

Insurance Regulatory & Compliance

Regulatory Insight. Market Awareness. Strategic Compliance.

The insurance industry operates in one of the most highly regulated environments in the world. Federal, state, and international regimes impose evolving requirements that touch every aspect of an insurer's business — from licensing and market conduct to product development and corporate transactions. The ability to anticipate regulatory expectations, respond to compliance challenges, and maintain strong regulator relationships is critical to sustaining growth and protecting brand value.

Hinshaw's insurance regulatory and compliance team partners with insurers, reinsurers, brokers, MGAs, and other market participants to navigate the full spectrum of regulatory issues. We provide practical, actionable counsel informed by decades of experience working with state insurance departments, the NAIC, the Federal Insurance Office, and international regulators. Whether advising on day-to-day compliance or managing a high-stakes enforcement matter, we deliver solutions aligned with your operational goals and risk profile.

Holistic, Client-Centric Approach: We collaborate closely with claims professionals, underwriters, and senior management – integrating corporate, regulatory, litigation, and risk management perspectives – to offer end-to-end solutions addressing both immediate challenges and long-term strategic goals.

Cross-Border Representation: As a founding member of Global Access Lawyers – an alliance of leading insurance law firms across the globe – Hinshaw represents major insurers worldwide and delivers tailored legal solutions for clients with cross-border insurance needs.

Fully Integrated Team: Our multidisciplinary team leverages deep experience across insurance law, regulatory affairs, corporate governance, and litigation. We deliver practical legal strategies that help clients navigate complex challenges, seize new opportunities, and achieve their business goals.

Areas of Focus

Holding Company & Corporate Governance Compliance

We counsel insurers on compliance with holding company acts, corporate governance disclosures, and group supervision requirements, including risk-based capital, enterprise risk management, and ORSA obligations.

International & Cross-Border Compliance

As a founding member of [Global Access Lawyers](#), Hinshaw helps clients address cross-border compliance issues, including multinational product offerings, foreign insurer registration, and compliance with overseas regulatory frameworks.

Licensing & Change of Control

We guide clients through insurer, producer, and third-party administrator licensing, as well as regulatory approvals triggered by mergers, acquisitions, or changes of control. Our team manages multi-state filings, coordinates with regulators, and ensures compliance with jurisdiction-specific requirements.

Market Conduct & Financial Examinations

We represent insurers in all phases of market conduct and financial exams — from preparing for the review to responding to findings and negotiating resolutions. Our approach emphasizes early engagement, clear communication, and efficient resolution to minimize business disruption.

Product Development & Rate/Form Filings

Our attorneys advise on policy drafting, endorsements, rate and form filings, and compliance with state-specific insurance laws. We help clients bring products to market efficiently while avoiding costly regulatory delays.

Supervisory Examinations, Investigations & Enforcement

We assist clients in responding to regulatory inquiries, subpoenas, and civil investigative demands (CIDs). Our team handles enforcement actions involving alleged unfair trade practices, advertising violations, claims handling practices, and producer conduct.

Reinsurance Regulatory Matters

From credit for reinsurance and collateral requirements to regulatory approvals of reinsurance transactions, we guide cedents, reinsurers, and intermediaries through the applicable laws, rules, and guidance in multiple jurisdictions.

Regulatory Clarity. Business Confidence.

We understand that regulatory compliance is not just about avoiding penalties — it's about enabling the business to grow with confidence. At Hinshaw, we combine technical regulatory knowledge with an understanding of market realities, helping insurance clients anticipate changes, manage risk, and achieve their strategic objectives in an increasingly complex environment.

Insights

Press Release

Aug 21, 2025

102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™

In The News

Jun 19, 2025

New Two-Volume 13th Edition of Thomson Reuters Insurance Law Treatise is Now Available

Webinar

May 20, 2025

Scott Seaman Speaks on Navigating Insurer Compliance Challenges

Press Release

May 14, 2025

Hinshaw Ranked a Leading Law Firm in the BTI Consulting 2025 *Most Recommended Law Firms* Report

Insights For Insurers Alert

Apr 17, 2025

[White Paper] The Ultimate Social Inflation Survival Guide

In The News

Mar 26, 2025

Spencer Kook Advocates for Streamlined Insurance Rate Approvals Amid State Farm's Emergency Rate Hike Request

Press Release

Mar 19, 2025

Scott Seaman Named to the Law360 2025 Insurance Authority Specialty Lines Editorial Advisory Board

In The News
Mar 18, 2025

Spencer Kook Weighs in on California's Provisional Approval of State Farm Emergency Rate Hike Request

In The News
Mar 17, 2025

Francesco Palanda Addresses Home Insurance Challenges in Natural Disaster-Prone States

Insights For Insurers Alert
Mar 13, 2025

[White Paper] Part Two: What Insurers and Policyholders Should Know About ESG Under Trump 2.0

Insights For Insurers Alert
Mar 10, 2025

[White Paper] Part One: What Insurers and Policyholders Should Know About ESG Under Trump 2.0

Press Release
Mar 3, 2025

Scott Seaman Recognized as a Top Insurance Author in the JD Supra 2025 Readers' Choice Awards

To Find Out More Contact



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Related Capabilities

Bad Faith, Market Conduct & Extra-Contractual Liability

Claims Resolution, Management & Social Inflation Containment

Complex Commercial Litigation

Complex Tort & General Casualty

Corporate & Transactions

Insurance

Insurance Coverage Litigation & Counseling

Insurance Transactions

International Law & Alliances

Life Sciences & Pharmaceuticals

Life, Health, Disability & ERISA

Professional Services

Regulatory & Compliance

Reinsurance