



Insurance Regulatory

Our insurance regulatory attorneys are involved in structuring, documenting, and obtaining regulatory approvals required in connection with all business transactions involving participants in the insurance industry. Our experience encompasses the representation of insurers and insurance producers in the preparation and negotiation of applications and other filings required to obtain regulatory approval of complex business transactions, including: insurance company formations; reinsurance; compliance matters; and mergers, sales, and acquisitions of insurance companies and producers. Additionally, it includes assisting with rate and form filings and, if need be, counsel in connection with rate and prior approval matters.

Hinshaw's insurance regulatory attorneys also regularly represent carriers in defense of agency enforcement actions and other administrative proceedings, such as accusations, orders to show cause, agency appeals, notices of noncompliance and rulemaking.

Hinshaw's insurance regulatory attorneys likewise have extensive experience representing insurance companies in connection with market conduct claims and rating and underwriting examinations. We actively monitor regulations proposed by regulators and prepare comments (including objections) to proposed statutes and regulations.

Our insurance regulatory attorneys regularly conduct specialized seminars for trade associations, insurance companies and insurance producers that focus on key regulatory issues, including proposed statutes and regulations and decisions rendered by insurance regulators. Programs may include specific topics such as market conduct claims examinations, the rate application submission and review process, understanding claims settlement practices regulations, and compliance with SIU (Special Investigation Unit) requirements.

On a national basis, we assist insurers in researching the laws of all insurance jurisdictions to ensure that policies, disclosures and market conduct comply with each state's laws and regulations.

While the insurance regulatory group regularly handles insurance administrative hearings, writs and appeals, it teams up with Hinshaw's Insurance Services Practice Group on complex litigation involving regulatory matters. In addition to its writ and appellate practice, our Insurance Regulatory Practice Group provides insurance law consulting with outside firms on litigation matters. Members of our team have authored a number of chapters in LexisNexis insurance law treatises, including [California Insurance Law and Practice](#).

Industry Area Contact

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Attorneys

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Christiane Sinclair
Vitaly Vilenchik
Robert E. Wagner

Related Industries

[Hinshaw & RPC Alliance](#)
[Insurance & Reinsurance](#)
[Insurance Coverage](#)
[Reinsurance](#)

Related Services

[Insurance Agents & Brokers](#)
[Liability](#)
[Privacy, Security & Artificial Intelligence](#)



Areas of Experience

- Licensing of insurance companies and insurance producers
- Rate regulation
- Agency enforcement and administrative hearings
- Holding Company Act compliance, including "change of control" of insurers
- Enterprise risk compliance
- Rehabilitation, conservation and liquidation of insurers
- Intercompany and affiliate transactions, including service reimbursement and cost-sharing agreements
- Antitrust issues
- Product development
- Reinsurance transactions
- Claims regulation
- Agent and broker matters, including preparation and negotiation of agency agreements; broker contracts; and managing general agent agreements
- Surplus lines compliance matters
- Legislation and rulemaking
- Compliance

News

[\[Mealey's Report Commentary\] A Primer On PFAS/Forever Chemical Claims: Regulation, Litigation, Large Losses & Insurance Coverage Issues](#)

May 13, 2024

[Scott Seaman Discusses Impact of the EPA's Regulation of "Forever Chemicals" on Insurers](#)

April 26, 2024

[Earth Day Special Report: Bessie Antin Daschbach Discusses How ESG Trends are Impacting Insurers](#)

April 22, 2024

[New Two-Volume Twelfth Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze is Now Available](#)

April 8, 2024

[Law360 Interviews Miami Office Partner-in-Charge About the New Coral Gables Location at The Plaza](#)

April 8, 2024

[Hinshaw Insurance Law TV | Bad Faith Law](#)

April 1, 2024

[Scott Seaman Named to the Law360 2024 Insurance Authority General Liability Editorial Advisory Board](#)

March 26, 2024

[Kipper Burke Warns that Large Texas Wildfires Will Result in a "Hefty Amount of Uninsured Losses"](#)

March 21, 2024

[Scott Seaman Reviews the Latest Ruling on the "Bump-Up" Exclusion for Law360](#)

March 18, 2024

[Scott Seaman Recognized as a Top Insurance Author in JD Supra 2024 Readers' Choice Awards](#)

March 4, 2024



[Scott Seaman Reviews Impact of New York Pandemic Coverage Ruling in Favor of Insurers via Law360](#)
February 27, 2024

[Law360 Reviews: Top Insurance Cases in 2023 and Trends to Watch in 2024](#)
January 12, 2024

[Hinshaw Reviews Key U.S. Insurance Developments in RPC 2024 Annual Insurance Review](#)
January 11, 2024

[Hinshaw Expands Insurance and Litigation Capabilities With West Coast Addition of Six Attorney Team](#)
January 9, 2024

[Scott Seaman Puts a Recent Illinois Supreme Court Ruling on Construction Defect Coverage into Context for Law360](#)
December 4, 2023

[2023 Edition of Chambers USA Recognizes Hinshaw for its Transportation, Insurance, and Financial Services Practices](#)
June 1, 2023

[Veteran Insurance Partner Joins Hinshaw in Houston](#)
September 29, 2022

[Scott Seaman Discusses in Law360 an Illinois Appellate Emissions Ruling Favorable to Insurers](#)
March 11, 2022

[JD Supra Names Scott Seaman and Joanna Storey as Top Authors in its 2022 Readers' Choice Awards](#)
March 7, 2022

[Tenth Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze Now Available](#)
February 8, 2022

[Scott Seaman and Sarah Anderson Review the Impact of ESG on the Insurance Industry](#)
February 3, 2022

[Hinshaw Insurance Law Television: A Review of 2021's Most Significant Insurance Coverage Decisions and Cases to Watch in 2022](#)
January 19, 2022

[Hinshaw Reviews Key U.S. Insurance Developments in RPC 2022 Annual Insurance Review](#)
January 12, 2022

[Hinshaw Adds Experienced Cyber and Privacy Partner in New York](#)
December 21, 2021

[Hinshaw Announces Publication of 50 State Survey on Requirements to Communicate with Insureds for Property and Casualty Claims](#)
December 20, 2021

[Commentary in Mealey's Data Privacy Law Report — Key U.S. Insurance Decisions, Trends, & Developments: In These Times Of ESG, Social Inflation, COVID-19, Cyber/Privacy, Civil Unrest, Opioids & Other Perils](#)
December 17, 2021

[UPDATED: Hinshaw Authors USA Chapter of Chambers Global Practice Guide on Insurance & Reinsurance – Trends and Developments](#)
October 20, 2021

[Hinshaw Partner Scott Seaman Elected as a Fellow of The American Bar Foundation](#)
June 10, 2021



[Hinshaw Launches "Global Access Lawyers" in Collaboration with Five Global Insurance Law Firms](#)
May 20, 2021

[Commentary in Mealey's Litigation Report — Emerging Insurance Disputes: A Review Of Emerging Trends In Mergers & Acquisitions And Representations & Warranties Insurance](#)
April 7, 2021

[Hinshaw Partner Scott Seaman Named a 2021 Midwest Trailblazer by The American Lawyer](#)
April 5, 2021

[Hinshaw Insurance Law TV: A Comparison of Insurance Trends in U.K. and U.S.A.](#)
March 3, 2021

[Hinshaw Insurance Law Television: A Deluge of COVID-19 Coverage Rulings](#)
February 18, 2021

[Thomson Reuters Publishes Ninth Edition of Scott Seaman's and Jason Schulze's Insurance Law Treatise](#)
January 4, 2021

[Hinshaw Litigator Rory Eric Jurman Recognized as the Daily Business Review's 2020 Most Effective Lawyer in Insurance](#)
December 7, 2020

[Hinshaw Partner Pedro Hernandez Profiled in DBR: An American Success Story](#)
November 13, 2020

[Hinshaw Recognized in 2021 U.S. News – Best Lawyers "Best Law Firms" Directory](#)
November 5, 2020

[InsuranceNewsNet Reports on Hinshaw Business Interruption Update](#)
October 23, 2020

[Hinshaw's Ronald Kammer and Holly Harvey Discuss COVID-19 Insurance Claims in Coral Gables Magazine](#)
October 9, 2020

[Commentary in Mealey's Litigation Report: COVID-19 Related Business Interruption Coverage Claims in the Age of Zoom](#)
September 1, 2020

[Seasoned Insurance Coverage Litigator Courtney Murphy Joins Hinshaw in New York](#)
August 5, 2020

[Hinshaw Adds Trio to National Insurance Practice in Miami Office](#)
July 14, 2020

[Hinshaw Announces Publication of 50 State Survey on Workers' Compensation Law](#)
June 15, 2020

[Hinshaw/RPC Web Chat – Tales from Covid: Insurance in the Time of Coronavirus – Bankruptcy and Insolvency of Insureds](#)
June 4, 2020

[Hinshaw/RPC Web Chat – Tales from Covid: Insurance in the Time of Coronavirus – Business Interruption and Insured Insolvency](#)
June 4, 2020

[Scott Seaman Discusses Pennsylvania Supreme Court Decision Finding Duty to Defend in Personal Injury Case](#)
May 8, 2020



[Commentary in Mealey's Litigation Insurance Solvency Report: Overview Of COVID-19-Related Legislative, Regulatory, & Litigation Activity & The Potential Impact On Insurer Solvency](#)

April 24, 2020

[Chambers USA Recognizes Hinshaw for its Leading Insurance Practice](#)

April 23, 2020

[New E-Book Primer Offers Insights into COVID-19 Insurance Coverage & Reinsurance Claims](#)

April 20, 2020

[Commentary in Mealey's Litigation Report: Tracking COVID-19 Related Legislative & Regulatory Activity Impacting Insurers](#)

April 13, 2020

[Hinshaw Reviews Key U.S. Insurance Developments in RPC's 2020 Annual Insurance Review](#)

January 10, 2020

[Law360 Calls Upon Scott Seaman To Discuss Insurance Cases To Watch In 2020](#)

January 10, 2020

[Hinshaw Recognized Nationally and Regionally in 2020 U.S. News – Best Lawyers "Best Law Firms" Directory](#)

November 1, 2019

[Hinshaw Insurance Law Radio: The Biggest Insurance Decisions of 2019: Midyear Report](#)

July 16, 2019

[Scott Seaman Discusses the Biggest Insurance Decisions of Mid-Year 2019 with Law360](#)

June 21, 2019

[Hinshaw Adds Large Team of Insurance Law Professionals to its Fort Lauderdale Office](#)

May 2, 2019

[Chambers USA Once Again Recognizes Hinshaw for its Leading Insurance Practice](#)

April 30, 2019

[Hinshaw Announces Strategic Alliance with UK-based Reynolds Porter Chamberlain](#)

February 27, 2019

[Media Coverage: Hinshaw Announces Strategic Alliance with Reynolds Porter Chamberlain LLP](#)

February 27, 2019

[Hinshaw Contributes to 2019 Annual Insurance Review](#)

January 24, 2019

[Hinshaw Recognized Nationally and Regionally in 2019 U.S. News – Best Lawyers "Best Law Firms" Directory](#)

November 1, 2018

[Hinshaw Insurance Law Radio - Sizzling Insurance Coverage Cases of 2018: Mid-Year Report](#)

August 9, 2018

[Chambers USA Once Again Recognizes Hinshaw for its Leading Insurance Practice](#)

May 4, 2018

[Hinshaw and Florida International University Successfully Conclude Second Annual Climate Change and Sea Level Rise Conference](#)

April 24, 2018

[Hinshaw Insurance Law Radio: Insurance Cases and Legislation to Watch in 2018 with Insurance Reporter Jeff Sistrunk](#)

January 17, 2018



[Hinshaw Achieves National and Regional Recognition in 2018 U.S. News - Best Lawyers® "Best Law Firms" Directory](#)
November 1, 2017

[Chambers USA Once Again Recognizes Hinshaw For Its Leading Insurance Practice](#)
May 26, 2017

[Highly Anticipated SCOTUS Ruling in SEC Disgorgement Case Could Benefit D&O Insurers](#)
April 27, 2017

[New York Partner Ed Lenci Speaks With Irish National Public Broadcaster About Brexit's Impact](#)
April 26, 2017

[Thomson Reuters Publishes Fifth Edition of Scott Seaman and Jason Schulze Insurance Law Treatise](#)
December 27, 2016

[Hinshaw & Culbertson LLP Appoints Scott Seaman and Ronald Kammer to Lead the Firm's Global Insurance Services Practice Group](#)
May 20, 2016

[Scott Seaman Quoted in Law360 Discussing New York High Court Ruling on Allocation and Exhaustion](#)
May 3, 2016

[New Hampshire Supreme Court Cites Michael Marick's Article on Excess Insurance](#)
January 26, 2016

[Hinshaw Named One of the 10 Mightiest Insurance Practice Groups by Law360](#)
November 17, 2015

[Maria Quintero Quoted in Article "Not Your Father's Insurance: 6 Technology Trends That Are Revolutionizing Coverage"](#)
September 22, 2015

[Larry M. Golub Quoted in Law 360 Article "Ore. Justices Take On Construction Defect Coverage Query"](#)
September 11, 2015

[Hinshaw's Insurance Practice and Individual Lawyers Ranked by Chambers USA](#)
May 20, 2015

[Hinshaw Propels Insurance Practice Growth with Addition of Eight Partners](#)
April 24, 2015

[Ronald L. Kammer Quoted in Miami Today Article on Reinsurance](#)
March 18, 2015
Miami Today

Events

[Hinshaw Attorneys to Present at the APCIA Western Region General Counsel Conference](#)
July 27 – 28, 2021
Virtual Event

[Judy Selby to Discuss Cybersecurity in the Post-Pandemic World at Claims and Litigation Management 2020 Conference](#)
December 2, 2020
Virtual Conference

[Judy Selby and Kyle Medley to Discuss Cyber Insurance at ARIAS-U.S. 2020 Virtual Fall Conference](#)
November 6, 2020
Virtual Conference



[Judy Selby to Present at McAfee Data Privacy Officers Roundtable on Selecting the Right Kind of Cyber Insurance](#)
October 22, 2020
Virtual Webinar

[Hinshaw's Second Annual Climate Change Conference: "Thinking Beyond Risk"](#)
April 11, 2018
Four Seasons Hotel | Miami, Florida

[Kent Keller to Present at 28th Annual ACIC General Counsel Seminar](#)
July 27, 2017
San Diego, U.S. Grant Hotel

[Maria Quintero to Present at the 2016 Cumis Counsel Seminar](#)
June 24, 2016
The Resort at Squaw Creek: 400 Squaw Creek Road Olympic Valley, California 96146

Publications

[How Several U.S. Supreme Court Cases This Term Will Significantly Impact Insurers](#)
March 28, 2024
Insights for Insurers

[Grieving Families Act Reintroduced: What New York Insurers Need to Know](#)
February 20, 2024
Insights for Insurers

[\[White Paper\] United States Insurance Trends and Decisions 2023](#)
December 21, 2023
Insights for Insurers

[California Privacy Protection Agency Advances Insurance Privacy Compliance Regulation](#)
December 13, 2023
Insights for Insurers

[Colorado Supreme Court Rules Insurance Adjuster is not Personally Liable for Claim Denial](#)
March 16, 2022
Insights for Insurers

[Part Seven: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 15, 2022
Insights for Insurers

[Part Six: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 10, 2022
Insights for Insurers

[Part Five: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 3, 2022
Insights for Insurers

[Part Four: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 1, 2022
Insights for Insurers

[The Texas Supreme Court Expands the Circumstances Under Which Extrinsic Evidence Can Be Used by Insurers to Disclaim A Defense](#)
February 17, 2022



Insights for Insurers

[Part Three: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)

February 15, 2022

Insights for Insurers

[Part Two: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)

February 11, 2022

Insights for Insurers

[Part One: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)

February 3, 2022

Insights for Insurers

[Wisconsin Adopts New Insurance Cybersecurity Law](#)

August 10, 2021

Hinshaw Privacy & Cyber Bytes

[Florida Enacts Significant Reform Impacting Property Insurance Claims](#)

June 24, 2021

Insights for Insurers

[Connecticut Insurance Department Issues Guidance on Big Data Use by Insurers](#)

April 15, 2021

Hinshaw Privacy & Cyber Bytes

[NY DFS Announces Insurers Diversity Efforts Will be Reviewed in Examination Process](#)

March 19, 2021

Insights for Insurers

[New NYS DFS Cyber Insurance Risk Framework Warns Against Ransom Payments, Includes Notice to Law Enforcement Policy Requirement](#)

February 8, 2021

Insights for Insurers: Cyber Coverage

[Where We Stand: The Latest Snapshot of COVID-19 Business Interruption Insurance Coverage Litigation](#)

October 21, 2020

Insights for Insurers

[Update on Proposed COVID-19 Insurance Coverage Legislation and Litigation: Are Cooler Heads Beginning to Prevail?](#)

June 1, 2020

Insights for Insurers

[Recent Pro-Insurer Developments Concerning COVID-19 Coverage Exposures](#)

May 27, 2020

Insights for Insurers

[Proposed Illinois Bill Would Create a COVID-19 Business Interruption Insurance Task Force](#)

May 22, 2020

Insights for Insurers

[Governor Newsom Issues Executive Order Creating Rebuttable Presumption of Workers' Compensation Compensability for COVID-19 Work-Place Related Illnesses](#)

May 8, 2020

Insights for Insurers

[Ohio Supreme Court Rules Pro Rata Allocation Method Required Under "Those Sums" Policies Where Timing of Damages is Known or Knowable](#)



April 24, 2020
Insights for Insurers

[State Insurance Commissioners Weigh In On Business Interruption Coverage for COVID-19 Losses](#)

April 22, 2020
Insights for Insurers

[Proposed Federal Business Interruption Insurance Coverage Act](#)

April 17, 2020
Insights for Insurers

[Virus Exclusions Are Not Preventing Some Policyholders from Filing COVID-19 Coverage Lawsuits](#)

April 15, 2020
Insights for Insurers

[California Orders Premium Refunds on Policies Exposed to Reduced Risk of Loss Due to COVID-19 Pandemic and Calls for Coverage Extension for Uninsured Delivery Drivers for California Essential Businesses](#)

April 13, 2020
Insights for Insurers

[Best Practices – Annual Cyber Insurance Reviews](#)

April 28, 2015
Insurance Coverage Alert