



Department of Insurance  
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*Office of the Director*  
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## TRIBAL CONSULTATION POLICY<sup>1</sup>

**TO:** The Law Enforcement and Tribal Affairs Policy Advisors Office of the Governor  
and All Other Interested Parties

**FROM:** Christina Urias  
Director of Insurance

**DATE:** September 1, 2006

### **PURPOSE**

This policy describes the parameters of the Arizona Department of Insurance's (ADOI) relations with Tribal governments in the State of Arizona.

### **INTRODUCTION**

The ADOI's mission is to faithfully execute the state insurance laws in a manner that protects insurance consumers and encourages economic development. The agency's primary responsibilities include monitoring and promoting the financial safety and soundness of insurance companies transacting business in Arizona and assisting consumers with insurance-related questions and problems. Arizona licensed insurers and insurance producers may transact business on Tribal lands. As a result, the ADOI occasionally receives questions from Indians and non-Indians involving the sale of insurance in Tribal communities by private companies or by the Tribes and questions involving claims arising out of incidents on Tribal lands.

### **POLICY**

The ADOI welcomes the opportunity to enhance intergovernmental relations and provide increased access to services for all citizens of Arizona.

The ADOI recognizes the sovereignty of Tribal governments and their jurisdiction over insurance transactions within Indian Country.

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<sup>1</sup> This Substantive Policy Statement is advisory only. A Substantive Policy Statement does not include internal procedural documents that only affect the internal procedures of the Agency, and does not impose additional requirements or penalties on regulated parties or include confidential information. If you believe that this Substantive Policy Statement does impose additional requirements or penalties on regulated parties, you may petition the agency under A.R.S. § 41-1033 for a review of the Statement.

The ADOI recognizes that its regulatory authority does not extend into Tribal communities, however, the ADOI is willing to provide information and technical assistance where appropriate.

The ADOI will enforce the limited provisions of Arizona Revised Statutes, Title 20, that expressly reference Indian health services or tribal organizations.

The ADOI's Fraud Unit continues to work in conjunction with the Arizona Automobile Theft Authority in Tribal communities. The ADOI's Fraud Unit dedicates one special agent to the Arizona Vehicle Theft Task Force and, when necessary and appropriate, the Bureau of Indian Affairs ("BIA") grants permission to ADOI's special agent to conduct investigations on Tribal lands.

## **RESPONSIBILITY**

The Office of the Director and ADOI's Assistant Directors are responsible for enforcing this policy.

Any interested party with questions regarding this Tribal Consultation Policy may contact ADOI Ombudsman Catherine O'Neil at (602) 364-2496 or [coneil@id.state.az.us](mailto:coneil@id.state.az.us).