



Operational Highlights through September 2020

- Core program – IHBG performing at **121%** with **loss** from operations of **\$2.005M**
- All other programs – performing at 77% with income from operations of \$5.761M
- Net Investment Income and Other Expense: \$2.548M
- Net position increased \$5.769M -less budgeted performance incentives

2020 Staffing

Jobs at AMERIND – **54%** Native American operated / **57%** AINS certified

	2018 FTE	As of 12/31 2019 FTE	YTD 2020 FTE	Budgeted 2020 FTE
Total Staffing	52	52	54	71

Board Oversight through 07/30/2020

- Approved employee 401(k) discretionary contribution, 2019 IHBG and Consolidated Audits, Annual IPS Compliance Report, COVID19 Prevention Initiative, PPP Loan Waiver, Cell Transfers and Business Plan Amendments, 2021 FOCUS participants, 2021 IHBG Rating Plan, 2020 Rate Stabilization Fund Dividend
- Approved amendment to AMERIND 401(k) Governmental Plan, Articles of Corporate Governance
- Denied appeal of Member claims from 2011 & 2015

Regional Fire Loss Ratio Incentive (As of 01/01/2020 - 10/8/2020)

Region	Loss Ratio	Total Incurred Fire Claims	# of Fires	Property Premium	Incentive Level	Potential Incentive
1	0%	\$0	0	\$584,839	20%	\$20,000
2	23%	\$225,793	1	\$971,160	20%	\$20,000
3	32%	\$609,088	4	\$1,890,763	20%	\$20,000
4	57%	\$1,294,906	12	\$2,278,066	20%	\$20,000
5	54%	\$348,941	5	\$649,003	20%	\$20,000
6	145%	\$1,054,267	5	\$727,171	0%	\$0
7	233%	\$1,827,795	11	\$785,987	0%	\$0
8	7%	\$62,325	3	\$936,189	20%	\$20,000
9	44%	\$558,311	2	\$1,261,776	20%	\$20,000
Total:		\$5,981,426	43	\$10,980,485		\$140,000



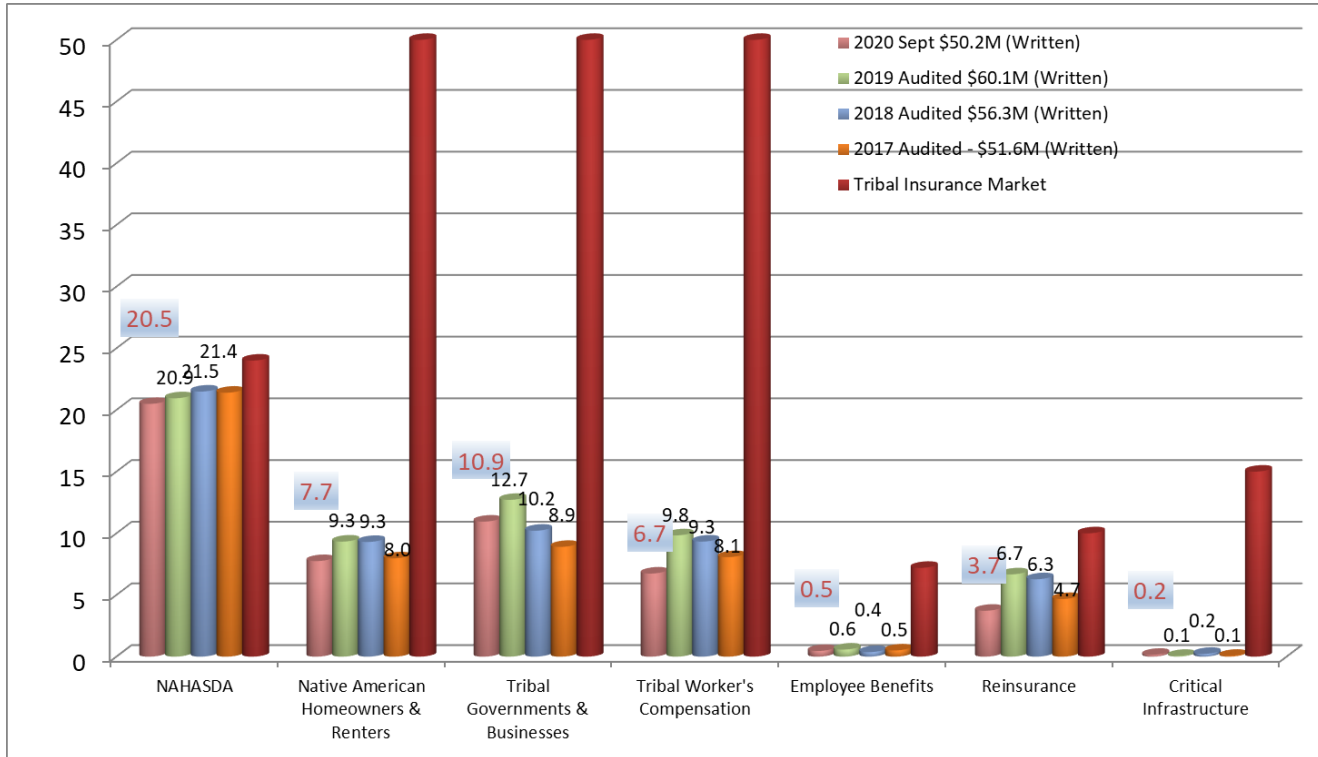
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2020 Corporate Objectives – 3rd Quarter

1. 95% Combined Ratio (TGB, NAHR, TWC, ACI & AB)	Actual/Incentive 98.9% / 0.0%
2. 5.4% Net Growth and Retention (TGB, NAHR, TWC, ACI & AB)	25.3% / 2.00%
3. Team Rocks (Teamwork, Tech Capacity, Process Improvement)	Yes / ≈0.75%

2013 - 2020 Strategic Planning

Current Market Position



Diversification of Income Streams

