

# AMERIND – Built to Serve Tribes



**TODD ALBRIGHT**

Nimble, specialized and easy to navigate – Todd Albright, Gallagher’s national practice manager for Tribal accounts, attributes what he sees as some of AMERIND’s strengths to its sole focus on serving Native American clients.

“AMERIND is unique because of its Tribal ownership and its approach to business,” Albright said. “We’ve worked with them since 2004, and our policy retention rate is in the high 90th percentile. Our relationship has always been collaborative. While larger competitors may have layers of bureaucracy, AMERIND provides brokers a direct pipeline to the management team.

“I’m also impressed by the number of AMERIND employees who live in their Tribal communities and play leadership roles there. They are dedicated and motivated to provide their people the best possible products and services,” Albright said. “AMERIND ‘gives back’ in a way no other company can match. It is an organization built to serve Tribes, and they are committed to

meeting the challenges of Tribal organizations.

Being rated by AM Best clears additional hurdles in the selection of an insurance carrier, according to Albright.

“Some Tribal loan covenants require carriers to have an ‘A’ rating by AM Best,” Albright said. “Not having one is a challenge, which requires an extensive validation process with financial institutions. While AMERIND has had success getting approval from many lenders, having an AM Best rating eliminates a significant administrative burden and provides comfort and confidence in the buyer’s decision-making process.

“Since some finance officers or Tribal administrators have been reluctant to do business with an unrated carrier, AMERIND was sometimes overlooked to the detriment of both the Tribal organization and AMERIND. Having the rating expands a limited Tribal insurance marketplace and adds a strong contender to the roster of insurance markets competing for Tribal accounts. Competition is a good thing!”

“Another way AMERIND really stands out is that they have always been collaborative. Even before they were rated, they were transparent about their financials and reinsurance structure, and they have always been interested in improving their products. As a result, AMERIND had early success and maintains strong Gallagher client relationships dating back to 2005. For those clients, many of whom are owners of the company, this rating means a sense of accomplishment and pride.”

Todd Albright and his team in Tacoma, Wash., work with about 100 Tribal organizations nationwide, including Native American governments, gaming and hospitality establishments, and many other Tribal enterprises.

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## About Arthur J. Gallagher & Co.

- Founded in 1927
- Global leader in insurance brokerage, risk management and consulting services
- Operations in 49 countries
- Service and branches throughout the U.S.
- Headquarters in Rolling Meadows, Ill.