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# Insurance & Reinsurance - Corporate & Regulatory

Cassels Brock has one of the largest and most respected corporate and regulatory insurance law practices in Canada. Our Corporate and Regulatory Insurance industry group offers a depth and breadth of expertise that is second to none.

We provide corporate and regulatory legal services on insurance matters to a full range of clients, including life insurance companies, property and casualty insurance companies, reinsurers, mutual insurance companies, fraternal benefit societies, reciprocals, insurance brokers, managing general agents, banks and trust companies, risk management departments of large corporations, finance corporations, equipment manufacturers, automotive manufacturers and retailers, and insurance industry associations.

We offer expert legal advice and counsel for all facets of the insurance industry in Canada and abroad, including:

- Incorporation of insurance companies and brokers
- Acting as Chief Agent for Canadian branch operations of foreign insurance companies
- Admission criteria to carry on business in Canada
- Advising insurance and reinsurance companies regarding the Part XIII changes to the *Insurance Companies Act*
- Federal and provincial licensing
- Regulatory approvals
- Dealing with insurance regulators
- Corporate reorganizations
- Mergers and acquisitions of insurers and brokers
- Transfers and assumptions of business
- Drafting and interpretation of policies and reinsurance agreements
- Insurance broker licensing issues

- Tax matters affecting insurers including life insurance taxation, excise tax and permanent establishment issues
- Intellectual property matters including trademarks
- Software, information technology and licensing agreements
- Corporate governance work
- Establishment of captive insurance companies
- Establishment of risk retention groups and pools
- Investment and commercial lending
- Securities work for insurers including initial public offerings, financings and compliance work
- Automobile and similar clubs that offer insurance products to their members
- Warranty products
- Drafting and reviewing outsourcing arrangements and service agreements

We have acted as legal advisors to both the Canadian federal and provincial governments in relation to the redrafting of insurance legislation. As a matter of course, we maintain up-to-date information on regulatory policy and new industry developments across Canada.