

Operational Highlights through June 30, 2021

- Core program – IHBG performing at **138%** with **loss** from operations of **\$2.953M**
- All other programs – performing at 88% with income from operations of \$3.239M
- Net Investment Income and Other Expense: \$5.005M less PPP
- Net position increased \$6.300M -less performance incentives

2021 Staffing

Jobs at AMERIND – **57%** Native American operated / **80%** AINS Designated

	As of			
		12/31	YTD	Budgeted
	2019 FTE	2020 FTE	2021 FTE	2021 FTE
Total Staffing	52	54	57	70

Board Oversight through 05/28/2021

- Approved Capital Expenditure Allocation Policy, Employee 401(k) discretionary contribution, Annual IPS Compliance Report, BOD/Cell Continuing Ed expectations, Amended the Investment Policy Statement, Amended the 2021 Capital Budget and Approved the tri-annual Staff Compensation Salary Survey

Regional Fire Loss Ratio Incentive as of July 2021

Region	Fire Loss Ratio	Fire Claims	# of Fires	Property Premium	Incentive %	Potential Incentive
1	16%	\$96,217	3	\$591,474	20%	\$20,000
2	82%	\$640,333	2	\$778,913	0%	\$0
3	57%	\$832,488	7	\$1,454,363	20%	\$20,000
4	48%	\$793,387	12	\$1,657,477	20%	\$20,000
5	0%	\$0	0	\$520,047	20%	\$20,000
6	119%	\$644,925	6	\$543,549	0%	\$0
7	0%	\$0	0	\$642,174	20%	\$20,000
8	36%	\$341,895	3	\$950,256	20%	\$20,000
9	181%	\$1,685,935	6	\$931,981	0%	\$0
Total:		\$5,035,180	39	\$8,070,234		\$120,000



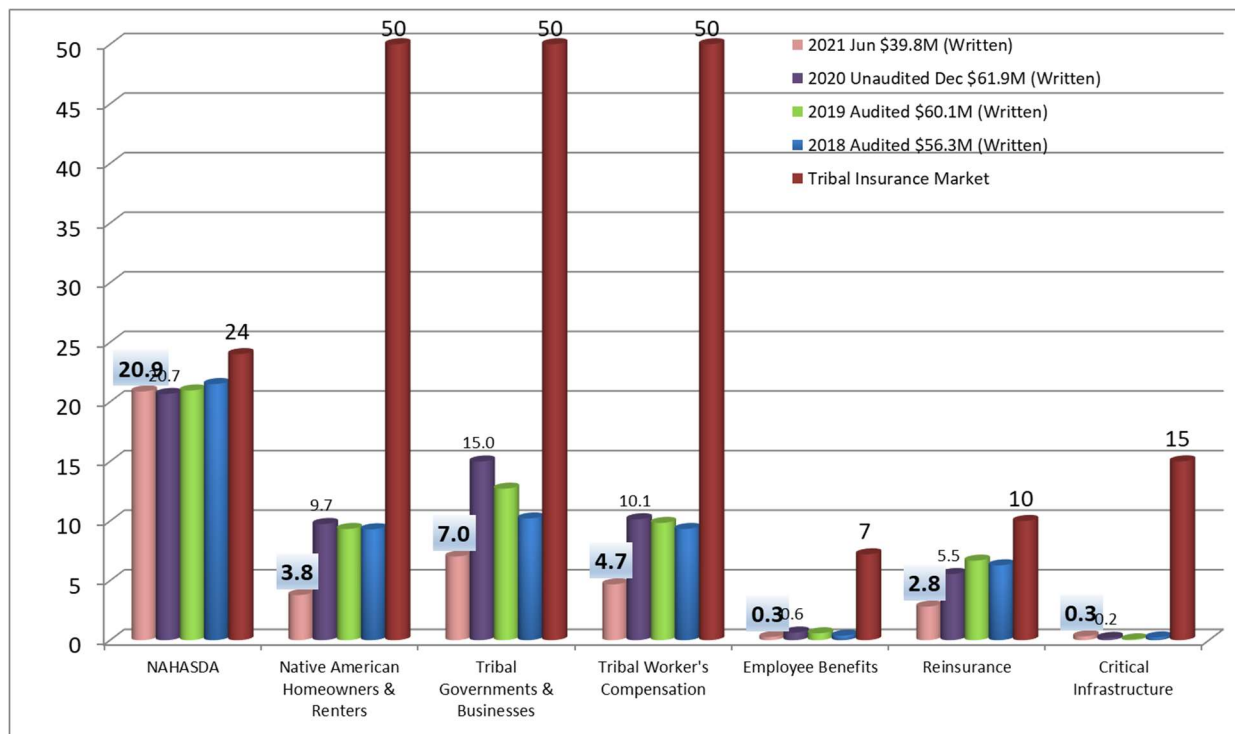
Insure Confidently

2021 Corporate Objectives – 2nd Quarter

1. 95% Combined Ratio (TGB, NAHR, TWC, ACI & AB)	Actual/Incentive 84.2% / 1.00%
2. 5.4% Net Growth and Retention (TGB, NAHR, TWC, ACI & AB)	18.9% / 2.00%
3. Team Rocks (Teamwork, Tech Capacity, Process Improvement)	Yes / ≈0.75%

2019 - 2026 Strategic Planning

Current Market Position



Diversification of Income Streams

