



AMERIND

ADVISOR

SHERYL SATTLER
JOINS AMERIND AS CFO
PG. 4



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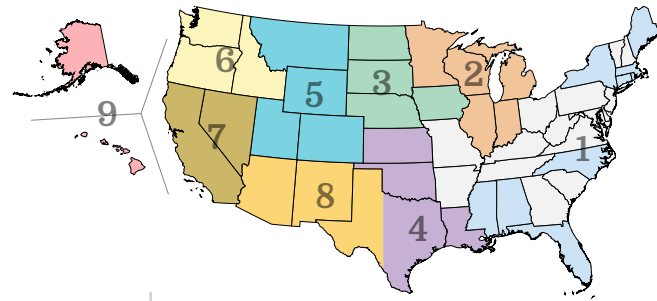
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EXECUTIVE OFFICERS





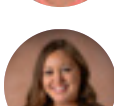


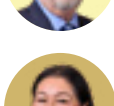
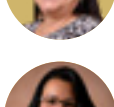
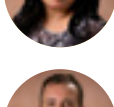
Derek Valdo Chief Executive Officer <i>Pueblo of Acoma</i>	Robert Dahl Chief Operating Officer	Sheryl Sattler Chief Financial Officer
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AMERIND Leadership Team



BOARD OF DIRECTORS

-  **Chairman Phil Bush**
Chehalis Tribe
-  **REGION 1**
Wendy Davis
Poarch Band of Creek Indians
-  **REGION 2**
Ben Wandahsega
Hannville Indian Community
-  **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**
Veronica Ruiz
Ysleta Del Sur
-  **REGION 9**
Olen Harris
North Pacific Rim

FROM THE CEO

Guuwaadzi’ Haubaa (Hello to all!)



DEREK VALDO
Chief Executive Officer

Tribes Protecting Tribes. A vision derived from our AMERIND founders who stepped up to protect Indian Country when no one else would. It is a promise to Protect our People and be here for as long as Tribes need us. As we continue to confront the challenges of rising inflation alongside the devastating impacts of natural disasters, increasing in both frequency and severity, we rely on our vision to guide us through this storm.

When times are good, fulfilling this vision is a seemingly simple task. We work to protect Tribes from financial loss and keep Tribal dollars in Indian Country. In a tumultuous environment like this, our commitment to Indian Country means finding solutions that limit the strain on policyholders while still ensuring our sustainability.

In 2023 there were 28 individual “billion-dollar” weather events in the U.S., the highest number of billion-dollar disasters in a year (source: NOAA). With a 38% rise in construction labor and the cost of building materials over the last five years, homes are increasingly more expensive to repair and rebuild. Across the insurance industry, premiums are at a near all-time high to keep pace with the escalating costs. We are required to collect adequate premium to ensure we can cover claims when they occur.

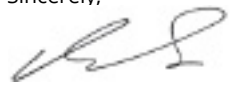
In the past year, we have seen major insurance companies pull out of high-risk areas. The rising cost of reinsurance and increased claim costs had them backed into a corner. They decided the risk was too great, while AMERIND chose to stay. Leaving tribal homeowners without coverage was not an option. However, faced with the same hardships as our peers, we needed a resolution that wouldn’t compromise the stability of the program.

After much consideration, we made the difficult decision to temporarily pause new business in our homeowners and renters’ program. AMERIND will continue to accept and quote new business for members/Tribes that purchase a minimum of \$100K in supporting commercial business (property, liability, workers’ compensation or fleet auto). This solution allows us to regain solid footing, building comprehensive coverage with communities so we can continue serving Indian Country for generations to come. When a tribe has commercial business with AMERIND, we are able to build a solid platform to support both Tribal entities and Tribal Citizens.

Additionally, we encourage existing policyholders to make timely payments and review your claims performance. An excessive number of preventable claims could impact our ability to renew the account. Take proactive efforts and make upgrades to better protect your property, like quality siding and roofing that can withstand wind and hail. Be cautious when comparing rates and be sure to secure coverage before dropping existing policies. Consider taking higher deductibles to save on premium costs.

As you consider your options, I can only advise to stay the course. I hope you will continue to place your trust in us as we weather this storm together.

As a closing note, I am eager to welcome you all to our 2024 AMERIND Tribal Risk and Insurance Convening, taking place on November 6-7 in Nashville, Tennessee. Together, we will embrace resilience and navigate change by working together to ensure our tribal communities are safe and protected. Our entire team looks forward to gathering with you soon.

Sincerely,


Derek Valdo, Chief Executive Officer
Pueblo of Acoma

ABOUT US

An AM Best A- (Excellent) rated company, AMERIND is the only 100 percent Tribally owned 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

- Tribal Governments and Businesses
- Tribal Workers’ Compensation
- Tribal Commercial Auto Program
- Native American Homeowners and Renters Program

SERVICES

- AMERIND Critical Infrastructure
 - Project Management
 - Grant Writing
 - Cybersecurity Planning
 - Digital Equity Planning
 - Environmental Services
 - Business structure development

CONNECT WITH US

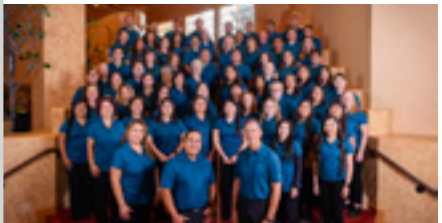
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JOIN OUR TEAM

TO LEARN ABOUT EMPLOYMENT OPPORTUNITIES, GO TO AMERIND.COM/CAREERS-AT-AMERIND



ON THE COVER!

AMERIND Executive Team from left to right: Sheryl Sattler (CFO), Derek Valdo (CEO), and Robert Dahl (COO)



Sheryl Sattler joins AMERIND as CFO

AMERIND is pleased to introduce Sheryl Sattler as our new Chief Financial Officer (CFO). With 35 years of diverse experience in the insurance industry, Sheryl's high-level expertise will advance our pursuit of sustained economic growth. She will uphold our vision of Tribes Protecting Tribes and our mission of keeping Tribal dollars within Indian Country. We visited with Sheryl to get her perspective on challenges facing the insurance industry, her diverse insurance background, and her plans to drive success as AMERIND's new CFO.

DESCRIBE YOUR ROLE AS CHIEF FINANCIAL OFFICER.

As the newly appointed Chief Financial Officer, I'm excited to step into a pivotal role at AMERIND. Collaborating closely with the leadership team, I'll provide strategic guidance across departments such as Finance, Human Resources, IT, and Corporate Communications. Leveraging my expertise in accounting, budgeting, and analysis, I'm committed to ensuring the sound management of our financial responsibilities. Together, we'll expand AMERIND's services into new sectors, enriching tribal communities we serve and driving us towards our shared goals.

WHY DID YOU CHOOSE THE INSURANCE INDUSTRY?

During my high school years, I secured a position at a local insurance company, where I dedicated myself to full-time work throughout summers and college. Following graduation, I pursued opportunities within the insurance sector, and I have remained committed to this industry ever since.

HOW HAS PRIOR EXPERIENCE PREPARED YOU FOR THIS ROLE?

Throughout my extensive 35-year career in the financial and insurance sectors, I have gained invaluable experience across diverse lines of business. These include workers' compensation, general liability, auto liability, homeowners, and group accident and health. Within the insurance industry, my roles have involved collaboration with various entities such as pools, trusts, captives, and regulated insurers. Responsibilities have spanned accounting, budgeting, analysis, and corporate governance. Additionally, I have assumed leadership roles, including serving on boards as treasurer and overseeing reporting to regulatory bodies like the National Association of Insurance Commissioners (NAIC).

I believe that my varied experience may offer some valuable insight to help AMERIND fulfill its mission.



I'm committed to doing my part to support our sustainability and growth, always keeping the well-being of tribal communities we serve at the forefront of my efforts. While I've gained some skills in navigating complex financial situations and aligning strategies with organizational goals, I'm eager to learn and adapt to better serve AMERIND.

WHAT CHALLENGES IS THE INSURANCE INDUSTRY CURRENTLY FACING? WHAT OPPORTUNITIES LIE AHEAD?

Inflation is a big challenge for insurance companies, as it drives up the costs of claims. This means insurance prices go up, and companies have a harder time getting reinsurance and the capacity that they need. Everyone in the industry is feeling the strain.

However, at AMERIND, we are proactively addressing the situation by implementing robust risk control measures. We're putting strong plans in place to control risks and

keep prices fair. This proactive approach not only helps mitigate the impact of inflation but also positions us to embrace opportunities for growth, helping clients obtain stable and reliable insurance solutions amid economic uncertainty.

WHAT DOES BEING A PART OF AMERIND MEAN TO YOU?

In previous roles, I had some familiarity and brief interaction with AMERIND. Their commitment to Indian Country as the only 100% Tribally owned insurance provider always stood out to me. Joining AMERIND

"AMERIND'S ALTRUISTIC VALUE IS EVIDENT IN OUR GENUINE COMMITMENT TO INDIAN COUNTRY. IT'S A BREATH OF FRESH AIR."

in this role feels like more than just another job. It's a chance to work with a group of professionals that are making a difference, and that is a vision with which I am truly aligned.

WHAT DO YOU HOPE TO ACCOMPLISH IN THE MONTHS AND YEARS AHEAD?

I'm deeply honored by the opportunity to contribute to our vital mission. My focus is on supporting AMERIND's

commitment to serving Tribal communities with essential products and services. I draw inspiration from the teams' dedication to making a positive impact in the lives of Native people. My role is one of service and stewardship, guided by the belief that together, we can create lasting change. With sincerity and dedication, I'll work diligently to uphold AMERIND's values and ensure its continued strength and stability for the future.

It starts with trust.

Native American businesses and tribal entities have unique needs and challenges – and we understand that. Our Native American Financial Services team is proud of our long history serving tribal organizations of all sizes. We work with you to develop customized strategies to help preserve and grow tribal resources as those needs continue to evolve.

- HUD 184 Mortgage Loans
- Financing and loan syndication
- Retirement plan services and consulting
- Treasury services and cash management
- Alternative investments and risk management

- Minors' trust services, corporate trust and escrows
- Investment management, advisory and custody services
- Financing for gaming, hospitality, tribal governments and other business enterprises

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AMERIND's 19th Annual Golf Fundraiser Raises over \$100k

The 19th Annual Protecting Tribal Families Golf Fundraiser has raised over \$100K benefiting the AMERIND Protecting Tribal Families Fund and the NNAHRA Foundation.

AMERIND, the only 100 percent Tribally owned insurance provider, created the AMERIND Protecting Tribal Families Fund to assist Native American families who do not have homeowners' insurance and have experienced a devastating loss or unforeseen disaster. Since 2004, we have raised more than \$600,000 year-to-date. The Protecting Tribal Families Golf Fundraiser has benefited Native American organizations through its annual golf fundraiser.

This year's honorary beneficiary is the National Native American Human Resources Association (NNAHRA) Foundation.

The NNAHRA Foundation provides Indigenous workforce development, education, research, and scholarships to support and protect the sovereignty of all Tribal Nations. NNAHRA foundations efforts are to preserve tribal sovereignty, self-sufficiency, and the right to self-govern.



TEAM WINNERS:

1st Place

Vince Toya
Todd Loretto
Chad Lucero
Arlan Lucero

2nd Place

Jordan Naranjo
Nancy Harjo
Jason Taylor
Beau Carlson

3rd Place

Alan Romero
Jimmy Eubanks
Tom Keffer
Zach Morrison

**Winners not pictured in order listed.*



SAVE THE DATE:

AMERIND 20TH ANNUAL PROTECTING TRIBAL FAMILIES GOLF FUNDRAISER

Thursday, April 24, 2025



Cyber Risk Exposure and Controls for Indian Country

In the ever-evolving landscape of cybersecurity, safeguarding sensitive data and digital infrastructure has become paramount for organizations across all industries. This holds particularly true for entities within Indian Country, where resources may be limited, making the need to prioritize cybersecurity measures even more critical. To delve deeper into this topic, I sat down with Arthur McConnachie, IT Manager at AMERIND, to discuss the most significant cyber risks facing Indian Country today and strategies to mitigate these risks effectively.

A GLIMPSE INTO CYBERSECURITY CHALLENGES

Arthur brings a wealth of experience to the table, with a career spanning over two decades in Information Technology. From his beginnings at Sun Microsystems during the Dot-Com boom to his current role as IT Manager at AMERIND, Arthur has witnessed the evolution of cybersecurity firsthand.

When asked about the most significant cyber risks facing Indian Country today, Arthur highlighted several key areas of concern. Phishing attacks, which involve fraudulent emails or messages aimed at tricking employees into divulging sensitive information, remain a prevalent threat. Ransomware attacks, which encrypt an organization's data until a ransom is paid, pose another significant risk. Weak passwords, outdated systems, insufficient security training, lack of data backup, and insider threats round out the list of common vulnerabilities.

NAVIGATING THROUGH CYBER INCIDENTS

Despite robust cybersecurity training, Arthur acknowledges that AMERIND routinely faces superficial breaches, often stemming from employees falling prey to phishing attempts. However, through the implementation of a Zero Trust environment, where employee identity and mobile device management are prioritized, the organization has fortified its defenses against such attacks.

EMPOWERING TRIBAL MEMBERS AND CUSTOMERS

For Tribal members and customers looking to bolster their cybersecurity posture, Arthur recommends a multi-faceted approach:

1. Education and Training:

Regular cybersecurity training sessions are essential to educate employees about emerging threats and best practices.

2. Multi-Factor Authentication:

Implementing multi-factor authentication adds an extra layer of security beyond passwords.

3. Access Limitation: Adhering to the principle of least privilege ensures that employees have access only to the data necessary for their roles.

4. Regular Updates and Patch Management:

Keeping systems and software updated helps to mitigate known vulnerabilities.

5. Data Backup: Regularly backing up data both onsite and offsite is crucial for recovery in the event of a cyber incident.

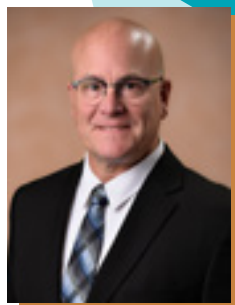
6. Plan Review and Testing: Regularly reviewing and testing cybersecurity plans ensures preparedness for potential threats.

FOSTERING A CULTURE OF CYBERSECURITY

To ensure that employees remain vigilant and adhere to best practices for cybersecurity, Arthur emphasizes the importance of regular training sessions, clear cybersecurity policies, and proactive communication about emerging threats. Cybersecurity training should be a continuous process, integrated into onboarding for new employees and reinforced at least annually through short, frequent modules.

SECURING HYBRID WORK ENVIRONMENTS

With the rise of hybrid and remote work arrangements, securing networks, servers, and data from potential breaches becomes increasingly complex. Arthur recommends a comprehensive approach, including the



BY NICK SCHNEIDER
AMERIND
Risk Control Manager

use of VPNs, strengthening endpoint security, implementing multi-factor authentication, regular audits and monitoring, access control, employee training, and update and patch management.

AMERIND'S COMMITMENT TO SECURITY

At AMERIND, protecting sensitive customer data and ensuring compliance with regulators is a top priority. The organization utilizes a Zero Trust approach to network security, combining employee identity with mobile device management to safeguard data effectively.

COLLABORATING WITH EXTERNAL PARTNERS

Collaboration with external partners, vendors, and third-party service providers is essential for maintaining the security of data and systems. Clearly defining security requirements in contracts, ensuring secure connections, and implementing strict access controls are key elements of this collaboration.

ANTICIPATING FUTURE CHALLENGES

Looking ahead, Arthur identifies several emerging technologies and trends that will shape the cyber risk landscape. Artificial intelligence and machine learning

offer both opportunities and challenges in cybersecurity, while quantum computing threatens to disrupt existing encryption methods. Additionally, the increasing adoption of remote work and cloud services presents new complexities for securing digital environments.

In conclusion, as cyber threats continue to evolve, organizations in Indian Country must remain vigilant and proactive in their approach to cybersecurity. By prioritizing education, implementing robust security measures, fostering a culture of cybersecurity awareness, and staying informed about emerging threats, Tribal members and organizations can effectively mitigate cyber risks and protect sensitive data and digital assets.

Common Vulnerabilities:

- PHISHING ATTACKS
- RANSOMWARE
- WEAK PASSWORDS
- OUTDATED SYSTEMS
- INSUFFICIENT SECURITY TRAINING
- LACK OF DATA BACKUP
- INSIDER THREATS



McCann Risk Solutions

Reducing Clients' Total Cost of Risk



2023 NATIONAL WINNER (GRADE 4-6) ATHAN TOYA, PUEBLO OF JEMEZ, NM (REGION 8)

2024 AMERIND Safety Poster Contest

ATTENTION ARTISTS! Submit your safety themed poster to your local housing authority. You could win \$1,000! The national winner in each category (K-3, 4-6, 7-8) receives \$1,000.

Instructions

- ▲ Use blank 8 1/2 x 11 sheet of paper.
- ▲ Clearly print on one side of paper
 - First, Last Name
 - Grade
 - Tribal Affiliation
 - Phone Number
 - Housing Authority
- ▲ On the blank side of paper, create your masterpiece.

IMPORTANT DATES

JANUARY 2024- JUNE 2024

- Local housing authority hosts the AMERIND Safety Poster Contest. The theme can be any safety topic you would like. Examples: Fire Safety, Driving Safety, etc.
- One winner is selected from each category (K-3, 4-6, 7-8).
- Winners are sent to respective regional housing authority association for Regional Voting.

JULY 2024 - AUGUST 2024

- Regional housing authority association selects one winner from the local entries in each category (K-3, 4-6, 7-8).
- Regional winners from each category are submitted to AMERIND Risk Control Team no later than August 31, 2024 for national voting.

SEPTEMBER 2024

- National online voting. One winner is selected from each category.

NOVEMBER 2024

- Winners announced at AMERIND Member Business Meeting.

AMERIND

TRUSTED VOICES WEBINAR

AMERIND is proud to announce a new webinar series called **Trusted Voices**. Once a month, AMERIND employees and partners will provide valuable webinar topics in the areas of insurance, cybersecurity, risk control and broadband.

Date: Monthly on Thursday's | **Time:** 11am to 12pm (MST)

Upcoming Topics:

- ▲ Tribal Emergency Plans
- ▲ Conference Planning
- ▲ Grants
- ▲ Subrogation
- ▲ Emerging Funds and Scams in Indian Country
- ▲ Insurance Review and Renewals
- ▲ Trends in Insurance
- ▲ Renewable Energy
- ▲ Workers' Compensation
- ▲ Cyber Attack Disaster Recovery
- ▲ Human Resources

**Topics subject to change*

Check out our **AMERIND** website blog for more information!

Follow our social media pages for upcoming events and information!



Quality Coverage and Community Connection for the Cherokee Nation

Jerri Killer, Sr. Deputy Executive Director of the Housing Authority of the Cherokee Nation (HACN), understands providing services to fit the unique needs of Tribal communities. As the largest Tribe in the United States, the Cherokee Nation has over 450,000 Tribal citizens worldwide. More than 141,000 of those citizens reside within the thousands of square miles that make up the reservation boundaries in northeastern Oklahoma. Parallel to AMERIND's inception, the HACN formed when Tribes needed safe and quality housing. Today, Jerri and the Cherokee Nation executive team provide diverse programs to Cherokee Nation citizens. Keeping their well-being and best interests at heart, she knows that AMERIND is the best choice for insurance coverage. Jerri states " They provide an important service for Tribes across Indian Country who, at times, have no other options."

"AMERIND is there for tribal citizens when others don't bother."

"I may not be able to recall our initial reason, but I can tell you why we choose AMERIND every day and every year. It's because of who they are." Jerri said. For this reason, they recently switched their commercial auto insurance to AMERIND. AMERIND

was able to provide better coverage and at a more affordable rate. The HACN team works hard to find affordable and reliable options for their tribal citizens, especially the elderly and low-income citizens they serve. "When we receive complaints about quotes or renewals, we encourage them to find more affordable coverage, and they can't find coverage like AMERIND. AMERIND is there for tribal citizens when others don't bother."

As one of AMERIND's largest customers, HACN has a diverse portfolio and Jerri's vast responsibilities means she needs a partner who understands complex coverage policies. "I like to understand things, so I come with many questions. They take time to make sure I understand the coverage, the policies, or other problems I'm running into. Whenever I call, they answer, or they are getting right back to me."

With HACN's workforce of 250 employees, Jerri also relies on AMERIND's safety training and risk management resources. In fact, she finds her team requesting AMERIND's safety trainings on a regular basis, which she says speaks volumes about the quality of these resources.

"They are so much more than insurance and risk management," Jerri explained. "They support Tribes



Jerri Killer, Sr. Deputy Executive Director of the Housing Authority of the Cherokee Nation (HACN)

through community outreach and educational scholarships. AMERIND doesn't just work for profit; they want people to truly grow and prosper in their homelands."

Inspired by AMERIND's commitment to protecting Tribes, Jerri has served as the Chair of Risk Management on AMERIND's Board of Directors for 6 years, representing the Southern Plains Region. She is also the newly elected Board Secretary. Jerri said serving on the board can be challenging, as Board Members must represent their region, their Tribes, and AMERIND. Yet, despite these challenges, the experience is also very fulfilling.

"We wear three different hats. Sometimes, as far apart as those hats can be, we as board members come together to find the best solution for all while moving forward. Working with colleagues on the board from across Indian Country has been very

rewarding. I love learning about each Tribe. For as many differences as they have, we are all the same. We face the same challenges and hardships. We do great work for our people and tribal communities,

and we all have a passion for the challenging work that we do."

By partnering with AMERIND, Jerri and her team at HACN continue to make an impact on those they serve, adapting to the ever-changing needs

of Tribes. "What sets AMERIND apart from other insurance providers is their vision of Tribes Protecting Tribes," Jerri said. "It's not just something they say, it is something they practice every day. As Tribes grow and diversify, so does AMERIND."





AMERIND Risk Control Team: Sheldon Purley, Santiago Morales, Nick Schneider, and Natowa Garcia

What AMERIND's Risk Control Team Provides for You

AMERIND RISK CONTROL TEAM

We are committed to serving Tribal members, customers, and stakeholders – by providing risk management consultation, resources, education, and training. We support AMERIND's mission by controlling risk, protecting property, preventing injury & illness, and building a strong culture of risk management in Indian Country.

We support the AMERIND Underwriting Team by conducting high value property surveys and liability risk assessments. This process is vital to

underwriting decisions, and helps identify risk exposures, hazard controls, and recommendations for improved risk management. We conduct ongoing loss analysis and work closely with underperforming members or Tribes with adverse loss experience, frequency & severity of property & liability or workers' compensation claims, and high loss ratios (exceeding 65%). We develop service plans with safety goals and objectives intended to improve loss experience, prevent injury, and mitigate future losses.

We support the development of risk managers in Indian Country to provide a sustainable risk management model for Indian Country that is self-supporting and self-serving, protecting Tribal members, property, and assets.

RISK ASSESSMENT

Upon request, the AMERIND Risk Control Team will conduct a program Risk Assessment to identify all hazards, evaluate risk controls, and to make recommendations for improved Risk Control practices, including:

- **Casino Risk Assessment-Property & Liability**
- **Transportation Risk Assessment-Fleet & Driver**
- **High Risk Exposure-Liability Risk Assessment, i.e., cannabis growth**
- **Work Comp-Risk Assessment**
- **High Value Property Survey**

FIRE PREVENTION

Fire is a "loss leader" for frequent and severe property losses within Indian Country. Through AMERIND's Fire Prevention Program, Risk Control Consultants support Tribes with the identification of fire risk exposure, provide recommendations around defensible space, and aid with the development of a Fire Prevention & Mitigation Plan.

ARSON REWARD

Tribal communities and citizens can help put an end to suspicious fire activity by making an anonymous tip. If the information you provide leads to the arrest and indictment of the suspect(s), you could claim an Arson Reward of up to \$10,000. When you call 888.998.7362 the operator will instruct you not to give your name and assign you a code. You are then asked a series of questions designed to gather information without revealing

your identity and the information is passed along to local law enforcement officials for investigation. Please contact the Risk Control Team for Arson Reward Poster, sizes available; 8.5x11, 10x13, and 12x18.

RISK CONTROL TRAINING

We offer a wide range of training topics and resources to support your

risk management and safety program. We offer in-person and virtual training opportunities for groups of 10 participants and above. Sessions can be designed for frontline staff or can be specific to management and leadership within a Tribal Nation.

AMERIND

TRAINING TOPICS INCLUDE:

- Casino Safety 101
- Casino Safety-The Role of Management in the Risk Management Process
- Electrical Safety Awareness
- Emergency Preparedness
- All Hazards Approach to Disaster Readiness
- Active Shooter
- Emergency Action Plan
- Fire Safety
- Fire Extinguisher Training
- Fire Prevention & Mitigation
- Wildfire Preparedness & Defensible Space
- Hand & Power Tool Safety
- HAZCOM Awareness (Hazard Communication)
- Ergonomics, both Office & Commercial Ergonomics
- Fleet Management, Driver & Transportation Safety
- Ladder Safety, Falls Protection
- Machine Guarding and Lock-Out Tag-Out
- General Office Safety
- OSHA
- Intro to OSHA & Injury Prevention for Employees
- Injury Prevention for Management
- OSHA OUTREACH Training, 10-Hour & 30-Hour General Industry Courses
- Personal Protective Equipment (PPE)
- Safe Chemical Handling, SDS
- Slips, Trips, & Falls Prevention
- Substance Abuse & Meth, Fentanyl, Illicit Drugs Response Protocols
- Workplace Violence

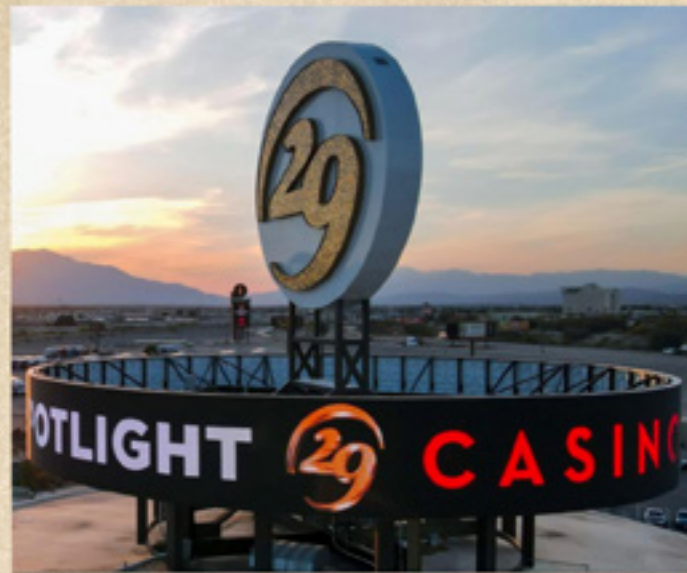
NATIONAL SAFETY COUNCIL CERTIFICATION PROGRAMS INCLUDE:

- DDC4-DEFENSIVE DRIVING COURSE 4-HOUR
- FIRST AID, CPR, AED 6-8 HOUR
- FORKLIFT-LIFT TRUCK-OPERATOR

CONTACT US TODAY TO SCHEDULE YOUR NEXT RISK CONTROL TRAINING OR CONSULTATION

505.404.5000/800.352.3496 | www.AMERIND.com
RiskControlTeam@AMERIND.com

**PLEASE NOTE: WE NEED AT LEAST 30 DAYS' ADVANCE NOTICE IN ORDER TO SCHEDULE TRAINING, AND WE REQUIRE groups of 10 or more.*



WE HAVE YOU COVERED

Whether you're planning a golf trip to the Coachella Valley or visiting Joshua Tree National Park, our properties are nearby for all the fun and excitement your next vacation deserves.



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CASINO**
COACHELLA, CA



**RED FALCON
DISPENSARY**



**SHELEE'S
TRAVEL CENTER**



**TORTOISE ROCK
CASINO**
JOSHUA TREE
NATIONAL PARK, CA

TWENTY-NINE PALMS BAND OF MISSION INDIANS

46-200 Harrison Place Coachella, CA 92236 | 73-829 Baseline Road Twentynine Palms, CA 92277

SAVE THE DATE

2024 EVENTS

▲ AMERIND Tribal Risk & Insurance Convening

November 6 & 7, 2024

Nashville, TN

▲ AMERIND Member Business Meeting

November 7, 2024

Nashville, TN

2025 Events

▲ AMERIND 20th Annual Protecting Tribal Families Golf Fundraiser

Thursday, April 24, 2025

Santa Ana Golf Course-Santa Ana Pueblo, NM

▲ 2025 AMERIND Tribal Risk & Insurance Convening

Orlando, FL

Drummond Woodsum is proud to support
AMERIND's *19th Annual Protecting
Tribal Families Golf Fundraiser.*



Our nationally recognized Tribal Nations practice provides the highest quality services to Tribal Nations, Tribal enterprises, Native owned businesses, and to companies working in Indian Country. Learn more about our practice and what we can do for you at dwmlaw.com.

DrummondWoodsum

dwmlaw.com | 800.727.1941



Meet Your University Counselor

Jana Aukon
602-247-2033
jana.aukon@gcu.edu
<https://c.gcu.edu/jana.aukon>

**I'm here to help you learn more about Grand Canyon University
and support your educational journey!**

Let's connect to discuss these benefits available to you:

1. Complimentary unofficial pre-evaluation within 24 business hours to determine applicable unofficial transfer credits and a personalized estimate of when you might graduate
2. Flexible academic plan tailored to your needs and interests
3. Individualized estimated cost of the program using GCU's Net Price Calculator

ASK ME ABOUT SCHOLARSHIP OPPORTUNITIES!

**TOGETHER, WE CAN GET YOU STARTED ON THE
PATH TO ACHIEVING YOUR GOALS!**

**GRAND CANYON
UNIVERSITY™**

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