STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of: SOVEREIGN NATIONS INSURANCE, LLC, Respondent.	Case No. INS-23-0077 ORDER TO CEASE AND DESIST AND CONSENT TO ENTRY OF ORDER THIS IS A FINAL ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting in accordance with Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748 and 750 ("Insurance Code"), has conducted an investigation into the insurance related activities of Sovereign Nations Insurance, LLC ("Respondent") and determined that Respondent engaged in activities constituting violations of the Insurance Code.

Respondent, without admitting or denying the Director's findings of fact or conclusions of law, wishes to resolve and settle this matter with the Director in order to avoid the costs and uncertainty of litigation.

Now, therefore, as evidenced by the authorized signatures subscribed on this Order, Respondent hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is a Tribal limited liability company formed under the laws of the Shivwits Band of Paiutes, with a principal place of business on the Shivwits Reservation.

2. According to its website, Respondent is a "100% Tribally owned and operated insurance company engaging in interstate and inter-Tribal commerce both on and off

Reservations to members of Tribal Health Communities (THC), designated and ratified by sovereign Tribal Law."

3. Respondent has underwritten insurance policies sold to Oregon consumers.

4. Respondent represents it is not currently engaging in the business of insurance anywhere, has no policy holders, is not offering insurance products for sale, and has no activities whatsoever in Oregon.

5. At no time has Respondent held a certificate of authority from the Director authorizing it to transact insurance in Oregon.[1]

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. Under ORS 731.354, no person shall act as an insurer and no insurer shall directly or indirectly transact insurance in this state except as authorized by a subsisting certificate of authority issued to the insurer by the Director.

7. By underwriting health insurance policies sold to Oregon consumers without a certificate of authority, Respondent violated ORS 731.354.

8. Because the Director has reason to believe that Respondent has been engaged in violations of the Insurance Code, the Director may issue an order to Respondent to cease and desist, pursuant to ORS 731.252(1).

ORDERS

The Director issues the following ORDERS:

9. As authorized by ORS 731.252(1), the Director ORDERS Respondent to CEASE AND DESIST from violating ORS 731.354.

10. Respondent CONSENTS to end all insurance business in Oregon.[2]

11. Respondent CONSENTS not to re-enter Oregon's insurance market and/or

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

[1] Respondent represents that, at all relevant times, it has maintained a license to transact insurance from Respondent's governing Tribal regulatory authority, the Sovereign Nations Health Consortium ("SNHC").
[2] Respondent represents it voluntarily ceased all Oregon insurance business activities several months ago.

transact any future insurance business in Oregon.

12. This Order is binding upon Respondent's successors and assigns.

SO ORDERED this 21st day of May, 2024.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

[The remainder of this page intentionally left blank.]

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

CONSENT TO ENTRY OF ORDER

I, Dallon EchoHawk, state that I am an officer of Respondent and I am authorized to act on its behalf. I have read the foregoing Consent Order, and I know and fully understand the contents hereof. I have been advised of Respondent's right to a hearing and of the right to be represented by counsel in this matter. Respondent voluntarily and without any force or duress consents to the entry of this Consent Order expressly waiving any right to a hearing in this matter. Respondent understands that the Director reserves the right to take further actions to enforce this Consent Order or to take appropriate action upon discovery of other violations of the Insurance Code. Respondent will fully comply with the terms and conditions stated herein.

Respondent understands that this Consent Order is a public document.

Signature: /s/ Dallon EchoHawk

Position Held: SNI President and CEO

State of UT

County of Washington

Signed or attested before me on this 3rd day of May, 2024

by Dallon EchoHawk.

/s/ Eric Keating
Notary Public

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387