

## Corporate Compliance for Non-Insurance Industry Clients

Insurance Regulatory Practice

Insurance regulatory and compliance issues are emerging where you least expect them—and affecting businesses across the board. The Corporate Compliance attorneys of Sonnenschein's Insurance Regulatory practice regularly advise clients whose primary industry is *not* insurance, but whose business operations trigger insurance regulatory and compliance concerns. With our vast experience and deep industry expertise, we help our clients to avoid missteps and provide them with creative alternatives as they navigate the complex regulatory environment. Our nationally recognized team delivers strategic solutions that address the legal, practical and business issues our clients face in a market characterized by unprecedented volatility, making us the go-to law firm for corporate compliance needs.

### Examples of Corporate Compliance Services for Non-Insurance Industry Clients

- Advise and counsel regarding what constitutes an insurance product and activities that trigger insurance producer licensing requirements.
- Advise clients seeking to enter into agreements to cross-market insurance products with non-insurance products, including addressing, licensing and compensation requirements and restrictions.
- Advise and counsel Web portals and Web-based companies regarding the advertisement and marketing of insurance-related products.
- Assist clients engaged in international shipping operations regarding shipper's insurance, non-insurance declared value products, captive reinsurance structures, the Carmack Amendment, pricing, licensing and general compliance.
- Advise software vendors providing services to the insurance industry in the strategic development, negotiation and regulatory approval of computerized database products, including products providing valuations for total loss and partial loss vehicle claims and medical bill review services.
- Advise and counsel PEOs, employee leasing companies and temporary staffing companies on matters related to insurance coverages, including workers' compensation insurance, insurer insolvency, exclusive remedy protection and captives.
- Advise wireless communications service providers in the strategic development, negotiation and implementation of wireless equipment service and replacement programs.
- Advise manufacturers and retailers in the strategic development, negotiation and implementation of home, electronic and automobile warranty service programs.
- Advise financial institutions on insurance regulatory matters relating to referral fees and the sale of insurance products by affiliates.
- Assist clients in negotiations and other dealings with state insurance regulators.