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Navajo President Buu Nygren welcomes new Navajo insurance company to protect Navajo farmers, ranchers in times of low precipitation

WINDOW ROCK, Ariz. – In January, Navajo farmers and ranchers will have new insurance coverage from a Navajo woman-owned business and a U.S. Department of Agriculture program.

Today, Navajo Nation President Buu Nygren signed an agreement with Native Land Insurance Services, Inc., to protect enrolled Navajo farm and livestock producers in times of extreme weather like droughts and flood.

The President was joined during an hour-long radio broadcast and Facebook live remote for the agreement signing by Native Land Insurance co-owner and CEO Brittany Begay, her brother and Native Land ambassadors PRCA champion team ropers Derrick Begay, Aaron Tsinigine and Erich Rogers.

“It’s a big day for Navajo, big day for Native Land and big day for our farmers and ranchers,” President Nygren said. “I’m glad that our Navajo people are coming together to speak positively. We

are here to work, support, help our family, help our land, and that’s what today’s about.”

In 2007, the U.S. Department of Agriculture established the Pasture Range and Forage Insurance program, or PRF, to help protect agricultural producers’ operations from the risks of forage loss due to lack of precipitation.

The Navajo Nation created the Agriculture Infrastructure Fund, or AIF, to improve and support agricultural and ranch-

ing infrastructure for Navajo producers. Any potential indemnities from the PRF program go to this fund.

AIF allows farmers to reduce post-harvest losses, gives farmers and ranchers greater decision-making flexibility, improves productivity and save them money.



Navajo Nation President Buu Nygren was joined for the Native Land Insurance agreement signing by DNR Director Mike Halona, renowned PCRA team roping champion Derrick Begay, Agriculture Dept. Director Jesse Jim, Native Land CEO Brittany Begay, and PCRA team roping champions Aaron Tsinigine and Erich Rogers.



Native Land Insurance is a Navajo Priority 2 business, 51 to 91 percent Navajo-owned and controlled, in accordance with the Navajo Business Opportunity Act.

Begay, who is from Seba Delkai, launched her company after having been a crop insurance agent since 2020. She graduated magna cum laude from Arizona State University with a bachelor's degree in business administration.

She has worked with tribal ranchers throughout New Mexico and Arizona for more than three years in the Pasture, Rangeland and Forage Program.

"For generations, my family has been involved in raising livestock – sheep, cattle and horses – on the Navajo Nation," she said. "We made a living by taking care of our livestock. This teaching was passed down from our grandparents, and this is what our life is all about."

Native Land's main priority is to create safe, comprehensive and conservative insurance policies for Navajo and Native ranchers, she said.

"The way it works is we look at the historical results for each rancher," she said. "We look at the

15-year history. If it has more net positive benefits, then it's good to insure. That's how we like to set up our policies. We don't like to predict Mother Nature. When it's dry, they receive benefits. And when it's wet, they receive forage so they're able to feed their cattle."

Mike Halona, director of the Navajo Nation Division of Natural Resources, said Native Land Insurance was selected after a painstaking, multi-layered Request For Proposal process.

"This is the first time it's been procured correctly," he said. "We had the bid openings, had 10 individuals that served on the review team, two people from business regulatory when there's usually there's only one,

two people from purchasing, and the division was represented by principal attorney Robert Allen."

Department of Agriculture Director Jesse Jim brought two staff members with years of experience in contract reviews and purchasing procurement. Staff from the Fish and Wildlife Department and Land Department also reviewed and approved the insurance agreement and RFP, Halona said.

"Native Land is a Navajo-owned company run a woman who knows ranching," he said. "We now have an insurance agent that is Navajo and understands Navajo, lives on Navajo, and they're all for the ranchers."

"My family are ranchers, mainly into rodeo so that's where our background comes from," Begay said. "We had sheep and cows. That's how most Navajo live and know us."

Native Land Insurance's mission is to deliver sustainable risk management solutions based on years of service and deep-rooted community connections in every client partnership, she said. Her office can be reached at 928-221-2224.

“Our experience comes from working closely with tribal councils, the Department of Natural Resources, grazing associations and individuals with a tailored approach that respects and upholds tribal governance and values,” she said.

“With programs federally subsidized by the USDA Risk Management Agency, you can trust our strength and reliability to protect farmers and ranchers’ livelihoods.”

Team roper Aaron Tsinigine, a Native Land ambassador, told President Nygren that he and Brittany Begay approached the Navajo Nation five years ago to try to interest it in Native Land Insurance but couldn’t get a foot in the door.

“We thought it was going to be a walk in the park, you know, just going to walk in and the Nation’s going to give us a job,” he said. “We kept coming back and we kept getting denied.”

But as they continued to see Navajo *sanis* and *cheiis* with water barrels in the back of their trucks and lined up at the hay vendors every Friday, he said they were inspired to keep trying and not quit.



“They’re spending their own money, their own dollar, to keep their lifestyle,” Tsinigine said. “So that’s when you know. That’s where we come from, those same teachings. That’s what enriches us, this lifestyle. Because that’s the way we were taught, and that’s the way we look at it.”

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