



AMERIND

# ADVISOR

AMERIND SAFETY TEAM  
EXPANDS OUTREACH  
EFFORTS

PG. 14



AMERIND NEWS



VOL.2 | 2022

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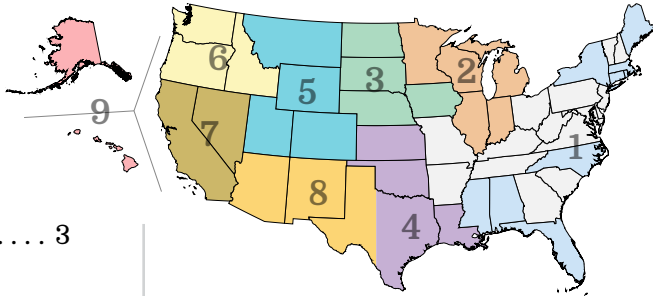
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FROM THE CEO

## Greetings, Valued Members, Customers, & Partners



ROBERT DAHL  
Acting Chief Executive Officer

There is no question it has been an unprecedented few years for AMERIND and our members and customers, filled with many firsts. On the heels of a high claim loss year in 2019, we experienced the highest claim loss year to date, in 2020. In retrospect, it was nothing compared to the record high claim losses we experienced in 2021. We saw losses from wildfire, wind, and hail, resulting in the two largest property claims in AMERIND's history and our highest ever combined claim losses of over \$50M. These are not records anyone wants to break.

Through the volatility of a lingering pandemic and fluctuating market, AMERIND demonstrated strength, sustainability, and resilience to address the needs of our members. We were able to overcome the challenges with a solid reinsurance structure in place, coupled with favorable investment returns. As expected, our Enterprise Risk Management processes have allowed us to weather the historic claim losses, while maintaining balance sheet strength to aid with future, unforeseeable losses.

This year, we are all facing a different set of challenges. Not only are we dealing with the lasting impacts of the COVID pandemic and the economic issues that resulted, but we are also facing a 40-year high inflation rate and a down investment market. Members and customers are seeing exorbitant increases in construction material and labor costs and finding it increasingly difficult to find contractors willing to travel to rural Tribal communities. Daily business operations are also impacted with reduced access to raw materials, supplies and equipment due to manufacturing and transportation delays. If inflation doesn't begin to ease, we could soon be experiencing the realities of a recession. At AMERIND, we remain committed to protecting and safeguarding our members through this instability and hardship.

The good news: the first three quarters of 2022 saw claim losses that are more typical to pre-pandemic levels. While the Indian Housing Block Grant (IHBG) and Homeowners and Renters (NAHR) claim losses are slightly higher than expected, our Tribal Workers' Compensation and Tribal Government & Business programs are seeing claim losses lower than expected. In contrast, the unpredictability of the investment market is becoming a challenge for investors, with record-breaking single day dips.

Our leadership team is continuously looking for new and innovative ways to protect our Tribal communities while providing affordable coverage. One of the ways we do that is through the purchase of reinsurance (insurance for insurance companies) coverage. As we undergo our annual reinsurance renewal, our reinsurance brokers are advising us to expect increases of 15-20%. Due to the high severity of global and domestic catastrophic events (wildfire, hurricanes, and tornadoes/ wind & hail), reinsurers are limiting the amount of risk they are willing to write, offering lower limits, and excluding certain types of risks. To address this, we plan to market our entire book to the reinsurance marketplace to ensure our members and customers are well-protected.

I encourage our members and customers to remain diligent as we will likely see this market volatility continue over the next few years. Take actions to ensure you are not over or under insured. Review your current building and auto schedules to be certain you aren't paying for coverage for property or vehicles that are no longer part of your inventory. In addition, make sure property values are correct so adequate limits are available, should a loss occur. Take appropriate safety measures like routine inspections and building maintenance. Encourage ongoing workplace safety training and a safety-first mindset to keep workers' compensation claims down. While it may seem insignificant, these efforts can reduce claims, keeping claim costs down.

At AMERIND, we remain steadfast in serving Indian Country. I'm incredibly proud of our team and their commitment through these ups and downs. We remain hopeful for the new year and look forward to working in partnership with our valued members to protect our people.

Happy holidays,

Robert Dahl, Acting Chief Executive Officer



PROTECTING OUR PEOPLE VOL. 2 | 2022

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



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JOIN OUR TEAM

TO LEARN ABOUT EMPLOYMENT OPPORTUNITIES, GO TO [AMERIND.COM/CAREERS-AT-AMERIND](https://amerind.com/careers-at-amerind)



ON THE COVER!

AMERIND SAFETY TEAM

Left to right: Santiago Morales, Delane Big Crow, Sheldon Purley, Natowa Garcia





# Protecting Indian Country with Property Safety Inspections

A conversation with Jett Rogers, CEO & Managing Member of TrueNorth Solutions, LLC, and AMERIND partner providing risk management and safety compliance.

Building codes are essential to keep occupants safe and out of harm's way. However, keeping a building up to code can be complicated. New regulations and standards are released each year that address changing industry needs and evolving technologies, leaving homeowners, businesses and property managers vulnerable without routine inspection and maintenance. Typically, municipalities perform safety and code inspections in the community to ensure current compliance standards are upheld and to inform property owners of what they can do to meet those standards. Unfortunately, those preventive measures aren't always available for Tribal land.

AMERIND partners with safety compliance experts, like Jett Rogers, to fill that void and ensure members are well-protected from preventive accidents and catastrophic events. With expertise in origin and cause fire investigation as well as safety inspections, he knows first-hand how quickly a situation can escalate if safety protocols aren't met.

**Jett Rogers**

*CEO & Managing Member of  
TrueNorth Solutions, LLC*

**“AMERIND is a big benefactor of safety and risk management.”**



## ► WHO IS JETT ROGERS?

Jett initially began working with AMERIND through his father, Scott Rogers, conducting origin and cause fire investigations. Working in Indian Country, he noticed a pattern of incidents that could have been prevented with routine maintenance and compliance. When he started his own business last year and expanded his services to include risk management and compliance inspections, he reached out to AMERIND to discuss a partnership to improve the safety of members and Tribal communities.

Jett and his team of inspectors primarily assess high-traffic buildings and put a plan in motion to help AMERIND members adhere to industry regulations and address safety concerns.

“Our team stays informed of all types of building, safety, and forensic investigation codes and standards,” he stated. “Our knowledgeable experts at TrueNorth regularly attend continuing education sessions, which allows us to keep AMERIND’s members up to speed with the new releases and updates, helping them address any significant issues.”

## ► MOST COMMON CAUSES OF FIRE AND HOW HOMEOWNERS CAN BEST PROTECT THEIR PROPERTY

As a seasoned fire investigator, Jett has conducted more than 1,000 origin and cause investigations throughout his career. The top three causes he sees in Indian Country are also the only three causes he sees:

1. Poor maintenance and housekeeping
2. Natural/wildland fires
3. Intentionally set/arson

Exterior home maintenance including lawn and tree care can prevent against wildland fires by keeping yards clear of debris. Jett also recommends homeowners keep an eye on powerlines for worn cables or nearby trees with loose or dead branches. If powerlines near your home appear to be compromised, it's important to call the electrical company and request an inspection.

Inside the home, homeowners can keep their home tidy to prevent fire ignition and spread. “Simple things like keeping walkways clear and electricity sources free from clothes and clutter will not only help prevent fire but will avoid injury and further loss in the event of a fire,” Jett explains. “Electrical sparks are more common than people think. Keeping outlets and

**“Our team is here to protect your assets.”**

electrical cords away from clutter that could catch fire is one of the most important safety measures you can take.” Jett also encourages homeowners to follow the safety tips and resources AMERIND offers its members about home maintenance, keeping fire extinguishers handy and serviced, and much more.

## ► THE VALUE OF RISK MANAGEMENT AND COMPLIANCE INSPECTIONS FOR TRIBES

Without local inspectors making routine visits on Tribal land, AMERIND brings in third-party partners like TrueNorth Solutions to mitigate risk and ensure the safety of our members. “We can help Tribes pinpoint where their fault areas are, where there's a risk, and identify improvements to keep the environment safe,” said Jett. Compliance inspections look beyond fire hazards, assessing adherence to all building and safety codes. Jett went on to explain, “We look for ways to avoid slips, trips, and falls as well as improper hardware or procedures that could cause damage to the building or harm people.”

Addressing concerns that come from these inspections can not only lesson the threat of loss and significant claims, but more importantly, can be the difference between life and death.

## ► JETT'S MESSAGE TO AMERIND MEMBERS

“AMERIND is a big benefactor of safety and risk management. The best advice I can give members is to reach out and take advantage of their knowledge and network,” Jett said. Between AMERIND's in-house safety experts and partners like TrueNorth Solutions, LLC, our team is here to help protect your assets. Many resources are available to members at no charge, including OSHA training, fire extinguisher training and CPR training to name a few. Your AMERIND representative can help you determine the resources available to you.

Jett concluded, “We work with some of the largest insurance companies in the world and the level of support, education and commitment to safety AMERIND offers, despite rising costs and workforce disruptions, is something we don't see every day. They go above and beyond.”

# Malware: One of the Most Harmful Cyber Threats

Malware is short for “malicious software.” Its goal is to harm a device by extracting data or corrupting files. It can be spread through a physical data transportation device like a flash drive or through an infected link that will cause a device to become locked or unusable.

The most common tactic to make people click on these infectious links is to fool them into thinking there’s some sort of urgent matter that will be solved by clicking. For example, the link may say, “Warning, your device has been infected. Click this link to start a scan now.” As soon as you click on the link, the software will begin to download itself onto your computer or mobile device. Once the malware gets into the system, it will install harmful software. This can be the beginning of a whole myriad of issues that will follow.

## HOW DO YOU KNOW YOU HAVE MALWARE?

- Your device suddenly slows down, crashes, or displays repeated error messages
- Will not let you remove software
- Sends emails that you didn’t write
- Battery drains quicker
- New, unexpected, toolbars or icons show up in your browser or on the desktop

## WHAT SHOULD YOU DO IF YOU ENCOUNTER A MALWARE ATTACK?

- Disconnect from the internet immediately!
- Reset your password
- Report the attack to the IT department so they can reimage and restore the device

## DO

- DO update your software
- DO make regular backups
- DO use strong passwords
- DO lock your laptop whenever you are away from your workstation
- DO double-check the sender’s email address matches who they claim to be
- DO have a follow-up conversation to verify whether the sender is who they state they are
- DO connect to the VPN when connected to public Wi-Fi
- DO contact your IT department if you can’t tell if an email is legitimate
- DO be vigilant about cyber security

## DO NOT

- DO NOT click on suspicious links or attachments from senders that you don’t recognize
- DO NOT insert a USB flash drive into your PC that you found lying around
- DO NOT reveal sensitive, personal, or financial information to anyone over email

# You Ask, Why Such Long Passwords? Well, Here’s Why

PII, which stands for Personal Identifiable Information, is sensitive information that includes an individual’s full name, social security number, financial information, medicals records, home addresses and more which is all being stored online. Accessibility of this information to users comes with serious security risks. A strong password policy is the front line of defense to confidential user information.

Passwords are a first line of protection against any unauthorized access into your personal computer. The stronger the password, the higher level of protection your computer has from malicious software and hackers.

## DO

- DO use passwords that are at least 12 characters long
- DO use passwords that contain uppercase and lowercase letters, numbers, and characters
- DO use different passwords for each account
- DO use passphrases
- DO use two-factor authentication
- DO update your password often

## DO NOT

- DO NOT write your password on a sticky note and place it somewhere visible, like on your monitor
- DO NOT share your passwords with anyone
- DO NOT use the same password for each account
- DO NOT use old passwords
- DO NOT use anything generic like “password” or “12345”
- DO NOT use passwords based on personal information

## STRONG PASSWORD EXAMPLES

**2BorNot2B\_ThatIsThe?**

*(To be or not to be, that is the question - from Shakespeare)*

**14A&A41dumaS**

*(One for all and all for one - from The Three Musketeers, by Dumas)*

**ABT2\_uz\_AMZ!**

*(About to use Amazon)*

**Pwrd4Acct-\$\$**

*(Password for account at the bank)*



# Get to Know AMERIND’s New Cell Commissioner, Mark Murray

AMERIND is pleased to introduce our new Cell Commissioner, Mark Murray. He brings extensive expertise in the insurance industry and will help us maintain financial strength throughout our growth. Having partnered with AMERIND in the past, Mark understands our mission to protect Tribes and keep Indian money in Indian Country, while creating affordable and sustainable insurance products. We visited with Mark to get his perspective on the direction of the insurance industry, the impacts of the economy, and what he plans to accomplish during his time with AMERIND.

**DESCRIBE YOUR ROLE AS CELL COMMISSIONER.**

In this role, I serve as an external insurance expert, providing insight to the committee based on my many years of experience in the industry. With independence from the Tribes, I can be an external party providing expertise and advice to AMERIND’s Board of Directors and leadership.

**HOW DID YOUR PRIOR CAREER EXPERIENCE PREPARE YOU FOR THIS ROLE WITH AMERIND?**

I think there are two components. The first is my industry experience. I've spent more than two decades on both sides of the exchange, serving as a rating agency analyst covering a portfolio of insurance companies, and later, as a consultant helping clients manage those rating agency relationships. I understand third-party capital models and the benchmarks they use when evaluating companies.

The second component is my past involvement with AMERIND, helping them acquire their first rating from AM Best in 2020. I assisted the team in preparing for the presentation, essentially mimicking the steps the agency would take with their analysis to ensure AMERIND was uniquely positioned against its peers.

**WHAT DO YOU CONSIDER TO BE THE CELL ADVISORY COMMISSION’S TOP GOALS IN THE COMING YEAR?**

The goals we set at the beginning of the year differ from what they are today. We’re experiencing an enterprise risk management event. Navigating this takes a good deal of attention, but our end goal is to develop a more consistent approach in pricing to ensure more predictability from year to year in a volatile environment.

We’ll focus on building resilience within the organization despite the challenging environment outside the organization that we’ve seen in the last year or two.

**HOW HAS THE INSURANCE INDUSTRY CHANGED? ARE THERE NEW CHALLENGES?**

There’s been a lot of development in analytics aimed at a better understanding of risk and subsequently improved pricing models. This is geared towards pricing for loss cost trends to proactively address underwriting volatility in years with weather-related claims that will always be out of our control.

I think the most immediate challenge we face is the heavy impact of inflation. We’re selling a product where pricing is something that is based on a cost that is not fully known until much later. When inflation comes quickly and lasts for a while, it’s not factored into coverage costs and pricing. That, along with a higher frequency and severity of weather-related losses adds an extra layer of challenges. Beyond the changing dynamics of coverage costs, inflation affects jobs and economic development. All these things are highly interrelated to the degree that there’s stress in our economy, which adversely affects the loss experience.

**HOW DO YOU FEEL THE ECONOMY HAS IMPACTED THE INSURANCE INDUSTRY?**

It’s a double-edged sword for the insurance industry. On one hand, it creates near-term stress on the investment side where values are depressed that is somewhat offset

longer term by increasing interest rates. On the other hand, there is a high correlation of underwriting loss experience with economic activity. The value of insurance is realized through claims. Experiencing and recovering from loss through the claims process helps people recognize the importance of insurance coverage. With so much loss, there’s an opportunity to demonstrate the value and build-up goodwill with policyholders to combat the industry’s often negative reputation. Of course, that ebbs and flows based on individual experiences.

**WHAT DOES WORK WITH AMERIND IN THIS CAPACITY MEAN TO YOU?**

I have a special place in my heart for AMERIND. Going through the rating process and helping them get that first AM Best rating allowed me to

“My objectives are to continue with the great franchise that was built, providing great coverage, and building resilience in Native American communities through insurance and loss prevention.”



learn a lot about the organization, its mission, and the people. When I got the call to participate as cell commissioner, I couldn't accept the offer quick enough. Our values align and their commitment to help others really resonates with me. It's something that I can't necessarily put my finger on, but I get a good feeling in my stomach and in my heart, knowing I get to be a part of this mission that everybody rallies around.

“  
When I got the call to participate as cell commissioner, I couldn't accept the offer quick enough.

WHAT DO YOU HOPE TO ACCOMPLISH AT AMERIND?

I'm coming into AMERIND at its maturity. There's been a lot of hard work put into the company thus far. My objectives are to continue with the great franchise that was built, providing coverage and building resilience in Native American communities through insurance and loss prevention. With reduced loss, premiums can come down even as the value of the insured assets increase or improve – making for healthier communities. Insurance should be a facilitator for growth as opposed to a hindrance.



2023 AMERIND Safety Poster Contest

Attention artists! Submit a safety themed poster to your local housing authority. A National winner is chosen in each age category (K-3, 4-6, 7-8) and receives \$1,000.



ENTRY INSTRUCTIONS

Create your masterpiece on a blank 8 1/2"x 11" sheet of paper. On the back side, clearly print your first and last name, grade, tribal affiliation, phone number and housing authority.

IMPORTANT DATES

- ▶ December 2022 - January 2023  
Local housing authority submission and voting.
- ▶ January - March 2023  
Regional housing authority submission and voting. Regional winners must be submitted to AMERIND Safety Service Team no later than March 24, 2023.
- ▶ April - May 2023  
National online voting. Winners are announced at the AMERIND Annual Meeting.



McCann Risk Solutions

Reducing Clients' Total Cost of Risk

The annual AMERIND Safety Poster Contest is open to Native American artists in kindergarten through eighth grade. The theme can be any safety topic you would like. For example: fire safety, driving safety, etc. Winning entries are sent on to respective regional housing authority associations, with those winners moving on to AMERIND for nationwide online voting.



## Be a Part of the AMERIND Team and Our Mission!

At AMERIND, every team member contributes to our mission of Protecting Our People. When you join our team, you will help ensure that our clients and policyholders can access affordable and sustainable services that protect Tribal Nations, businesses, and individuals.

A few of our newest team members weigh in on why they love working at AMERIND:



Working at AMERIND, I'm able to be of service to Native communities. The whole team is amazing, and we all strive to do our best for Indian Country.

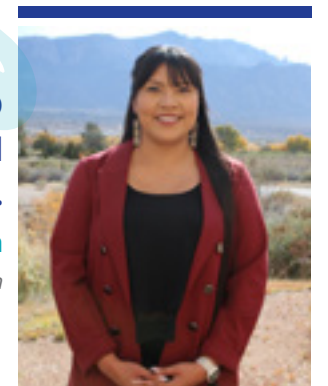
**Santiago Morales**

*Safety Technician*

The best part of working at AMERIND is being able to work with and for Native communities.

**Lorraine Aragon**

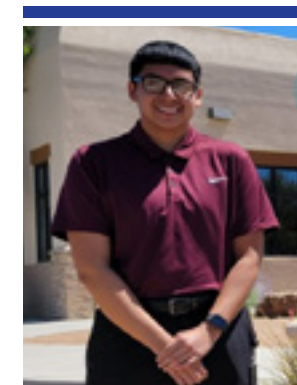
*Claims Technician*



The AMERIND team has been so welcoming and it's a great working atmosphere.

**Russell Mike**

*Claims Technician*



  
**TRUENORTH**  
SOLUTIONS, LLC  
RISK MANAGEMENT &  
COMPLIANCE COMPANY  
ORIGIN & CAUSE INVESTIGATION  
LIFE SAFETY BUILDING CODE INSPECTIONS  
OCCUPATIONAL SAFETY CONSULTING  
WILDLAND FIRE PREVENTION



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**Join Our Team!**

Visit [AMERIND.com/careers](https://amerind.com/careers) to learn more.



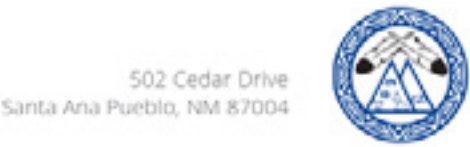
# AMERIND Safety Services: Risk Assessment and Loss Analysis

AMERIND's Safety Services Team has expanded outreach efforts with our mission of "Protecting Our People" by creating risk management plans for our customers to mitigate future losses. The AMERIND Safety Team will first analyze all loss data to identify loss trends that contribute to a high loss ratio. Next, an onsite visit will be scheduled by a member of our team to gain a better understanding of the Tribes or Tribal entity's specific needs to tailor a risk management plan.

During the onsite visit, Safety Services will first meet with the Tribe or Tribal entity to present the loss analysis and conduct an interview to gain an understanding of operations. Our team will inspect office buildings, community centers, elderly facilities and housing units for life safety and building conditions. Once the inspection is complete, a comprehensive report is put together to highlight any hazards found and make recommendations on how to improve upon them. The report will offer the Safety Services Team a greater understanding of each individual situation, allowing them to focus training on the needs of the Tribe, Tribal entity, and the community.

The team recently conducted a risk control inspection and assessment of AMERIND. This serves as a great example of what AMERIND customers can expect from a risk management plan. An abbreviated version of the risk control inspection and assessment of AMERIND follows. Give your AMERIND account rep a call to schedule your risk assessment.

*\*We share the following risk assessment for example purposes only.*



## ► Risk Control Inspection/Assessment ◀

AMERIND Safety Services

<b>Insured:</b>	<b>Policy No.:</b>
AMERIND	EQ-10000000-01
<b>Location:</b>	<b>AMERIND SST Rep:</b>
AMERIND Office	Delane Big Crow, SST Manager
502 Cedar Dr, Santa Ana Pueblo NM 87004	
	<b>Service Date:</b>
	October 15th, 2022

## ► Inspection Summary

AMERIND Safety Services conducted a risk control inspection of the AMERIND Office. The inspection consisted of NFPA Life Safety and Fire Code standards and OSHA Standards.

The AMERIND Office is a single story, non-sprinklered building built in 2005. The office shows no signs of damage or deterioration and is kept free of hazards.

Overall, the property is in excellent condition with no risk hazards found. Below will outline some of the observations found during our walk through.



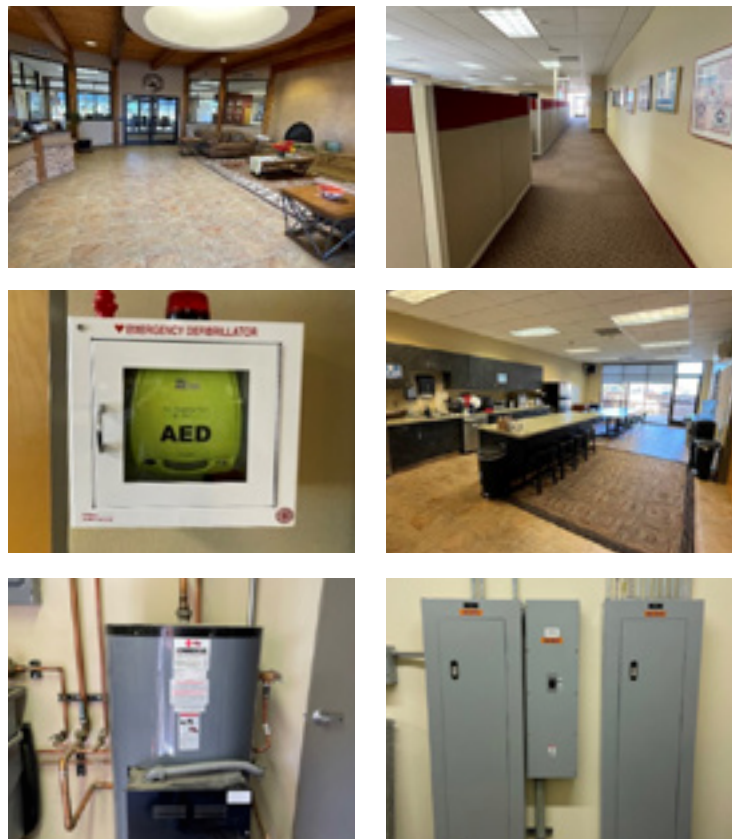
### ► Building Exterior

- The exterior of the building shows no signs of wear or deterioration. No hazards were found on the exterior of the building.



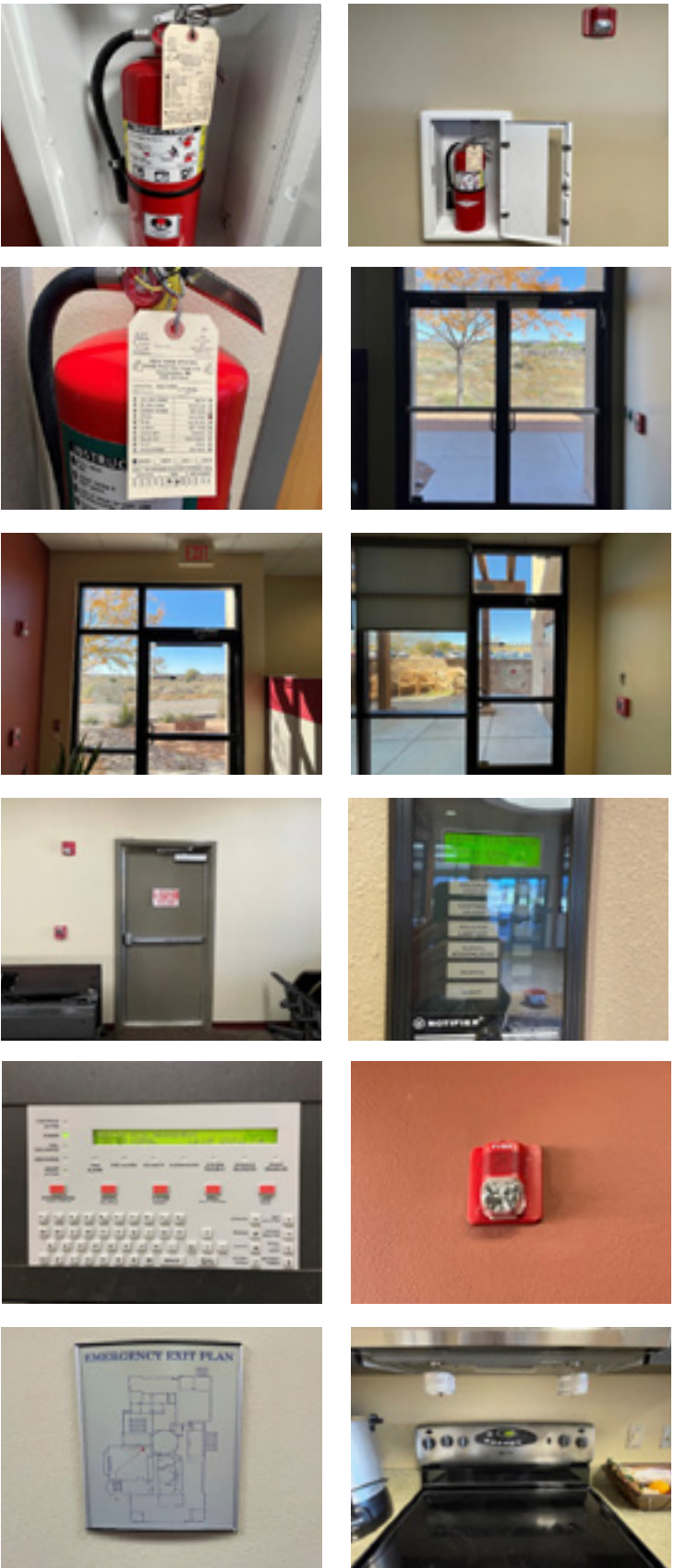
### ► Building Interior

- Walking areas are kept clear of hazards and ceilings appear to be in good condition with no signs of water or physical damage.
- Stocked first aid cabinet and AED available in the office.
- Kitchen area is equipped with a functional stove-top oven. The system is not commercial and does not require a hood system.
- Water heater shows no signs of damage or deterioration. The area is kept free and clear of obstructions and hazards. The water heater displays proper signage.
- Electrical boxes are in good condition and display proper signage and paneling.



### ► Fire Protection

- Fire extinguishers show no signs of damage and are kept properly charged. Extinguishers have up to date inspection records and are visually inspected each month by the Safety Services Team. Extinguishers are present every 75 feet or less and are adequate per NFPA 10.
- Halotron extinguisher is present for use in server room. Extinguisher is inspected and adequate per NFPA 10.
- Exits are kept free and clear of hazards. Exit doors are equipped with proper exit signs that are well lit. Exits are adequate per NFPA 101.
- Fire alarm communicator and annunciator functioning in normal condition.
- Fire alarms present and in good condition throughout the facility. Emergency exit maps are also present.
- Smoke detectors are present throughout the facility and tested to ensure they remain functional.
- Stove top is equipped with stove top fire stops to prevent grease fires from causing damage or spreading.





► **Comments**

Overall, the structure was in excellent condition as both the exterior and interior had no noticeable issues. The interior showed no signs of deterioration or damage and was kept free of hazards. Fire protection was adequate per NFPA 101 and NFPA 10 standards.

The visual building inspection was completed as an underwriting risk assessment by AMERIND. The report and any recommendations given were to ensure compliance with NFPA Life Safety Code and OSHA standards. No part of the inspection was completed as a compliance or OSHA inspection and should be treated purely as a risk control assessment.

► **Training Recommendations**

- General Workplace Safety
- First Aid/CPR/AED
- Fire Extinguisher Use

► **Completed by**

Delane Big Crow  
Safety Services Manager  
dbigcrow@amerind.com



**TRIBAL INSURANCE & RISK MANAGEMENT**

LARGE ENOUGH TO SERVE YOU  
SMALL ENOUGH TO KNOW YOU

We provide comprehensive risk management and Insurance solutions to Tribes and Tribal Entities.



**OUR SERVICES**



WORKERS COMPENSATION

GENERAL LIABILITY



RISK MANAGEMENT

EMPLOYEE BENEFITS



RUBEN MEDINA



MEDINAR@CUMBREINS.COM





# AMERIND: Insurance Products and Services for Indian Country

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

In business since 1986, AMERIND solutions have saved Tribes millions of dollars – all while strengthening Native American communities and economies and preserving Tribal sovereignty.



## AMERIND Products

### TRIBAL GOVERNMENTS AND BUSINESSES

#### *Providing Property and Liability Solutions*

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

### TRIBAL WORKERS' COMPENSATION

#### *Maintaining Tribal Sovereignty*

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

### TRIBAL AUTO PROGRAM

#### *Covering Commercial Vehicles*

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

### HOMEOWNERS AND RENTERS PROGRAM

#### *Protecting Private Property*

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

## AMERIND Services

### AMERIND EMPLOYEE BENEFITS

#### *Guiding Insurance Carrier Selections*

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

### AMERIND CRITICAL INFRASTRUCTURE

#### *Building Tribal Communities through Broadband Access*

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



Your 100% Tribally owned and trusted insurance partner

[AMERIND.com](https://www.amerind.com)





## Winter Safety Tips for Homeowners & Renters

With winter around the corner, AMERIND is committed to sharing knowledge, helping you to identify risks and remove hazards. Your safety is important to us at AMERIND and prevention is the key.

Download our flyer at [AMERIND.com](https://amerind.com)

### Freezing Pipe Safety

- ▲ **Keep a steady drip.** Maintain a continuous drip of water from one faucet in your home, preferable a sink farthest from where the water comes into the house.
- ▲ **Open your cabinets.** Keep cabinet doors open under sinks.
- ▲ **Insulate your pipes.** Use heat tape, foam, or rubber insulation to protect your pipes.
- ▲ **Outdoor faucets.** Cover hose bibs with hose bib cover.

### Fireplace Safety

- ▲ **Clean your chimney** at least once a year.
- ▲ Always use a **fireplace screen**.
- ▲ **Use a metal container for ashes** and make sure ashes are cool before putting them in container.

### Space Heater Safety

- ▲ **Follow the 3-Foot Rule** - Avoid placing a space heater within 3 feet of anything flammable; curtains, papers, furniture, etc.).
- ▲ **Do not leave your space heater unattended.**
- ▲ **Plug your space heater into a wall outlet.** Do not use an extension cord!



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## 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

### 18th Annual Protecting Tribal Families Golf Fundraiser

Santa Ana Golf Club | Santa Ana Pueblo, NM  
April 2023

