



Southwest Tribal Housing Alliance

AMERIND Update

September 2022



Executive Summary

Objective

Provide an update on operational performance of AMERIND’s Tribally Focused Programs.

Mission Update

- 1) Be here for as long as Tribes need us
- 2) Keep Indian money in Indian Country

Target	Sustainability Ratios			Operating Revenue	Losses & Operations
	Loss	Expense	Operating		
	65%	30%	95%		
Performance					
NAHASDA	53%	20%	125%	\$13.9M	\$10.1M
2021 September	93%	18%	82%	\$12.0M	\$13.3M
NAHR	84%	20%	120%	\$6.2M	\$6.4M
2021 September	99%	17%	108%	\$5.9M	\$6.8M

Executive Summary (Continued)

Target	Loss	Sustainability Expense	Ratios Operating	Operating Revenue	Losses & Operations
	65%	30%	95%		
Performance					
TGB	53%	21%	97%	\$12.9M	\$9.4M
2021 September	69%	18%	75%	\$11.3M	\$9.9M
TWC	43%	20%	84%	\$9.1M	\$5.7M
2021 September	41%	18%	49%	\$7.5M	\$4.4M
AMERIND Re Performance		Target	Actual		
2021 September		100%	36%	\$6.6M	\$.690M
			111%	\$4.2M	\$5.45M

Operational Highlights (Lowlights) through September 30, 2022

- Core program – IHBG (NAHASDA) performing at 59% loss ratio yielding a net income of \$3.8M before loss in investments of \$7.25M.
- All programs - performing favorably and able to minimize effects of investment losses.
- Net investment loss: \$14.96M
- Net position decrease: \$.934M

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Executive Summary (Continued)

2022 Staffing

Jobs at AMERIND – 57% Native American operated/ 90% AINS Designated

	2019 FTE	2020 FTE	As of 12/31 2021 FTE	As of 9/30/22 2022 FTE
Total Staffing	52	54	62	72

Diversification of Income Streams

	2012	2021	2026
NAHASDA	56%	29%	22%
NAHR	16%	15%	16%
TGB	15%	31%	32%
TWC	13%	16%	19%
AMERIND Re	0%	9%	11%



2nd Quarter Recap

2022 losses more in line with expected:

- Inflation at a 40-year high (8.26%), leading to;
 - Increase in building material costs (23% between 1/1/21 & 1/1/22 and an additional 7.6% in first six months of 2022)
 - Increase in labor costs (5.5% between June 2021 and June 2022)
 - Lack of available materials and contractors in certain areas (especially rural areas)

Wildfires and Convective Storms:

- Wildfire season began earlier in NM, AZ & CA
 - At one point, there were 19 states with Active Wildfires (currently 11)
- On average, 1,000 tornadoes reported annually
 - There were 1,376 reported in 2021, compared to 1,075 in 2020.
 - There have been 1075 reported in 2022, of which 888 have been confirmed.
 - Most tornadoes in March, on record.

Investment Market Woes

- In contrast to 2021, we may not be able to count on our investments to overcome high claim losses.
 - S&P down 24.77%



THANK YOU

