial strength and viability. Our Safety Services staff continues to encourage and assist our members and customers to improve safety and prevent losses.

We recently increased the expertise and capacity of our team to help handle AMERIND's growth and increase in claims. The additional staff includes a new Director of Product Development, a new Director of AMERIND Critical Infrastructure and new members to our underwriting, claims, safety, and loss prevention teams. Our human resources department has done an excellent job attracting prospective candidates.

Difficult decisions were made by our board last year to address rate adequacy in our IHBG program. Base rates had not been increased for 14 years, and the decision to adjust base rates was driven by the increased cost of construction (building material and labor costs) and record claim costs in 2021. I commend the AMERIND Board of Directors for their diligence in analyzing the data presented by our executives, reinsurance brokers, actuaries, and accountants. They participated in numerous meetings and eventually decided to approve a plan of action that, I believe, will continue to benefit AMERIND's members and customers long-term. Their insight and guidance are invaluable to our executive and management teams.

It's my honor to serve the hundreds of Native American communities in our AMERIND family as Acting CEO. I am proud of the opportunity to support Derek and the Pueblo of Acoma and am humbled by the confidence the board has entrusted in me to fulfill this role. Together, we will continue to build on the vision and mission of AMERIND's leaders of the past and today.

Sincerely,



Robert Dahl, Acting Chief Executive Officer



## ABOUT US

An AM Best A- (Excellent) rated company, 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://amerind.com/joinourteam)



## ON THE COVER!

AMERIND's  
Annual Golf  
Fundraiser

**SEE STORY  
ON PAGE 22**



# Catastrophe Prevention and Response

**A conversation with Russell Oyer, Independent Catastrophic Property Insurance Adjuster, AMERIND's Property Damage Third-Party Adjuster (TPA)**

Catastrophic events can devastate communities and turn people's lives upside down. That's why AMERIND goes the extra mile to find ways to insure their members and customers with coverage and pay them when disasters happen. This approach makes us different from other insurance providers; we look for ways to pay for claims instead of denying them.

We insure Tribes and businesses throughout Indian Country, with many of our customers living in rural areas. Rural locations often provide additional challenges when responding to accidental or natural disasters claims. It takes longer for police or fire departments to respond to emergencies, and the distance for suppliers increases the cost to rebuild, especially with rising costs due to inflation.

We rely on dependable partners who are passionate about helping people, such as third-party adjusters like Russell Oyer. He's often the first boots on the ground. Even while a fire is still raging or while the eye of a hurricane is just approaching, he is there to help our clients through the claims process and quickly get them the money they need.

## **Russell Oyer**

*Independent Catastrophic  
Property Insurance Adjuster*

**I find that AMERIND goes out of their way to find ways to get their customers paid.**





### ► WHO IS RUSSELL OYER?

Russell is an Independent Catastrophic Property Insurance Adjuster who has known some of the AMERIND team for over 15 years and worked with us over the past 4 years. Russell says, “I chase storms,” meaning he assesses property damage for our insurance clients after natural disasters or a total loss due to human mistake and reports the information to us. Our members and customers are not insurance experts, and many have never filed a claim. He works with our customers to help get their lives back to where they were before the loss while finding everything they are entitled to in-line with their policy. He said, “For me, it’s all about helping people. As an independent adjuster, I can help both sides, with the autonomy to help the customer and be fair to the insurer.”

### ► RUSSELL’S TOP 3 PROPERTY AND CASUALTY CLAIMS IN INDIAN COUNTRY

Russell has seen it all working with AMERIND. The top three types of claims he sees in Indian Country are fire, water damage, and wind or snow damage. “There seems to be a lot of accidental dwelling fires,” he says. “Whether it be from space heaters, candles, or kitchen fires. Fires are a huge part of the claims I’ve been doing.” He also says that almost all fires are preventable – candles too close to drapes or space heaters too close to clothes.

### ► RUSSELL’S TIPS TO REDUCE CLAIM FREQUENCY AND SEVERITY

As the intensity of natural disasters has ticked up, Russell and AMERIND work together to help make our clients whole after a catastrophe. We know everything cannot be replaced. We encourage our members and customers to take measures and precautions to prevent accidents from happening. “Be aware of any safety hazards you might have, especially fire hazards and slip-and-falls,” says Russell. “Maintenance of property is a big issue with damages. A lack of maintenance can lead to denial of claims.”

Russell also stressed the importance of having adequate insurance limits and adding the right coverages, like making sure you add personal property coverage for your personal belongings. Many customers don’t understand the extent of their coverage and what is included. “Often, I will be out at somebody’s house, and I will find out that they either don’t have adequate insurance limits on the house or property or don’t have any personal property or contents insurance,” he explains. “Let’s say a fire comes through



Russell Oyer, Independent Catastrophic Property Insurance Adjuster, conducts an on-site inspection of property.

and rages their house, and they find they only have enough insurance to rebuild 25% of their home and no coverage for contents. Once the insurance taps out, the homeowner is responsible for the rest.”

### ► WHAT RUSSELL LIKES ABOUT WORKING WITH AMERIND

The team at AMERIND appreciates working with passionate contractors like Russell, and the feeling is mutual for him. He says, what makes AMERIND different from other insurance carriers is the customer service and genuine concern for the ones who pay the premium. “I find that AMERIND goes out of their way to find ways to get their customers coverage, so that they can get them paid,” says Russell. Truly taking care of the customer is a business model implied by insurance carriers, but not executed by all companies. He says, “AMERIND’s concern about their customers is real. I definitely see it in what they do and in their attitude.”

AMERIND’s vision is ‘Tribes Protecting Tribes,’ and Russell has been part of helping AMERIND achieve that vision. “AMERIND seems to have a much better understanding of the more specific needs of the tribes versus the general population,” says Russell. “Along with tribes, the people who live in the houses, whether they’re tenants or own the home, sometimes have struggles, and AMERIND understands that.”

He says, “AMERIND goes above and beyond. They are always willing to do everything it takes to handle claims correctly and help their customers rebuild after a disaster.”

# AMERIND Employees Find a Rewarding Career Serving Indian Country.

The AMERIND team is comprised exceptional individuals who want to use their talent and experience to support our vision, Tribes Protecting Tribes. We place value on building a dedicated team, providing our team members with training and continuing education and promoting from within whenever possible. At AMERIND, it is more than a job – we are a place where you can build a meaningful career. We would like to shine the spotlight on our employees with over 20 years of service.



**Alan  
Romero**

*Director of Claims*

**26 years of  
service**



**Karen  
Lonjose**

*Accountant*

**25 years of  
service**



**Alice  
Sena**

*Claims Representative*

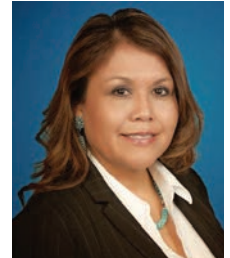
**24 years of  
service**



**Derek  
Valdo**

*CEO*

**22 years of  
service**



**Tina  
Duncan**

*Business Dev. Manager*

**22 years of  
service**

## It starts with trust.

Our Native American Financial Services team has become a trusted financial partner for tribal organizations of all sizes. In addition to financing gaming and hospitality projects, our team brings expertise in customized financial solutions for tribal infrastructure needs, healthcare, energy and other economic development projects.

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



**BOKFINANCIAL.COM/NATIVEAMERICAN**

Damian Libutti, [dlibutti@bokf.com](mailto:dlibutti@bokf.com), 505.222.8444



2023 IHBG

# RENEWAL TIMELINE

---

## MONTH OF AUGUST

---

Your renewal application and packet is sent with a copy of your current schedule of property and authorized contact(s) on file. During this time, you will have the opportunity to report policy changes and submit updates to your property inventory.

---

## SEPTEMBER 1ST

---

Renewal application and changes to inventory due.

---

## MONTH OF SEPTEMBER

---

Renewal quote is prepared based on renewal information and changes received.

---

## MONTH OF OCTOBER

---

Renewal quote proposal is sent via email to the authorized contacts on file.

---

## NOVEMBER 1ST

---

Deadline to submit changes to modify quote proposal.

---

## DECEMBER 31ST 2022

---

Payment is due in full to remain in compliance and avoid a lapse in coverage.

*\*\*Payments received after this date will prevent a member from being in good standing*



**Guy Carpenter is  
proud to sponsor the  
17th Annual Protecting  
Tribal Families Golf  
Fundraiser**



A business of Marsh McLennan

## AMERIND'S 2021

# Outstanding Members

AMERIND would like to recognize the 2021 Outstanding Members for their dedication and commitment. Outstanding members must have an average loss ratio less than twenty percent for the previous 5 years and must be a member in good standing. Please join us in congratulating the following members for their risk management practices.

### REGION 1

- ▶ Akwesasne Housing Authority
- ▶ Aquinnah Wampanoag Tribal Housing Authority
- ▶ Houlton Band of Maliseet Indians Tribal Housing Authority
- ▶ Penobscot Nation Housing Authority
- ▶ Pleasant Point Passamaquoddy Housing Authority

### REGION 2

- ▶ Bad River Housing Authority
- ▶ Ho-Chunk Housing and Community Development Agency
- ▶ KBIC Housing Department
- ▶ St. Croix Chippewa Housing Authority

### REGION 3

- ▶ Cheyenne River Housing Authority
- ▶ Fort Berthold Housing Authority
- ▶ Lower Brule Housing Authority
- ▶ Santee Sioux Tribal Housing Authority

### REGION 4

- ▶ Absentee Shawnee Housing Authority
- ▶ Alabama-Coushatta Indian Housing Authority
- ▶ Caddo Nation Division of Housing
- ▶ Citizen Potawatomi Nation Housing Department
- ▶ Fort Sill Apache Tribal Housing Authority
- ▶ Housing Authority of the Kiowa Tribe of Oklahoma
- ▶ Housing Authority of the Sac and Fox Nation of Oklahoma
- ▶ Housing Authority of the Seminole Nation
- ▶ Kickapoo Traditional Tribe of Texas Indian Housing Authority
- ▶ Tonkawa Tribal Housing Program

### REGION 5

- ▶ Fort Belknap Tribal Housing Authority
- ▶ Goshute Housing Authority
- ▶ Northern Arapaho Tribal Housing Authority
- ▶ Northern Cheyenne Housing Authority
- ▶ Northwestern Band of Shoshone Nation Tribal Housing
- ▶ Salish and Kootenai Housing Authority
- ▶ Utah Paiute Tribal Housing Authority
- ▶ Ute Indian TDHE





#### REGION 6

- ▶ Chehalis Tribal Housing Authority
- ▶ Coquille Indian Housing Authority
- ▶ Cowlitz Indian Housing Authority
- ▶ Nooksack Housing Authority
- ▶ Skokomish Indian Tribe
- ▶ Squaxin Island Tribe Dept. of Comm. Development
- ▶ Swinomish Indian Housing Authority
- ▶ Yakama Nation Housing Authority

#### REGION 7

- ▶ Bishop Paiute Indian Tribal Council/CDD
- ▶ Cahto Housing Authority
- ▶ Chico Rancheria Housing Corp.
- ▶ Chukchansi Indian Housing Authority
- ▶ Fallon Paiute-Shoshone Housing Authority
- ▶ Fort Bidwell Indian Housing Program
- ▶ Hoopa Valley Housing Authority
- ▶ Manchester Point Arena Tribe
- ▶ Mesa Grande Indian Housing Authority
- ▶ Rincon Band of Luiseno Indians Housing Department

#### REGION 8

- ▶ Hopi Tribal Housing Authority
- ▶ Isleta Pueblo Housing Program
- ▶ Jicarilla Apache Housing Authority
- ▶ Mescalero Apache Tribe Housing Department
- ▶ Nambe Pueblo Housing Entity
- ▶ Northern Pueblos Housing Authority
- ▶ Ohkay Owingeh Housing Authority
- ▶ Pueblo de Cochiti Housing Authority
- ▶ Pueblo of Pojoaque Housing Corporation
- ▶ Santa Clara Pueblo Housing Authority
- ▶ Santo Domingo Tribal Housing Authority
- ▶ Tohono O'odham Ki:Ki Association
- ▶ Ysleta del Sur Pueblo Housing Program
- ▶ Zuni Housing Authority

#### REGION 9

- ▶ Akiachak Native Community Housing Division
- ▶ Baranof Island Housing Authority
- ▶ Bering Straits Regional Housing Authority
- ▶ Kodiak Island Housing Authority
- ▶ Native Village of Point Hope
- ▶ Sleetmute Traditional Council



# The Institutes Confer CPCU Designations for AMERIND Team Members

**AMERIND congratulates Anita, Andrew,  
and Leah for their dedication to earning  
their CPCU designations!**

The Institutes, a leading educational organization for the risk management and property-casualty insurance industry, confer the CPCU designation, which is internationally recognized as the premier credential in the industry. CPCU designees are dedicated to serving their clients and the insurance business by maintaining their professional knowledge, skills and competence.



## ANITA HANSEN

Anita Hansen has been awarded the Chartered Property Casualty Underwriter (CPCU®) designation and diploma by The Institutes for successfully completing courses and examinations on risk management principles, insurance policy contracts and coverage analysis.

Anita Hansen is a Commercial Lines Senior Underwriter for AMERIND. Anita joined AMERIND in September 2015. Prior to AMERIND, Anita worked for Native Nations Insurance for 3 years as an Agency Manager/Senior Underwriter and First Americans Insurance for 19 years in many different roles, most recently as Senior Underwriter.

A 2015 graduate of Doane College earning a Bachelor of Professional Studies in Accounting degree. She also holds her Chartered Property and Casualty Underwriter (CPCU), Associate in Commercial Underwriting (AU), Associate in Commercial Underwriting – Management (AU-M) and Associate in Insurance (AINS) designations offered through The Institutes. Anita also currently holds a Nebraska Resident Agent's Insurance License in Property & Casualty and Life & Health as well as Non-Resident Agent's Insurance Licenses in Iowa, Kansas, Oklahoma, and South Dakota.

Working with and for numerous Tribal governments and enterprises over the years has provided much fulfillment and joy for Anita. In her spare time, Anita enjoys the great outdoors – gardening, boating and helping her husband, Jamie on the farm. Quality time with her family is important to Anita. She has been blessed with one grandson, Nash, and enjoys as much time with him as possible!





## LEAH CRISTOBAL

Leah Cristobal has been awarded the Chartered Property Casualty Underwriter (CPCU®) designation and diploma by The Institutes for successfully completing courses and examinations on risk management principles, insurance policy contracts and coverage analysis.

Leah Cristobal is the Customer Experience Manager for AMERIND and has held her current position since 2021. She joined AMERIND in 2014 as a Personal Lines Underwriting Technician and was promoted to Personal Lines Underwriter in 2015.

Leah graduated from the University of New Mexico Anderson School of Management with a bachelor's degree in Business Administration with a concentration in Organizational Leadership. In addition to obtaining her CPCU, she holds the Associate in Commercial Underwriting Management (AU-M), Associate in Commercial Underwriting (AU), Associate in Personal Insurance (API) and Associate in Insurance (AINS) designations offered through The Institutes.

Leah is an enrolled member of the Pueblo of Santa Ana in New Mexico and Tlingit and Tsimshian from Southeast Alaska.



## ANDREW SHIPMAN

Andrew Shipman has been awarded the Chartered Property Casualty Underwriter (CPCU®) designation and diploma by The Institutes for successfully completing courses and examinations on risk management principles, insurance policy contracts and coverage analysis.

Andrew Shipman is a Workers' Compensation Underwriters at AMERIND. Joining AMERIND as an Underwriting Technician in 2018, Andrew built upon an affinity for workers' compensation and became an Underwriter in 2020. Prior to joining AMERIND, Andrew worked with risk management at Cherokee Nation Businesses in 2016 and 2017.

A 2018 graduate from Dartmouth College, Andrew earned a Bachelor of Arts, major in Mathematics degree. He also holds an Associate in Commercial Underwriting-Management (AU-M), an Associate in Commercial Underwriting (AU), and an Associate in Insurance (AINS).

As a citizen of the Cherokee Nation, Andrew feels fortunate to work with and support the Tribal communities that made him who he is today. In his free time, he enjoys cooking and exploring the outdoors with his wife.

---

## ABOUT THE INSTITUTES

# Risk and Insurance Knowledge Group

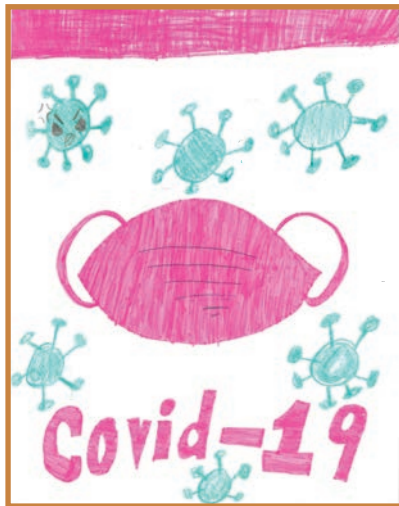
As the industry's trusted and respected knowledge leader, The Institutes are committed to meeting the evolving professional development needs of the risk management and insurance industry. We prepare people to fulfill their professional and ethical responsibilities by offering innovative educational research and networking and career resources. Our offerings include the Chartered Property Casualty Underwriter (CPCU®) designation program, associate designation programs, introductory and foundation programs, online courses, continuing education courses, leadership education, custom solutions, and assessment tools.

*CPCU is a registered trademark of The Institutes. All rights reserved.*

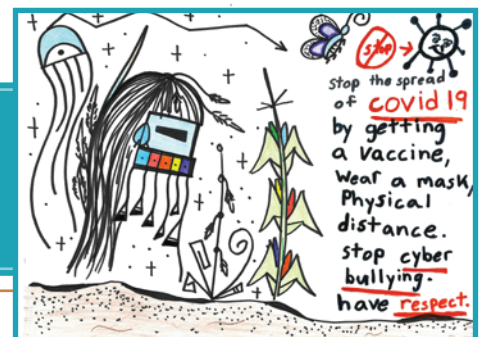
# AMERIND Announces Safety Poster Contest Winners

The AMERIND Safety Services team announces the winners of its 2022 Safety Poster Contest. AMERIND's annual poster contest is open to Native American artists in kindergarten through eighth grade and promotes safety throughout Indian Country. Housing authorities from each region host the poster contest and submit the entries to their regional housing authority. Regional voting takes place and regional winners from each age category are sent the Safety Services Team for national voting. National voting takes place on the AMERIND website.

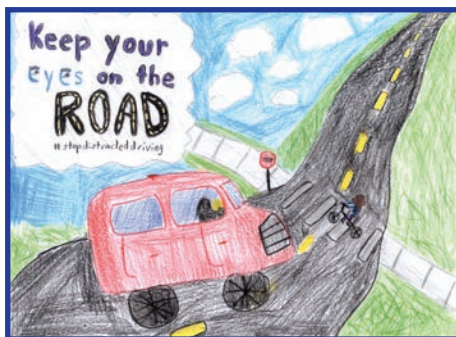
*The age categories were kindergarten through grade three, grades four through six, and grades seven and eight. Each winner will receive \$1,000.*



GRADES K-3  
**Aolani Navenma**



GRADES 4-6  
**Ky Poola**



GRADES 7-8  
**Ava Leach**

## Congratulations to Aolani, Ky, and Ava!





**The MolinaCares Accord and Molina Healthcare of New Mexico are proud to support the National Indian Council on Aging!**

Thank you for your fundraising efforts to address disparities amongst Native American elders.

Together, we are improving lives.



**Principled | Proven | Partners**

*Disciplined Value Investors Since 1979*

Barrow Hanley is a global leader in value investing, managing assets for clients for more than 40 years.

We believe in the long-term advantages of value investing and our ability to partner with clients to achieve distinct goals. A collegial environment, bespoke approach to client service, and longstanding history of competitive returns yields a principled, proven partner.

[www.barrowhanley.com](http://www.barrowhanley.com)



**TINA DUNCAN**

Business Development  
Manager

# Evaluating Your Tribal Insurance Program

There is a lot to consider when it comes to protecting Tribal property and employees and covering liability exposures. The following are some key points to consider when evaluating your insurance coverages.

## PAY ATTENTION TO OVER INFLATING PREMIUM

Controlling expenses is pivotal for Tribes and Tribal gaming entities, which spend more than half of their operating costs on payroll and employee benefits. Tribes and gaming entities can't afford to ignore inflated insurance premium costs. Some insurance providers hike premiums annually, or automatically increase the values of the property being insured overtime - even for equipment that's no longer operational. Know exactly what you're paying for and speak up if you're being overcharged.

## READ THE FINE PRINT

Many non-tribally owned insurance providers offer high limits that may seem initially appealing, until Tribes read the fine print. Exclusions in insurance coverage can also prove detrimental to Tribal governments, Tribal gaming entities and businesses. For instance, they believe they're covered for a catastrophe, like a flood, until they discover the policy excludes their high-risk flood zone.

## ENCOURAGE SAFETY MINDED CULTURE

Tribes and Tribal gaming entities often have employees injured on the job due to failure to exercise appropriate safety measures. Your insurer should provide safety training and on-site inspections of property and equipment at no additional cost. Workplace safety education is vital; your insurer should help instill a workforce culture that values holistic safety. When employees proactively remedy or report hazards like walking obstacles or wet surfaces, the number of injuries drastically drops. When supervisors reinforce employee attention to safety with praise, it not only boosts employee morale, but it also keeps staff and patrons injury-free.





## UPHOLD TRIBAL VALUES

Select a competitive Tribal Workers' Compensation (TWC) program that provides medical, wage loss, permanent disability and death benefits that mirror state worker's compensation - without sacrificing the Tribes and Tribal gaming entity's ability to determine its level of coverage. Do not let your insurance provider dictate a coverage that is culturally unsettling. Tribes and Tribal gaming entities can avoid the fraud and abuse that's prevalent in state systems through a sovereign TWC program.

## IMPLEMENT A RETURN-TO-WORK PROGRAM

In the unfortunate event of an employee injury involving lost time from work, an effective return-to-work program can aid in the rehabilitation and recovery, creating a smoother process for both employer and employee. By providing modified duties that accommodates any restrictions set by a doctor, the Tribe and Tribal gaming entities can control the indemnity cost by decreasing or eliminating the wage loss benefits being paid.

## IDENTIFY KEY RISKS THEN CREATE AN INSURANCE PLAN

Tribes and Tribal gaming entities are not a one-size-fits-all risk model. We know every Tribe and Tribal gaming entity is different. Talk to a trusted AMERIND broker about your Tribal business key risks, and then design an insurance program around those risks. Property, liability, commercial auto and workers' compensation policies should be uniquely crafted to protect Tribal assets, while considering cultural preferences.

## REEVALUATE YOUR INSURANCE PLAN ANNUALLY

The only real way for Tribes and Tribal gaming entities to know if they are overpaying for the coverage they need is to shop around. There are only a few insurers serving Tribes and Tribal gaming entities. If you have not looked at AMERIND, we may be able to save you significant resource while enhancing culturally sensitive coverage for the Tribes and Tribal gaming entities.

***Tina Duncan is the Business Development Manager for AMERIND. She can be reached by calling [505.404.5000](tel:505.404.5000) or email [TDuncan@AMERIND.com](mailto:TDuncan@AMERIND.com).***

---

*An AM Best A- (Excellent) rated company, AMERIND creates affordable, sustainable insurance products and services for Indian Country. Founded in 1986 in response to the lack of services in rural Tribal communities, AMERIND is the only 100% Tribally owned and operated insurance provider. Giving back to Indian Country is one of AMERIND's top priorities. AMERIND provides property, liability, commercial auto and workers' compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage and employee benefits. AMERIND is also helping Tribes obtain state of the art broadband connectivity, through its AMERIND Critical Infrastructure (ACI) division. For more information visit, [AMERIND.com](http://AMERIND.com).*



Your 100% Tribally owned and  
trusted insurance partner

[AMERIND.com](http://AMERIND.com)





#### SAFETY FEATURE

# Safety Tips to Prevent and Reduce Losses for our Members and Customers

AMERIND is dedicated to providing resources and education to our members and customers to help them avoid losses. As you look at the operations and processes conducted within your structure, there are many hazards that may influence the frequency and severity of your losses from fire. Together, we can prevent fires in Indian Country.

## COMMON AND SPECIAL HAZARDS

Fire hazards exist in almost every class of business occupancy, usually relating specifically to the following areas:

- ▶ Housekeeping
- ▶ Heating equipment
- ▶ Electrical equipment
- ▶ Smoking

## RISK MANAGEMENT PROGRAM GUIDELINES

An effective risk management program consists of:

- ▶ Daily monitoring of housekeeping activities
- ▶ Consistent adherence to relevant codes and standards
- ▶ Effective pre-fire planning and training
- ▶ Active support of top management and cooperation of all other levels of management



## ELEMENTS OF FIRE PROTECTION

Fire protection includes all the measures taken to protect lives and property from fire damage and consist of fire prevention, fire detection, and fire suppression. To reduce the risk of fires, make sure your organization schedules regular inspections of all your fire protection equipment.

Fire Prevention are the measures taken to reduce the likelihood of fire and reduce fire losses including:

- ▶ Improving housekeeping
- ▶ Enforcing rules for handling hazardous substances
- ▶ Controlling ignition sources
- ▶ Conducting frequent inspections

Fire Detection are the measures and equipment used to detect fire and alert the fire service when a fire breaks out. Early detection reduces the severity of fire losses.

Fire Suppression are the measures and equipment used to contain and extinguish a fire such as sprinkler systems, fire extinguishers, and fire brigades. Efficient fire suppression greatly reduces loss severity.



**AMERIND'S SAFETY TEAM  
SHARES KNOWLEDGE, IDENTIFIES  
RISKS, AND REMOVES HAZARDS  
IN TRIBAL COMMUNITIES.**

We have resources available to make a difference in Indian Country. We can partner together to distribute the information and educate Tribal members. To download flyers, checklists, tips or to request safety training, visit [AMERIND.com](http://AMERIND.com)

## McCann Risk Solutions

"Reducing Clients' Total Cost of Risk"

**Dennis J. McCann**

**Principal**

(602) 516-4222  
[dennis.mccann@mccannrisk.com](mailto:dennis.mccann@mccannrisk.com)

4430 N Civic Center Plaza, #201  
Scottsdale, AZ 85251

[www.mccannrisk.com](http://www.mccannrisk.com)



# BERGER BRIGGS

INSURANCE & RISK SOLUTIONS, INC.

E S T A B L I S H E D 1 9 3 7

Berger Briggs Insurance is a proud sponsor of the 2022 AMERIND Golf Fundraiser. Berger Briggs has a passion to work side-by-side with AMERIND in order to protect and assist Tribes throughout the state of New Mexico. It is a great honor to help and support Tribal Families.

Founded in 1937, Berger Briggs has a passion for working with local organizations in order to ensure that the people in our state have the best possible insurance coverage and service out there. We proudly work with AMERIND in order to connect with Pueblos on a personal level in order to ensure that their people are protected as they should be.

Berger Briggs works with several Pueblos throughout the state and would love the opportunity to work with more. Please contact us if you would be interested in learning more.

**Kaelan Brennan**

**Principal, Owner**

**Business Insurance & Contract Surety**

*Berger Briggs Insurance & Risk Solutions, Inc.*

(505) 977-9531

kbrennan@bbirs.com







# Renters/Tenant Insurance

## Coverages Available:

- ▲ Personal Property - Personal belongings in dwelling or detached structure which are not permanently attached to the home.
  - Clothing, appliances, furniture, etc.
- ▲ Personal Liability - Third party coverage for legal/medical expenses in the event the homeowner is found legally liable for property damage or causing injury.
- ▲ Loss of Use - Paid expenses due to a partial or total covered loss in the event the home is uninhabitable.
  - Lodging, meals
- ▲ Medical Expenses - Third party coverage for minor medical injuries
  - Limit of \$1,000
  - Paid regardless of homeowner's negligence

## Annual Pay or Payment Plans Available:

- ▲ Semi Annual (50% down, 50% on 6th month of policy)
- ▲ 3 Pay Plan (50% down, 25% on 3rd and 6th month of policy)
- ▲ 4 Pay Plan (25% down, 25% on 3rd, 5th, and 7th month of policy)
- ▲ 7 Pay Plan (25% down, 12.5% on for first 6 months of policy)
- ▲ 11 Pay Plan (\*16.7% down, and 8.33% for first 10 months of policy)

*\*Automatic Payment Plan ONLY*

**Renters Insurance: Less than \$13 per month**

**Base Annual Premium: \$150**

**Minimum Deductible: \$1,000**

## Optional Coverages

- Scheduled Personal Property
- Identity Fraud Expense
- Limited Fungi Wet or Dry Rot or Bacteria
- Refrigerated Personal Property
- Business Property Increased Limit
- Self-Storage Facility Increased Limits



Property | Liability | Workers' Compensation |  
Commercial Auto | Cyber





**ROBERT DAHL**  
Acting Chief  
Executive Officer

# AMERIND Empowers Tribes to Take Control of Their Insurance Programs

## Insights from Robert Dahl, a Thought Leader in the Tribal Insurance Space

It's time Tribes exercise their sovereignty and self-determination over their economies, including protecting their employees through unique Tribal Workers' Compensation programs.

When Tribes purchase conventional, statutory workers' compensation policies, they are not only signing up for a standard, one-size-fits-all model, they're waiving their sovereign immunity and subjecting themselves to state jurisdiction and courts. Furthermore, statutory workers' compensation policies leave Tribes vulnerable to the litigation that runs rampant in state systems.

Utilizing an arbitration type format, AMERIND helps Tribes avoid lengthy court battles. This more informal process saves Tribes considerable legal expense.

Owned by more than 400 Tribes, AMERIND is tax-exempt and free from state workers' compensation laws and regulation. Doing business sovereign to sovereign with AMERIND means saving money by avoiding state and federal taxes and fees. Thus, AMERIND's expense ratio is typically 10-15% less than other insurance carriers.

Another easy way for an employer to take control of their program and save money is through a Return-to-Work program. An employer can reduce or eliminate the indemnity cost of a claim—or wage-loss piece—by bringing an employee back to work through a modification of their job duties, thus accommodating any restrictions set by a doctor. Designating a medical provider or clinic can aid in this process. Bringing an employee back to work faster keeps them connected with their employer, lessening the likelihood of them seeking an attorney, which reduces potential litigation costs. The AMERIND TWC team will work with an employer to assist them in establishing a successful Return-to-Work program.

When Tribes Protect Tribes, we create opportunity for the economic sustainability and growth of Indian Country. AMERIND's TWC program keeps money circulating in Indian Country.



## TRIBAL WORKERS' COMPENSATION FACT SHEET

- AMERIND's Tribal Workers' Compensation (TWC) program is designed for Tribal Governments, Businesses and Housing Authorities located within Indian Country.
- Our TWC program is flexible and was built from the ground up. AMERIND does not try and force Tribes into a "one-size-fits-all" program. AMERIND is interested in your preferred approach to covering employee injuries.
- Like state workers' compensation systems, AMERIND's TWC program covers Medical Expenses, Lost Wages, Death Benefit and Permanent Disability Benefits.
- Unlike state workers' compensation systems, however, our TWC program is adaptable to your Tribe's specific needs. For larger Tribes with an existing workers' compensation ordinance, AMERIND will underwrite the Tribe's ordinance and handle the claims pursuant to that ordinance.
- The ultimate goal of AMERIND is to provide you with control of your program and the resources to reduce your employee injury expenses. Creating a safe work environment not only protects employees, it helps your Tribal Government and Businesses attract and retain valuable employees.
- AMERIND is committed to helping Tribal Governments and Businesses foster a workplace culture that focuses on safety to reduce employee injuries on the job. AMERIND regularly promotes hazard awareness and prevention, and additionally encourages safety consciousness from leadership down to staff.
- When supervisors reinforce employee attention to safety with positive reinforcement, it not only boosts morale, it keeps claims down.

*An AM Best A- (Excellent) rated company, AMERIND creates affordable, sustainable insurance products and services for Indian Country. Founded in 1986 in response to the lack of services in rural Tribal communities, AMERIND is the only 100% Tribally owned and operated insurance provider. Giving back to Indian Country is one of AMERIND's top priorities. AMERIND provides property, liability, commercial auto, cyber insurance and workers' compensation insurance for Tribes, Tribal governments, Tribal businesses, as well as individual property coverage and employee benefits. AMERIND is also helping Tribes obtain state of the art broadband connectivity, through its AMERIND Critical Infrastructure (ACI) division. For more information, visit [AMERIND.com](http://AMERIND.com).*



Your 100% Tribally owned and  
trusted insurance partner

[AMERIND.com](http://AMERIND.com)





# AMERIND'S Annual Golf Fundraiser Raises Over \$40,000

**17th Annual Protecting Tribal Families  
Golf Fundraiser benefits uninsured Tribal  
families and Native elder resources**



Helping families without homeowners' insurance suffering from catastrophic events and the wellbeing of Native elders, AMERIND hosted the 17th Annual Protecting Tribal Families Golf Fundraiser on April 27.

AMERIND, the nation's only 100 percent Tribally owned insurance company, created the AMERIND Protecting Tribal Families Fund to help uninsured tribal homeowners rebuild or repair after a fire, flood or other catastrophic event. The tournament has raised more than \$200,000 for numerous families and invited beneficiaries in Indian Country since its inception.

The golf fundraiser will also benefit the National Indian Council on Aging (NICOA), a New Mexico-based nonprofit that works to advocate for improved comprehensive health, social services, and economic wellbeing for American Indian and Alaska Native elders.

"The National Indian Council on Aging is the only Native American organization that advocates and educates on the needs of our elders. These elders are living encyclopedias on the history, culture, and language of Indian people. This tournament allows NICOA to continue to ensure the continued existence of Indian tribes in this country," said Larry Curley, NICOA Executive Director.

The event was held at the highly ranked Golf Week and Golf Digest Santa Ana Golf Club. The tournament winners included:

#### **1ST PLACE:**

Sharol McDade, Michelle Palmer,  
Phoenix Vigil, Tina Duncan

#### **2ND PLACE:**

Clay Padilla, Marcos Gallegos,  
Bernadine Padilla, Nichole Ellis

#### **3RD PLACE:**

Governor Joey Sanchez, Lawrence  
Montoya, Aaron Archuleta

#### **HARD LUCK TEAM:**

Jennifer Padilla, Janice Lucero,  
Jennifer Lujan, Frank Lujan

#### **MEN'S LONGEST DRIVE:**

Mitchell Baker and Kip Radigan

#### **WOMEN'S LONGEST DRIVE:**

Corrie Madalena and Michelle Palmer

#### **CLOSEST TO THE PIN:**

Parker Leyenderker, Michelle  
Palmer, and Cindy Curley



1st Place



2nd Place



3rd Place

**AMERIND is proud of our continued commitment to give back to Indian Country through this fundraiser.**

— ROBERT DAHL, AMERIND ACTING CHIEF EXECUTIVE OFFICER

# Have you outgrown your current IT Support company?

Tired of dealing with slow computer consultants that nickel and dime you for everything they do?

# Try us out!

Sign up for a **FREE Network Assessment** (\$499 Value)

Visit the link or scan the QR code to signup today:

**[eitsnm.it/meet-eits](https://eitsnm.it/meet-eits)**



**envision IT solutions**  
Managed IT Services • VoIP Phones • Web Design

NM: 505-923-3388 | CO: 720-891-4555 • [info@eitsnm.com](mailto:info@eitsnm.com) | [eits.solutions](https://eits.solutions)



502 Cedar Drive  
Santa Ana Pueblo, NM 87004

[AMERIND.com](http://AMERIND.com)

## Save the Date!

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

Hilton Waikoloa, HI

#### CONVENTION DATES:

May 9 – May 11, 2023

#### HOTEL & MEETING VENUE:

Hilton Waikoloa Village

