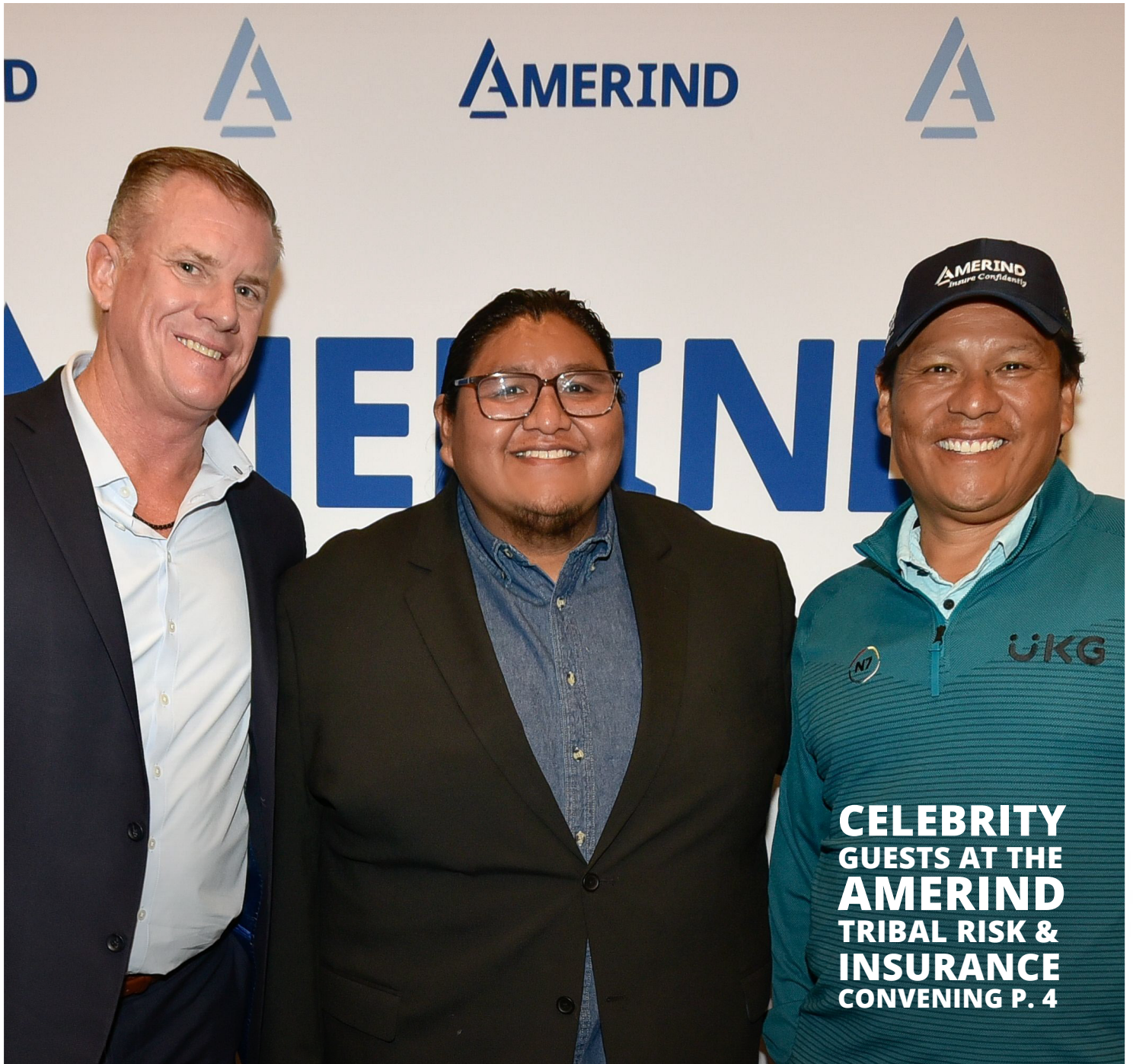




AMERIND

ADVISOR



**CELEBRITY
GUESTS AT THE
AMERIND
TRIBAL RISK &
INSURANCE
CONVENING P. 4**



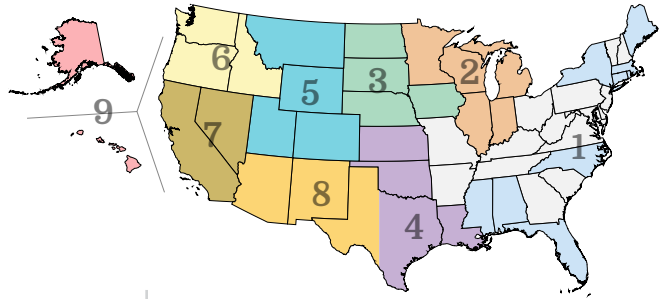


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EXECUTIVE OFFICERS

Derek Valdo
Chief Executive Officer
Pueblo of Acoma

Robert Dahl
Chief Operating Officer

Sheryl Sattler
Chief Financial Officer



AMERIND Leadership Team

Guuwaadzi' Haubaa (Hello to all!)



DEREK VALDO
Chief Executive Officer

As I mark 24 years with AMERIND, our vision of Tribes Protecting Tribes has taken on new meaning for me. It was nearly a year ago, facing an unprecedented insurance crisis and the continued pressures of catastrophic events, that we put out a call to Tribal enterprises across the country. We found a solution to stabilize our residential program and ensure its sustainability, but it wouldn't be realized without your help.

You responded.

The decision to partner with AMERIND on your commercial business allows your Tribal members to gain crucial residential coverage they wouldn't have otherwise been able to secure. Together, we navigated this

tumultuous landscape with resilience and determination, and today, I'm proud to share the positive outcomes we've seen because of this strategic move.

By building comprehensive coverage within communities, we've improved our footing and are able to offer more competitive rates. Several Tribes saw cost savings by moving their commercial business to AMERIND, while their citizens have peace of mind, knowing they have continued access to coverage. That's Tribes Protecting Tribes. Together, we found a solution where there weren't many to be found.

Our recent Tribal Risk and Insurance Convening embodied this very sentiment. It was a milestone event, as we returned to independently hosting a gathering that brought together over 350 stakeholders from across Indian Country. The theme, "Embracing Resilience - Navigating Change," underscored the importance of working together to address the challenges we face. Attendees had the opportunity to engage in discussions on a wide range of topics, from governance to employee safety to cyber liability and environmental awareness. These conversations are vital as they provide us with the insight and strategies necessary to build better solutions for our communities.

Looking forward, we are beginning to see the light at the end of the tunnel. Indications for 2025 are positive, with a much smaller increase in reinsurance costs of 5-15% projected. This is a pivotal turn, considering we saw a 50% spike in 2023 followed by a 20% increase this year. I'm hopeful this is a sign of good things to come and believe we'll find our new normal by this time next year.

While the road has been challenging, we stayed in the fight. We have remained steadfast, thanks to our diversification across 36 states and over 400 Tribal communities. I want to extend my gratitude to each of you for your support and trust in AMERIND. Together, we are not just weathering the storm; we are building a brighter, more sustainable future for Tribal communities. I look forward to what we will achieve together in the coming months and years.

Warm regards,

Derek Valdo, CEO, AMERIND
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

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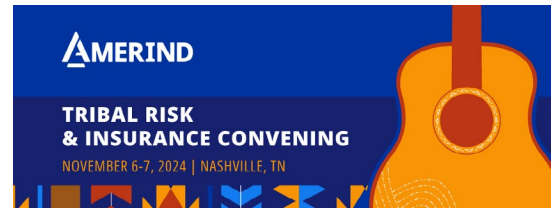


ON THE COVER!

AMERIND hosted the 2024 Tribal Risk & Insurance Convening November 6-7 in Nashville, TN!



AMERIND Tribal Risk & Insurance Convening



AMERIND and the AMERIND Board of Directors send a heartfelt THANK YOU to all members, customers, attendees, sponsors, and exhibitors for making the AMERIND Tribal Risk and Insurance Convening a success. This year's theme "Embracing Resilience-Navigating Change" was about empowering Tribal communities to rise, thrive, and conquer challenges together!

Some memorable highlights included networking breakfasts with Ryan Bradley (former NY Yankees Pitcher) and Notah Begay III (Professional Golfer), where the celebrity guests handed out signed golf balls, baseballs, photos and

posed for pictures with our members and customers. Our Welcome Reception at Ole Red featured Native Comedian Wolf Brown and was a night full of laughs and live music.

We had thirty dynamic breakout sessions on essential topics like risk management, insurance, finance, Tribal Development, and cyber. Highlights from the Convening included a panel discussion on "A Breakthrough for Insurance Options for Billion-Dollar Gaming Operations" from Karl Hennessy and Will Nichols of McGill and Partners, an opening keynote address from Monte Fronk and Sgt. Christopher Spence, and numerous presentations

from AMERIND experts on topics ranging from cyber security to workers' compensation claims.

The convening concluded with a Wrap Up Mixer with MC Wolf Brown in the exhibitor hall with prize drawing to include a putter signed by Notah Begay III, Yankees jersey signed by Ryan Bradley and cash prizes.

A special Congratulations to Marlene Garcia who received the Wayne Ducheneaux Award at the Member Business Meeting on Thursday, November 7. Marlene recently retired as the executive director for Ak-Chin Housing Department.





The convening brought together Tribal governments, business, gaming, and housing to harness the power of Tribes Protecting Tribes! It was a powerful gathering where our combined strength will forge a path toward a resilient and sustainable future.

We look forward to seeing you next year in Orlando, Florida!

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Meet AMERIND's Leadership Team

AMERIND Executive Team

A visionary leader in insurance, risk management and community development, Derek C. Valdo is a highly accomplished Chief Executive Officer, renowned for his exceptional expertise in governance, strategic leadership, business, public policy, insurance, catastrophe management, loss control, safety education, and risk management. With an illustrious career spanning over 23 years, Derek has made significant contributions to the field, leaving an indelible mark on the industry.

As the Chief Executive Officer of AMERIND Risk Management Corporation, Derek's leadership has been instrumental in driving the company's success. His passion for community service is exemplified through his 14-year tenure as a Councilman and his one-year role as a spiritual Field Chief, where he served his tribe, the Pueblo of Acoma, with unwavering dedication and commitment.

Derek's educational background is as impressive as his professional accomplishments. He earned his Bachelor of Arts Degree in Economics with a minor in Management from the University of New Mexico, graduating cum laude. He further honed his skills and knowledge by earning a Masters of Business Administration from New Mexico Highlands University.

Derek's unique blend of training, education, and extensive experience equips him to develop innovative and culturally sensitive solutions. His focus lies in creating integrated strategies that not only address the specific needs of Native American communities but also empower and enhance their capacity. His commitment to making a difference is evident in his holistic approach, aimed at improving the lives of the people he serves.

Derek C. Valdo is more than just a Chief Executive Officer; he is a visionary leader, a dedicated public servant, and a catalyst for positive change. His exceptional track record, coupled with his unwavering commitment to community, makes him a true asset to the industry and the Native American communities he passionately serves.



DEREK C. VALDO
CHIEF EXECUTIVE OFFICER
(PUEBLO OF ACOMA)

Mr. Robert Dahl is the Executive Supervisor of AMERIND's operational and business development initiatives, overseeing key departments including Underwriting, Claims, Risk Control, Product Development, Business Development, Marketing and Event Planning, and Customer Experience teams.

With an distinguished career encompassing nearly four decades, Mr. Dahl has been a steadfast advocate and consultant for Tribal Nations since 1990. His groundbreaking work has been pivotal in empowering Tribal Nations to assert control over their workers' compensation programs. Notably, he played an instrumental role in assisting Midwest and Great Lakes Tribes in creating self-insured workers' compensation programs, facilitating the development of individual workers' compensation ordinances and establishing systems for claims adjudication within Tribal court frameworks. His unparalleled expertise in this domain led to the creation of the AMERIND Tribal Workers' Compensation (TWC) program, positioning him as a respected authority on Tribal Workers' Compensation throughout Indian Country.

A trailblazer in the field, Mr. Dahl was a driving force in the establishment of the first group of Tribal self-insured workers' compensation programs in the United States, following the landmark *Tibbets v. Leech RBC* (1989) decision by the Minnesota Supreme Court. This decision recognized the legal standing of Tribal Nations and their right to administer workers' compensation programs independently from state jurisdiction and regulatory oversight.

Beyond his extensive contributions to Tribal Workers' Compensation, Mr. Dahl possesses a comprehensive understanding of underwriting commercial property, casualty, workers' compensation, and auto. His tenure at Berkley Risk and AMERIND have been marked by his integral role in modernizing operations, contributing to the development of new products and lines of business. His foresight and adaptability have been instrumental in meeting the evolving challenges and risks prevalent in today's dynamic insurance marketplace.

Mr. Dahl's unwavering dedication, wealth of experience, and pioneering contributions have significantly shaped the landscape of Tribal Workers' Compensation, reinforcing his position as a respected leader and expert in his field.



ROBERT DAHL
CHIEF OPERATING OFFICER





SHERYL SATTLER
CHIEF FINANCIAL OFFICER

Ms. Sheryl Sattler is the financial advisor and strategic partner to AMERIND's leadership team, overseeing key departments including Finance and Accounting, Human Resources, IT and Corporate Communications.

Ms. Sattler is a seasoned professional whose career spans over 35 years and has included overseeing the preparation of financial statements of regulated insurance companies and self-insured companies such as risk retention groups, captives, insurance trusts, insurance pools and self-insured groups.

In addition to overseeing financial statements, Ms. Sattler also served on the Board of Directors and was Chief

Operating Officer and Treasurer of a regulated insurance company where she handled corporate governance, regulatory filings, budgeting, forecasting and contributed with the marketing, underwriting and claims operations. She has a wealth of experience with state regulators, audit and actuarial firms.

Ms. Sattler has experience with many different lines of business some of which include workers' compensation, general liability, auto liability, homeowners and group accident and health.

In addition to Ms. Sattler's extensive experience with regulated and self-insured entities, she holds a Bachelor of Science degree in Accounting.

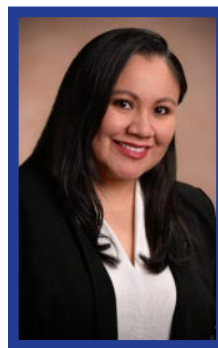
AMERIND Leadership Team



ALAN ROMERO
DIRECTOR OF CLAIMS

Alan serves as the Director of the Claims Department at AMERIND. He attended New Mexico State University and has dedicated 28 years of service to AMERIND. In his director role, Alan is responsible for overseeing the company's property, casualty,

auto, and cyber work products. He holds several professional designations, including the Associate in Insurance, Associate in Claims Property and Casualty, and Associate in Claims Management, as well as the Vale National Property and Liability Certificates. Alan takes pride in fostering the development of the Claims Department team and holds the distinction of being the longest-serving employee at the company.



ANDREA ALLISON
DIRECTOR OF FINANCE
(NAVAJO)

Andrea Allison is from the Navajo Nation in the Four Corners. Ms. Allison earned her Bachelor of Business Administration in Accounting from the University of New Mexico and an MBA in Finance from New Mexico Highlands University. With over 17 years of

experience in the finance industry, Ms. Allison oversees daily administrative and operational activities in the Finance department. This includes managing all accounting activities and services in accounts payable, accounts receivable, general ledger, payroll, budgeting, and financial reporting. Past experience includes performing advanced, analytical financial functions for non-profit and CPA firms, gaming, and supervisory positions with the City of Farmington.



**ARTHUR MCCONNACHIE
INFORMATION TECHNOLOGY (IT) MANAGER**

Arthur McConnachie, a resident of Corrales, New Mexico, has served as the IT Manager at AMERIND for the past seven years and previously worked for eleven years as the Systems Administrator. He is committed to lifelong learning, holding a Bachelor of Business Administration (Finance) from Arizona State University, a Bachelor of Computer Information Systems from DeVry University, and is a Microsoft Certified Systems Engineer. In 2019, Arthur achieved the designation of Associate in Insurance (AINS). Outside of his professional responsibilities at AMERIND, Arthur enjoys cultivating his fruit trees and blackberries, spending quality time with his Master Gardener wife and two cats and traveling the world - 15 countries so far.



**AUDREY GACHUPIN
OFFICE MANAGER
(PUEBLO OF JEMEZ/PUEBLO OF ZIA)**

Audrey Gachupin serves as the Office Manager at AMERIND, where she supervises the Corporate Communications Team in all front office functions and oversees the administrative support for both staff and the Board of Directors. Since joining AMERIND in 2019, Audrey has

accumulated over 20 years of experience in Tribal office administration and management, along with an additional 8 years of experience in Tribal housing management. She holds a dual Associate Degree in Business Administration and Hospitality Services Management from the Southwestern Indian Polytechnic Institute, a Bachelor of Science Degree from New Mexico State University, and the Associate in Insurance (AINS) designation from the Insurance Institute of America. Audrey is from the Pueblos of Jemez and Zia. In her free time, she enjoys activities such as spending time with her daughters and grandchildren, as well as pursuing her hobbies of sewing and bowhunting.



**FELIX MCGOWAN
DIRECTOR OF AMERIND
CRITICAL INFRASTRUCTURE
(ANISHINAABE)**

Mr. McGowan is an enrolled Tribal member with the Little Shell Band of Chippewas in Montana and was raised in Poplar, Montana, the Tribal headquarters of the Fort Peck Tribe. He has served in many capacities in American Indian Tribal

governments for the past 25 years. He is accomplished in directing Tribal enterprises within the federal procurement process and has contracted in excess of \$20 million in Department of Defense procurements for Tribal businesses. Mr. McGowan provides Tribal governments with business knowledge and expertise to positively affect Tribal resources and self-sustainability. Felix was in charge of a Tribal security company working for multiple federal agencies and helped to obtain security clearance for the company. He received both his bachelor's degree and MBA from Gonzaga University. He resides in Post Falls, Idaho, with his wife and family.





**JENNIFER MELCHIOR
DIRECTOR OF PRODUCT DEVELOPMENT**

Jennifer Melchior is the Director of Product Development at AMERIND. The Product Development team works collaboratively with the AMERIND operational teams to define and implement system solutions that streamline business processes. She has

over 30 years of experience in the insurance industry, specializing in product lifecycle management and delivering results that align with market demands and business goals. In her free time, she enjoys going to concerts and playing with her dog, Beau.



**LYNNETTE TOYA
HUMAN RESOURCES MANAGER
(PUEBLO OF JEMEZ)**

Lynnette Toya leads the Human Resources team and AMERIND's efforts in all areas of operational HR functions, including recruiting, onboarding, implementing employment strategies and HR policies. Lynnette serves as the primary staff liaison to the

Administrative Committee of the AMERIND Board of Directors. Ms. Toya has worked with AMERIND for seventeen years. She holds the Society of Human Resources Management Certified Professional designation (SHRM-CP), and the Tribal Human Resources Professional (THRP) designation of the National Native American Human Resources Association. Ms. Toya is a member of the Pueblo of Jemez.



**MIKE MELCHIOR
TRIBAL WORKERS' COMPENSATION
CLAIMS MANAGER**

Mike Melchior has been in workers' compensations claims since 1989, focusing on statutory workers' compensations for the majority of his career. More recently, Mr. Melchior spent eight years as a Workers'

Compensation Claims Supervisor with Berkley; part of his unit was devoted to managing Tribal claims for AMERIND. Mr. Melchior joined the AMERIND team in February 2017 and was instrumental in developing the processes and building a team to bring the workers' compensation claim handling in-house in April 2020.



**SHANNON LASTYONA
UNDERWRITING MANAGER
(PUEBLO OF ZUNI)**

Shannon Lastyona, AIC, AINS, is the Underwriting Manager at AMERIND, where she oversees all aspects of the underwriting operation. She has been with AMERIND for 21 years, carrying experience in collaborating with Tribally

designated housing entities, Tribal governments, and businesses across Indian Country. This long tenure has equipped her with a deep understanding of the unique challenges and needs faced by Tribal communities. Before her current role, Shannon worked in the Claims Department, where she handled field adjustments, claim negotiations, and responses to catastrophic events, along with overall claim file management.

She earned her AAS in Computer Information Systems and is currently pursuing a Bachelor of Science. In addition to her academic achievements, Shannon holds professional insurance designations, including Associate in Claims (AIC) and Associate in General Insurance (AINS), as well as certifications in Bell Leadership and Communication. Shannon is a proud member of the Zuni Pueblo, located in New Mexico, and her connection to her heritage is a significant aspect of her identity and professional journey.



TINA DUNCAN
DIRECTOR OF BUSINESS DEVELOPMENT
(NAVAJO)

Tina Duncan is the Director of Business Development at AMERIND and is an enrolled Tribal Member of the Navajo Nation. She is responsible for overseeing business development, marketing, member relations, and event planning management. With 24 years of

experience at AMERIND, her roles have included Sales Manager, Senior Underwriter, and Marketing Specialist. Mrs. Duncan obtained her MBA from New Mexico Highlands University in 2023 and has been with the company since 2000. She holds a Property & Casualty state license. She also obtained her Associate in Insurance and Associate in Insurance Services designations. Additionally, Mrs. Duncan is a member of the National American Marketing Association (AMA) and served on the board of the Native Partnership for Housing from 2019 to 2021.



NICHOLAS SCHNEIDER
RISK CONTROL MANAGER

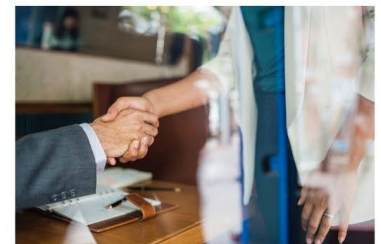
Nicholas Schneider, M.A. Education, ARM, AINS is an accomplished risk manager and senior-level consultant with expertise in risk management and leadership. Throughout his career, Nick has demonstrated a commitment to growing a sustainable culture of

safety and excellence in both for-profit and nonprofit sectors. His extensive experience includes roles in insurance, consulting, education, outdoor adventure camps, sales, and leadership. As of member of AMERIND's Leadership Team, Nick manages a team of passionate and driven Risk Control consultants who travel throughout Indian Country to educate and empower Tribes to manage risk effectively. He lives with his family in the Great Lakes Region in Western Wisconsin. Nick is a high school soccer referee, and he enjoys spending time outdoors, fly-fishing, and Nordic skiing.

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Reducing the Risk of Property Losses: Technology and Strategy Options

FROM THE AMERIND RISK CONTROL TEAM!

Property claims result from natural disasters, vandalism, fires, and water damage. By leveraging advanced technology and effective risk management strategies, we can significantly reduce the frequency and severity of property losses.

Frequent and Severe Claims

- **Natural Disasters:** Floods, wildfires, and severe storms frequently cause property damage. Wildfires, in particular, are among the most common fire losses AMERIND encounters, alongside kitchen fires, electrical fires, and arson.
- **Vandalism and Theft:** The remote locations of many Tribal properties make them particularly vulnerable.
- **Fire Damage:** Both wildfires and accidental fires pose serious risks to prized properties and possessions. It is essential to prepare for all types of fire losses to minimize the impact on communities.



Early Warning Systems

- **Weather Monitoring and Alerts:** Systems like those provided by Tomorrow.io, an American weather technology company, offer real-time weather data and alerts to help communities prepare for severe weather.
- **Fire Detection Systems:** Advanced fire detection technologies use sensors and Artificial Intelligence (AI) to give early warnings which results in reduced response time and damage.



Communication is Key

Effective emergency response planning hinges on communication. Utilizing SMS push notification platforms for mass emergency communication is one of several technology mechanisms available. These platforms help ensure that community members are quickly and accurately informed during a crisis, improving response times and coordination.

Surveillance and Security

- **CCTV and Smart Surveillance:** Modern CCTV systems with AI capabilities deter vandalism and theft while aiding in the quick identification of culprits.
- **Access Control Systems:** These systems help monitor and restrict unauthorized access to sensitive areas.
- **Infrastructure Monitoring**
- **IoT (Internet of Things) Sensors:** Sensors can detect structural issues and water leaks in real-time, allowing for prompt maintenance and repairs.
- **Predictive Maintenance:** Data analytics can predict when infrastructure maintenance is needed, preventing catastrophic failures.
- **Geographical Information Systems (GIS)**
- **Risk Mapping:** GIS technology helps identify high-risk areas for natural disasters, aiding in better planning and risk mitigation.
- **Resource Allocation:** Real-time GIS data helps allocate resources efficiently during emergencies.

Partnerships and Collaboration

- **Government and Private Partnerships:** Collaborating with government agencies and private companies provides access to additional resources, technology, and expertise.
- **Inter-Tribal Collaboration:** Sharing resources and knowledge among different Tribal nations enhances collective resilience. A valuable resource is the Native American Risk Management (NARM) organization (<https://nnarm.org/>), which provides vital support and hosts an annual risk management conference that fosters knowledge sharing and community building.

Mitigation Strategies

- **Risk Assessment and Management:** Regular risk assessments help identify potential hazards and vulnerabilities, allowing for tailored mitigation plans to address specific risks.
- **Community Training and Preparedness:** Emergency preparedness training and regular drills ensure communities are ready for natural disasters, fire incidents, and other emergencies.
- **Insurance and Financial Planning** Ensuring adequate insurance coverage for properties is essential for recovery after major losses. Additionally, annual updates of building values are necessary to maintain appropriate replacement cost values in case of a loss event, especially with the rising costs of construction.



Coverage that Cares: A Family Approach to Insurance



A conversation with Ryan Bradley, Partner and Senior Vice President of Risk Management and Native American Risk at USI Insurance Services, providing property and casualty insurance solutions to AMERIND clients.

When the average person thinks of an insurance carrier, they often see it as a necessary but complex fact of life. The process can feel impersonal, expensive, and frustrating, with fears of delays or denied claims. Luckily, clients at AMERIND have the opposite experience. As the only 100 percent Tribally owned insurance provider in the country, AMERIND lives out its founding vision of Tribes Protecting Tribes by strengthening Native American communities and elevating Tribal sovereignty.

To fulfill this commitment, AMERIND partners with trusted insurance brokers like Ryan Bradley. Ryan works with AMERIND to create tailor-made insurance solutions that are not for the benefit of someone else's pocketbook, but for the good of the Tribe. AMERIND saves Tribes money in premium costs while keeping Tribal dollars in Indian Country.

WHO IS RYAN BRADLEY?

Ryan is a property and casualty producer for USI Insurance Services, the largest privately owned insurance broker in the U.S. If there is a case that deals with property – hurricanes, tornadoes, fires, or automobiles – it lands on Ryan's desk. In the more than 20 years he's been in the industry, the relationships he has had with AMERIND are unlike those with any other carrier.

"With AMERIND, you feel like you're family," Ryan notes. "If I need extra support, they are on a plane in two seconds. We all work together to help Tribes and do the right thing!"

In his broker role, Ryan works with Tribes across the country. He has logged thirty-nine flights so far this year traveling to places like Oregon, Arizona, Oklahoma, California, Idaho, and New Mexico. When he arrives, he joins the AMERIND team as they work toward the common goal of doing what is best for Tribes.

SAYING GOODBYE TO COOKIE-CUTTER INSURANCE POLICIES

Ryan and the team at AMERIND do not believe in a one-size-fits-all approach to coverage. Every client comes with a unique situation, and Ryan creates a solution for whatever the Tribe is looking for. Recently, he managed to help one of his new clients with AMERIND save \$300,000 in premium.

To create these customized policies, Ryan takes time to meet in person to ensure the best fit. He makes a point of going over every detail, including proposals, analyses, renewals, balance sheets, premiums, and coverage. His goal is to ensure Tribes feel comfortable with what they receive and are adequately covered.

"AMERIND is the only carrier I have worked with who has asked me to make sure I could find a way to get a client covered," said Ryan. "AMERIND cares about Indian Country."

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A COMMITMENT TO REASSURANCE AND OPENNESS

Ryan feels so connected to the people and mission of AMERIND that he sometimes reminds himself that he works for USI. He has seen first-hand how AMERIND serves Indian Country with stable, solvent solutions to insurance challenges. If a client were to face an unexpected incident, Ryan knows they would be cared for.

Through his experience working with other industries, Ryan appreciates the unique sense of reassurance and transparency that CEO Derek Valdo, COO Robert (Bob) Dahl, and other team members have promoted at AMERIND. When he saw how open Derek and Bob were to share financial information with clients, Ryan recognized the value that sets AMERIND apart.

“You don’t have to go through all these channels to get someone who can answer a question,” Ryan explained. “You can call Derek or Bob directly to run things by them.”

A PERSONAL TOUCH BEYOND THE POLICY

Ryan never hesitates to recommend AMERIND to his Tribal customers. The feeling of being part of a supportive family contrasts with other carriers where clients are treated like an account, receive a quote, and never hear from the carrier again.

Ryan desires to connect with clients in person and attends events and conferences with AMERIND, where he is always happy to sign a photo for someone who recognizes him from his eight years playing for the New York Yankees. The level of personal connection and care shows that, for Ryan and AMERIND, clients are more than just customers—they are part of a community.

“We all work together and are here to help Tribes and do the right thing!”

AMERIND Announces Safety Poster Contest Winners

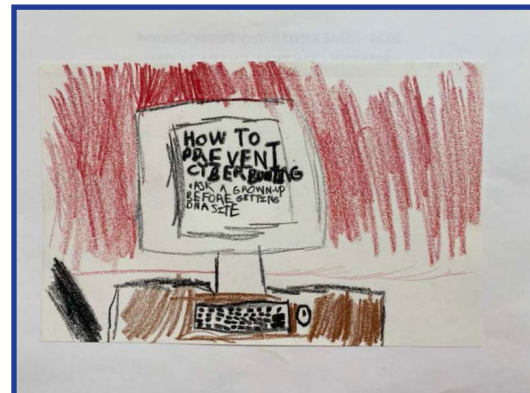
We are excited to announce the winners of the 2024 Safety Poster Contest. AMERIND's annual poster contest is held among Native American children ranging from kindergarten to eighth grade. Artists are tasked with creating a poster to promote safety in Indian Country.

Local housing authorities are invited to host the AMERIND Safety Poster Contest. Winners selected from the local housing authorities are sent to the Regional Housing Association for regional voting. Regional winners are submitted to the AMERIND Risk Control Team for national online voting.

The following national winners were selected from each of these categories:

- **Kindergarten through grade three:**
Haleigh Eby, Quapaw Tribe
- **Grades four through six:**
Veronica Fletcher, Peoria Tribe of Oklahoma
- **Grades seven and eight:**
Aaliyah Tenorio, Pueblo of Santo Domingo

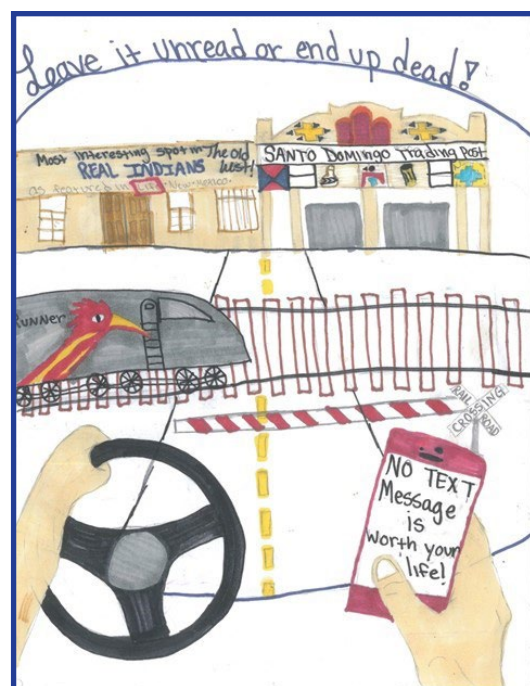
Each winning artist will be awarded \$1,000. The winning posters were announced during AMERIND's Member Business Meeting during the Tribal Risk & Insurance Convening in Nashville, TN.



Haleigh Eby, Quapaw Tribe



Veronica Fletcher, Peoria Tribe of Oklahoma



Aaliyah Tenorio, Pueblo of Santo Domingo

A NEW ERA OF RISK A NEW ERA OF INNOVATION

Our industry is experiencing change unlike any before.
This creates opportunity to embrace new technologies,
innovative risk transfer solutions and minimize disruption.
Guy Carpenter can show you how.

Building a Legacy for Laguna Pueblo with Sustainable Housing Coverage



Denise Cheresposy (Vice-Chair-LHDME Board), Jamie Navenma (Executive Director), and Francisco Carr (Chairman-LHDME Board)

With an unwavering commitment to Tribal housing that spans over three decades, Jamie B. Navenma has become a cornerstone in the journey toward sustainable, affordable homes for Tribal communities. Starting as a homeownership counselor at the beginning of his career, Jamie moved into a development director's position before assuming the role of Executive Director at Laguna Housing Development and Management Enterprise (LDHME) in early 2022. Tasked with addressing compliance issues and building staff capacity, Jamie has led a transformative effort, cultivating a dedicated team that now excels in supporting crucial construction and rehabilitation projects. Jamie serves as the President of the Southwest Tribal Housing Alliance and is the Region 8 representative for the National American Indian Housing Council.

"I'm grateful for the staff who ensure our day-to-day progress," Jamie noted. "With support from the LHDME Board and the Pueblo of Laguna Tribal Council, we're able to keep moving along and find the best solutions."

Located forty-five miles west of Albuquerque, New Mexico, LDHME serves the Pueblo of Laguna, stretching across 500,000 acres and six villages. LDHME's mission began 50 years ago by providing housing-related programs to address the social, economic, health, and welfare needs of the Laguna People. Formerly known as the Laguna Housing Authority, the organization was rechartered in 2008 under its new name. LDHME identifies what the community needs based on resident input, and then puts together a plan.

Serving a population that lives half on the Laguna Pueblo Reservation and half off, LDHME strives to provide various housing solutions that meet the unique needs of the area. They currently have eighty-one low-income tax credit units and eight home ownership units, with plans to add two more in the coming year.

They recently completed low-income housing project Laguna #3, which consists of twenty units for the community. An additional project, Laguna #4, will include a 40-unit rehabilitation project. LDHME also has low rental units in Mesita, Laguna, Paraje and Casa Blanca, as well as a building complex that provides space to other Tribal programs and partners. With such a diverse housing portfolio, Jamie is appreciative of the partnership that LDHME maintains with AMERIND.

“We’ve always had AMERIND because we needed to provide adequate coverage,” he explained. “Whether it’s fire, hail, or wind – and southwest winds can be really strong – I can reach out to someone at AMERIND to get what I need.”

While Jamie thankfully has not had to submit any claims to AMERIND yet, he knows the staff are there any time he needs assistance. AMERIND provides LDHME with insurance for the unexpected, such as roof damage from high winds or flooding issues from significant rainfall. With needs that are constantly changing over time, the ongoing conversations and support that Jamie maintains with the

AMERIND team ensures that LDHME continually carries sufficient coverage.

In addition to their positive working relationship, Jamie appreciates that AMERIND goes beyond insurance coverage to get involved in the community. AMERIND sponsors a regional scholarship program that has supported students every year. The organization has also provided no-cost risk control/safety training and is always willing to provide presentations to Tribal members on various topics. AMERIND was one of the sponsors for the LDHME Housing Fair for the Pueblo of Laguna’s Indigenous Peoples’ Day event on October 14. It makes Jamie, LDHME,

and the people of Laguna Pueblo feel recognized and supported.

Jamie appreciates that the AMERIND mission of “Tribes Protecting Tribes” is demonstrated through every interaction, and it’s a mission that aligns with that of LDHME. From the resources that are available to prompt, comprehensive customer service, Jamie knows that the AMERIND team understands the issues unique to Tribal housing.

“The support from AMERIND staff has been outstanding,” said Jamie. “Even with nationwide shifts in insurance premiums and other changes, they provide whatever assistance we need.”



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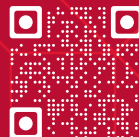


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*AMERIND appreciates your
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