



# AMERIND ADVISOR

## 20TH ANNIVERSARY PROTECTING TRIBAL FAMILIES GOLF FUNDRAISER

**DEREK VALDO** AMERIND CEO, **NOTAH BEGAY III** PROFESSIONAL GOLFER,  
**MIKE DARRELL** CHAIRMAN FOR TWENTY-NINE PALMS BAND OF MISSION INDIANS, AND **EDGAR DURAN** DURAN INSURANCE SERVICES P.4





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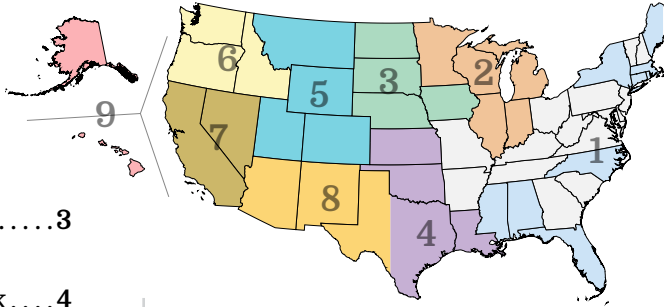
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EXECUTIVE OFFICERS











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



BOARD OF DIRECTORS

- **Chairman Phil Bush**  
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- **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**  
**Joanie Rowland**  
*Apsaalooke Nation*
- **REGION 6**  
**Jennifer Hutto**  
*Lower Elwha Klallam Tribe*
- **REGION 7**  
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**Veronica Ruiz**  
*Ysleta Del Sur*
- **REGION 9**  
**Olen Harris**  
*North Pacific Rim*

# Guuwaadzi’ Haubaa (Hello to all!)



**DEREK VALDO**  
Chief Executive Officer

As we step into another year fulfilling AMERIND’s vision of Tribes Protecting Tribes, we want to take a moment to personally thank you for your trust and commitment. We know the past few years have been challenging. The insurance landscape has changed dramatically from what it once was, and we recognize the impact this has had on you. Our residential programs, specifically, faced significant headwinds with unprecedented rate increases.

Thank you for sticking with us! We are happy to share that homeowners and renters can look forward to stability, with no anticipated rate increases. For years, AMERIND – and all other insurance carriers – have been contending with the effects of inflation, COVID-19, and climate change,

resulting in significant claims and increases in supply and labor costs. However, in 2024, our service regions were spared from major catastrophic events and inflationary market pressures began to stabilize. We are finally experiencing a reprieve and sincerely hope this brings some relief to our Tribal communities.

As the world is rapidly reshaped by these external factors, we continue to face new challenges such as stronger storms, frequent wildfires, hurricanes, and hail events. We are taking lessons from the adversity we have faced in the last three to five years to improve our programs and better protect against significant rate increases in the future. Partnering with Tribal communities to utilize our commercial programs fosters an environment that supports individual Tribal citizens.

Of course, insurance alone is the most expensive way to cover risk, which is why AMERIND is working together with Tribes to manage risk. Making homes more resistant to wind, fire, and hail doesn’t just reduce damage – it helps keep insurance costs manageable. Communities can control risk by creating wildfire safe zones, community prevention plans, and cleaning up debris. As we evolve our programs, we’ll continue to explore ways to assist Tribes with proactive risk management and partner with you to build stronger, safer communities.

Finally, this year marks an important transition for AMERIND. At our upcoming annual meeting at Disney’s Coronado Springs Resort in Lake Buena Vista, FL in August, we will elect a new board chair. I would like to extend my deepest gratitude to our outgoing Chairman Phil Bush for his leadership and dedication. He first hired me 12 years ago, and his vision for a Native leader has positioned AMERIND for long-term success.

Thank you for your continued trust in AMERIND. We remain steadfastly committed to Tribes Protecting Tribes and strengthening our communities in the year to come.

Yours in partnership,

Derek Valdo, CEO, AMERIND  
Pueblo of Acoma



VOL. 1 | 2025

ABOUT US

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

20 years of the Protecting  
Tribal Families Golf Fundraiser!







# AMERIND’s 20th Annual Golf Fundraiser Raises over \$120k

The 20th Annual Protecting Tribal Families Golf Fundraiser has raised over \$120k benefiting the AMERIND Protecting Tribal Families Fund and the Keres Children’s Learning Center (KCLC). The Protecting Tribal Families Golf Fundraiser has benefited Native American non-profit organizations through its annual golf fundraiser.

AMERIND, the only 100 percent Tribally owned insurance carrier, 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 **\$700,000**.

This year’s honorary beneficiary, the Keres Children’s Learning Center (KCLC), is a 501(c)(3) non-profit that provides an opportunity for children to learn through their heritage language of Keres while simultaneously accessing an academic curriculum that challenges their intellect and values with their whole being.



Team winners of the 20th Annual Golf Fundraiser include Tina Duncan, Ayden Finau, Sharol McDade, and Amanda Velarde in first place; Shannon Lastyona, Nolan Meidinger, Zach Morrison, and Alan Romero in second place; and Darryl Chino, Melanie Martinez, Stanford Martinez, and Jared Snyder in third place.



## SAVE THE DATE:

AMERIND 21ST ANNUAL PROTECTING TRIBAL FAMILIES GOLF FUNDRAISER  
THURSDAY, APRIL 23, 2026 | SANTA ANA GOLF CLUB

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# AMERIND Employees Find a Rewarding Career Serving Indian Country

The AMERIND Team is comprised of exceptional individuals who want to use their talent and experience to support our vision of Tribes Protecting Tribes. We place value on building a dedicated team, providing team members with training, continuing education, and promoting within whenever possible. At AMERIND, it is more than a job; we are a place where you can build a meaningful career. We would like to shine the spotlight on our employees with over 10 years of service.

## 20 YEARS +



**ALAN ROMERO**  
Director of Claims  
29 years



**KAREN LONJOSE**  
Accountant  
28 years



**ALICE SENA**  
Claims Representative  
27 years



**VALERIE LUCERO**  
HR Generalist  
26 years



**TINA DUNCAN**  
Director of Business  
Development  
25 years



**DEREK VALDO**  
Chief Executive Officer  
25 years



**SHANNON LASTYONA**  
Underwriting Manger  
22 years

## 10 YEARS +

ARTHUR MCCONNACHIE	IT Manager	19 years
LYNNETTE TOYA	HR Manger	18 years
GLENDON TOYA	Claims Representative	15 years
LEAH CRISTOBAL	Business Development Specialist	11 years
GARY WHEELER	Senior Underwriter	10 years
ROBERT DAHL	Chief Operating Officer	10 years
KURT MORA	Accountant	10 years
ANITA HANSEN	Senior Underwriter	10 years
DENISE CHERESPOSY	Accounting Technician	10 years

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# Darlene Crabtree Investing in the Foundations of a Thriving Community

Nearly fifty years ago, in a valley nestled in Northern California, Round Valley Tribal leaders came together with a shared vision. Facing a pressing need for affordable housing, they founded the Round Valley Indian Housing Authority (RVIHA). Today, RVIHA remains dedicated to meeting the housing needs of a community of nearly 6,120 Tribal members.

At the center of this work is Darlene Crabtree, the organization’s finance manager. Since joining RVIHA two years ago, Darlene has taken on the critical role of overseeing the financial health of the housing authority. She manages all finances and expenses, including the effective use of grants to maximize resources and open doors to new opportunities.

“It’s a big challenge to meet the housing needs of such a large, diverse Tribe,” said Darlene. “But with our strong team and partners, we’re building more than homes – we’re building the backbone of our community.”

Darlene recently switched their commercial auto coverage to AMERIND. They received a better rate and saved \$20,000 - money that will be reinvested into housing for Round Valley Tribal members.

“AMERIND looks out for us and truly understands our needs,” Darlene explained. “Their team is tailored to serve Native communities, and their knowledge of how Tribal entities operate saves us both time and money. This allows us to channel those savings into impactful projects, like building new homes for our community members. They help make everything easier.”



This summer, RVIHA will break ground on the construction of 18 new homes. Darlene says AMERIND’s assistance has been instrumental in helping them secure essential documents and support, including navigating the complexities of obtaining builder’s risk insurance, a critical step in starting construction.

“The builder’s risk situation was unfamiliar to me, and has been challenging,” said Darlene. “But throughout it all, AMERIND has stood by us, responding promptly and providing exactly what we needed, right when we needed it.”

**“But throughout it all, AMERIND has stood by us...”**



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Darlene values AMERIND’s responsive team, whose timely handling of claims and materials is crucial to RVIHA’s efforts. Delays could disrupt essential operations or derail event planning, making their quick support indispensable. “Some of our claims are time-sensitive, and we often need certificates of liability for events,” she said. “Their quick responses ensure everything stays on track.”

Darlene also appreciates AMERIND’s collaborative spirit and commitment to relationship-building. Laughing, she adds, “Their conferences are great, and they choose such amazing locations! My only suggestion? They should hold them quarterly.”

Under Darlene’s successful management and with AMERIND’s support, RVIHA continues to innovate and grow.

RVIHA has completed nearly 700 residential housing units, creating lasting, positive changes in their community. These homes are more than just structures; they provide spaces for families to build bright futures and deep connections within the Round Valley Tribe.

“I’m grateful for our relationship with AMERIND,” Darlene concludes. “They prioritize Tribal interests in everything they do. I know they are always looking out for our well-being.”

**“Their quick responses ensure everything stays on track.”**



# HAZARD VS. RISK

## What is a Hazard?

A hazard is something that has the possibility to cause harm or loss.



### COMMON HAZARDS

- Driving a Vehicle
- Smoking
- Swimming Pool



### COMMON PHYSICAL HAZARDS

- Extreme Temperatures
- Toxic Materials
- Electricity



### COMMON HOUSEHOLD HAZARDS

- Carbon Monoxide
- Fireplace
- Candles



### COMMON WORKPLACE HAZARDS

- Tools
- Poor Housekeeping
- Slippery / Wet Floors

## What is Risk?

Risk is the chance of a hazard causing harm.



Hazard and Risk are two common terms used in the insurance industry and risk management. A Hazard indicates the presence of conditions that increases the likelihood or severity of a loss, while Risk quantifies the probability and potential impact of an event occurring.

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## 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.

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## BUILDING COMMUNITIES THROUGH COLLABORATION

**A conversation with Alexandria Murnan, Vice President of Affordable Housing at Travois, a Certified B Corporation® focused exclusively on promoting housing and economic development for American Indian, Alaska Native, and Native Hawaiian communities.**

Collaboration is the key to progress, and the partnership between Travois and AMERIND proves what can be achieved when organizations with shared goals come together. Travois depends on AMERIND's tailored insurance policies to meet investor and funder requirements. Their work together ensures compliance while also fostering trust and confidence among stakeholders, paving the way for sustainable growth.

### WHO IS ALEXANDRIA MURNAN?

A citizen of the Shawnee Tribe and Cherokee Nation, Alexandria has spent over a decade at Travois, providing solutions for Tribes through affordable housing and community development. She understands that the successful implementation of housing strategies in Tribal communities is imperative.

"Our work is focused exclusively on promoting housing and economic development for American Indian, Alaska Native, and Native Hawaiian communities," Alexandria explains. "We help Tribal Nations raise capital for new housing, jobs, and services."

Travois is also a full-service architecture firm, designing beautiful homes, community buildings, splash pads, recreation facilities, and government centers for Tribal communities. "And we stay involved after construction with asset management and compliance to help our clients protect their investments," Alexandria stated.

### SAFEGUARDING EVERY INVESTMENT

AMERIND plays a crucial role from the early stages of project planning through construction with direct insurance policies for Tribal Nations.

"Most of our clients work with AMERIND as their insurance provider," says Alexandria. "They ensure policies meet investor and funder requirements, which is critical for Low-Income Housing Tax Credit (LIHTC) projects. The AMERIND team is always responsive and helps us meet tight deadlines with their collaborative approach."

A recent development project with the Laguna Housing and Development Enterprise to rehabilitate housing units showcased the power of teamwork and AMERIND's ability to move quickly. "Existing coverage on each unit needed to be updated to meet investor requirements, a critical step that required pulling out the old policies and creating a new policy from scratch," she explained. Despite the complexity of the task, the Travois team worked closely with AMERIND's underwriting team to develop a tailored solution ahead of closing. Reflecting on the process, Alexandria noted, "The thoughtful approach they took really saved a lot of time in the long run."

### A VALUED PARTNERSHIP

Alexandria credits members of AMERIND's underwriting team with adapting their processes to the intricacies of their business needs. "Angel Lewis, Senior Underwriter, found a way for us to begin working on policies earlier in the equity closing process," she shares. "It eases so much pressure when meeting fast-approaching closing dates." Her team also appreciates Shannon Lastyona, Underwriting Manager, ability to simplify and streamline insurance update requests that come from investors.

"We're grateful to have a partner like AMERIND, whose expertise means we can focus on serving our communities."

Alexandria says AMERIND's ability to think outside of the box when challenges arise makes them truly stand out. "Each policy is unique, and sometimes creative problem-solving is necessary. AMERIND is always willing to collaborate and work through the nuances to meet investors' requirements," Alexandria adds. "Their long-standing knowledge and flexibility make them an invaluable partner."

### A COMMITMENT TO PROGRESS

For Travois, every development project is a lifeline - empowering Tribes to take control of their future while honoring their heritage.

"Tribal Nations are building homes, community amenities, and economic development projects every day," Alexandria says. "Each project creates an opportunity to strengthen community, culture, and Tribal sovereignty. None of the projects would be possible without the partnerships we rely on."

For housing authorities and Tribal Nations looking for reliable solutions, the collaboration between Travois and AMERIND models how the right partnership can drive growth. AMERIND's direct insurance policies simplify compliance, protect investments, and provide peace of mind.

"Our clients and projects require reliable insurance coverage to succeed," Alexandria concludes. "Building these communities would certainly be much more challenging without a strong, consistent partner like AMERIND to ensure our investments are safe in the long run."







# AMERIND Trusted Voices Webinar

**MONTHLY ON THURSDAY'S | 11AM TO 12PM (MST)**  
**Check out our AMERIND Website for more information.**

Trusted Voices is a monthly webinar series produced by AMERIND. The topics are dedicated to sharing essential knowledge by Native Americans, for Native Americans. The webinars cover a variety of areas including risk control, fire safety, digital inclusion, workers' compensation, project management, and other essential insurance-related issues. Designed to empower Tribal leaders, business owners, and individuals with culturally relevant insights, Trusted Voices ensures that Native communities receive expert guidance tailored to Indian Country. The webinar focuses on Tribal self-reliance and resilience in an ever-evolving landscape by fostering education and dialogue on these key subjects.



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yu-HAH-vee-ah-tahm

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# Standing With Fire: How Tribal Wisdom and Federal Partnership Are Shaping the Future of Wildfire Resilience

By Austin Dingledine, Risk Control Consultant, AMERIND

For generations, many tribal communities have used fire as a tool—not just to clear brush, but to encourage new growth, support wildlife migration, and maintain balance in the landscape. These cultural burns were low-intensity, intentional, and often ceremonial. They served both ecological and spiritual purposes, deeply tied to the stewardship of place.

Today, those practices are resurging. Tribes are reclaiming space in wildfire mitigation and land management. In doing so, they’re showing that fire, when used properly, can be a source of protection, not destruction.

### The Federal Shift

Federal agencies are beginning to understand that tribal knowledge isn’t just “traditional,” it’s effective. Programs like the Reserved Treaty Rights Lands (RTRL) initiative, administered by the Bureau of Indian Affairs, are opening new pathways for tribal leadership in wildfire work.

Sam Scranton, Assistant Branch Chief, BIA Division of Wildland Fire Management, Branch of Fuels Management, explains, “The program’s purpose is to treat and restore tribal landscapes within and adjacent to tribal ancestral lands. These lands have tribal reserved rights and fall under the management of other federal agencies. In some cases, tribes share co-management rights.”

By enabling tribally determined wildfire mitigation projects on historically significant lands, the RTRL program represents more than collaboration, it’s sovereignty in action.

### Challenges Remain

Many tribal programs face staffing shortages, especially in remote areas where recruiting and retaining personnel is difficult.

“One of the major challenges is recruitment and retention,” Scranton noted. “Smaller tribal programs often rely on non-fire staff for support, and turnover can stretch already limited resources.”

The Department of the Interior’s recent move to permanently increase pay for tribal and federal wildland firefighters is a strong step forward. But the need for sustained support, housing infrastructure, and consistent funding remains.

### The Way Forward

Today, around 60% of fuels management responsibilities in Indian Country are handled directly by tribes through the Indian Self-Determination and Education Assistance Act.

“Tribal programs are effectively implementing their priorities and objectives at the local level,” Scranton said. “They’re expanding their influence over land management decisions nationwide.”

As fires grow hotter and seasons grow longer, the wisdom of the past is becoming essential to our future. With the right knowledge, the right partnerships, and a shared commitment to the land, tribes can build wildfire strategies that don’t just reduce risk but restore balance.

### Where AMERIND Can Support

AMERIND’s Risk Control team is committed to walking with tribal programs—not ahead of them. We provide tailored support that strengthens what’s already in motion:

<b>Emergency Action Planning</b> aligned with tribal priorities and real-world fire behavior	<b>Defensible Space Education</b> that honors cultural sites and traditional land use
<b>On-site assessments</b> to help communities prepare, protect, and plan strategically	<b>Support in navigating grant and federal mitigation funding</b> , so programs can access what they need without being buried in red tape

Every tribe’s relationship with fire is unique. Our role isn’t to standardize, it’s to support it with tools, knowledge, and respect.



# AMERIND

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AUGUST 14, 2025, 9:00am

#### Important Reminders

- ☐ Submit Proxy, if not attending Annual Member Business Meeting
- ☐ Mail Ballots Due July 15

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