

## Draft Pending Adoption

Attachment XX  
NAIC/American Indian and Alaska Native Liaison Committee  
12/--/21

Draft: 12/20/21

NAIC/American Indian and Alaska Native Liaison Committee  
San Diego, California  
December 11, 2021

The American Indian and Alaska Native Liaison Committee met December 11, 2021. The following Committee members participated: Lori K. Wing-Heier, Chair (AK); Jeff Rude, Vice Chair (WY); Michael Conway (CO); Trinidad Navarro (DE); Grace Arnold and Peter Brickwedde (MN); Troy Downing (MT); Mike Causey represented by Tracy Biehn (NC); Jon Godfread represented by Chris Aufenthie and Johnny Palsgraaf (ND); Glen Mulready represented by Teresa Green (OK); Andrew R. Stolfi represented by Raven Collins (OR); and Mike Kreidler represented by Todd Dixon (WA).

### 1. Announced Reaffirmation of its Mission Statement for 2022

Director Wing-Heier said the Committee reaffirmed its mission statement for 2022 via e-vote effective Oct. 15, 2021.

### 2. Heard a Presentation from MIGIZI on its P/C Claims Experience

Director Wing-Heier said Kelly Drummer (MIGIZI and Oglala Tribe), will be speaking about her experiences with property/casualty (P/C) insurance following the riots in Minneapolis, MN, the summer of 2020.

Ms. Drummer said MIGIZI means “bald eagle” in her native language and that she followed in the extraordinary leadership of Laura Waterman Wittstock and Elaine Salinas at the organization. During the last three years, she said that she facilitated the MIGIZI capital campaign and subsequent move to a beautiful new space that was lost eight months later to fire in the civil uprising. Ms. Drummer said that today she is working diligently on a campaign for MIGIZI’s new home at 1845 Lake Street that will be a state-of-the-art media production and green jobs training space. She said that she has been instrumental in building the capacity in MIGIZI programming and development of resources to support the 45-year-old American Indian youth organization. Prior to joining MIGIZI in November 2018, Ms. Drummer said she served as founding president and CEO of the Tiwahe Foundation for seven years. She said Tiwahe is an American Indian community foundation that focuses on providing micro grants to American Indian communities, strengthening leadership initiatives, and network building. During her 23 years of philanthropy and nonprofit work, Ms. Drummer said she has worked with the Minneapolis Jewish Community Foundation (JCF), The Family Partnership, Headwaters Foundation for Justice (HFJ), and New Foundations – a Project for Pride in Living (PPL) program. She said she currently serves on the Saint Paul Foundation Community Impact Committee, The Family Partnership board of directors, and other projects that benefit American Indian women and youth. Ms. Drummer said she earned a master’s degree in philanthropy and development from St. Mary’s University of Minnesota and a bachelor’s degree in cultural anthropology from the University of Minnesota (Minneapolis, MN). She said she currently lives in Minneapolis with her husband and five children.

Ms. Drummer said MIGIZI suffered a total loss of its new building during the civil unrest a block from the Third Precinct in Minneapolis. In July 2019, following a \$1.7 million campaign, she said MIGIZI purchased and renovated its sacred space only to see it smothered between the seven fires surrounding its block on May 28, 2020. Ms. Drummer said this was just the start of their journey in navigating this loss with their insurance carrier. She said this is MIGIZI’s story and the story of many other small minority-owned businesses in Minneapolis that have had to navigate the insurance system. Ms. Drummer said MIGIZI is still dealing with the process of acquiring payment for its claims for its business expense loss; an increase of insurance costs by 50%; and the fear of rising rates as MIGIZI rebuilds on Lake Street. She said MIGIZI runs three care programs that include working with public schools, which the fires closed, so the children have been out of the school setting for 18 months. Ms. Drummer said the Indigenous Pathways program trains 60 youth every year on social media, resulting in a certification and training program focused on broadcasting and radio. She said the youth are paid to participate in the training program. Ms. Drummer said the Protect the Herd program produced 40 public service announcements (PSAs) on public radio. In June 2008, MIGIZI purchased its prior building and land for \$800,000 and then spent \$1 million renovating it. When the space was opened in July 019, it was insured for \$5 million. She said that the location sustained no damage, no broken windows, and no graffiti during the riots. However, she said the roof caught fire as it jumped from the three buildings next to it. Ms. Drummer said the insurance coverage was up for renewal at this time and that the agency did not renew the coverage even though the organization had maintained coverage with the agency for 44 years. She said the organization secured liability and P/C insurance on May

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29, 2020. Ms. Drummer said MIGIZI's property was declared a total loss. Building code restrictions and the list of property that had been lost indicated that replacing the furnishings would require \$5 million to \$6 million. She said this meant the replacement value had increased from \$1 million to \$6 million and that MIGIZI was underinsured.

Director Wing-Heier asked Ms. Drummer what the most difficult part of the insurance claims process had been thus far. Ms. Drummer said it was such complex problem because MIGIZI shared an adjacent wall with neighboring businesses and that those neighboring businesses were also underinsured. She said the city of Minneapolis did the demolition in September, which saved a lot. However, price gouging at the time contributed to placing most of the risk on MIGIZI and the other business owners. Ms. Drummer said the most difficult lesson learned is that being underinsured resulted from not having the knowledge as a nonprofit to have fine art and ancestral artifacts received as donations from tribal leaders appraised and insured under separate riders. She noted that many of the items were rare, historical items (such as ancient tribal language recordings on tape) and, therefore, impossible to replace at any cost. Ms. Drummer said the furnishings were all brand new, so they were easy to evaluate and determine a replacement cost. However, she said that many of the old items that were lost to the fire, like the antique tapestry donated by the tribe that had not been appraised because such items are one of a kind, rare, and irreplaceable. She said they are still in the claims process with the insurer. Ms. Drummer said some of the business expense losses have also been paid, but others were also still in the claims process. She said as a nonprofit organization, this tragedy had a silver lining as it had led to more gifts being donated to MIGIZI, all of which are currently being given a replacement value through the insurer with the help of an attorney and appraiser. Ms. Drummer said a lease was signed in March 2021 on the new location, with all furnishings and equipment having been donated. Then, on June 16, 2021, the University of Minnesota donated space for MIGIZI. She said insurance increased 50% to 80%, with an overall increase of 26% and a property increase of 51%.

Ms. Drummer said MIGIZI will be rebuilding with solar power and geothermal heating and cooling. She said many of the buildings around them are still damaged, including the shared adjacent wall, which will need another \$1.5 million over and above the \$2.5 million already donated. Ms. Drummer said they also need a spokesperson to assist while she serves as an advisor to the rebuilding of the programs and to deal with all the stress caused during the insurance process.

Director Wing-Heier said she sympathized with Ms. Drummer, the MIGIZI organization, and all the tribal members affected as priceless artwork is the hardest to value for insurance purposes. She said she hopes the outcome of this disaster will only be good for MIGIZI for the future.

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Having no further business, the NAIC/American Indian and Alaska Native Liaison Committee adjourned.

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