

NEWS RELEASE- FOR IMMEDIATE RELEASE

**UTE INDIAN TRIBE FILES COMPLAINT WITH THE UTAH DEPARTMENT OF INSURANCE AGAINST LIFE INSURANCE COMPANIES FOR FRAUDULENT SCHEME RESULTING IN TRIBAL MEMBERS' LOSS OF LIFE INSURANCE BENEFITS**

Ft. Duchesne, UT November 8, 2023

The Ute Indian Tribe of the Uintah and Ouray Reservation filed a complaint with the Utah Department of Insurance today against life insurance companies, including Midland National Life Insurance, and its agent Randy Richins, for insurance fraud that has left hundreds of Tribal members with no life insurance benefits. This complaint has the potential to reveal more about the widespread fraudulent scheme in which life insurance carriers target sales of their questionable policies to low socioeconomic individuals in Indian Country and other vulnerable communities.

The complaint asks the Department to launch a full-scale investigation into the insurance companies' unfair and deceptive business practices that have caused Tribal members' insurance policies to lapse without their knowledge and through no fault of their own. These companies, in an effort to increase their profits, allowed unauthorized and reckless agent Randy Richins, who is in no way sponsored or endorsed by the Tribe, to sell policies to hundreds, if not thousands, of Tribal members. Tribal members have been paying on their policies for years, or even decades, only to make claims on the policies and discover they no longer have insurance benefits. This is directly attributable to the insurance companies, who turn a blind eye to their agents' misconduct, ignore legal requirements to maintain insurance records, and refuse to provide their policyholders information even when directly asked to do so.

In support of its complaint, the Tribe provided overwhelming documentary evidence demonstrating the nature and extent of these coercive and discriminatory practices. The Tribe expects the Department, who licenses these companies and agents and allows them to reap the rewards of selling policies in Utah, to take swift and forceful action.

“We will take all necessary steps to hold these insurance companies accountable for their predatory conduct which has defrauded our Tribal members”, said Julius T. Murray, III, Chairman of the Ute Indian Tribe Business Committee. “It is particularly deplorable that these bad actors have targeted and taken money from Tribal elders who relied on these policies to take care of family needs after their deaths.”

**About the Ute Indian Tribe** - The Ute Indian Tribe resides on the Uintah and Ouray Reservation in northeastern Utah. Three bands of Utes comprise the Ute Indian Tribe: the Whiteriver Band, the Uncompahgre Band, and the Uintah Band. The Tribe has a membership of more than three thousand individuals, with over half living on the Uintah and Ouray Reservation. The Ute Indian Tribe operates its own tribal government and oversees significant oil and gas deposits on its 4.5 million-acre Reservation. The Tribal Business Committee is the governing council of the Tribe.

###