

Overview

Risk arises when outcomes deviate from what was expected. Accidental losses of property, income, life and health and liability to others are facts of life that present risk to all business organizations.

Managing and transferring risk across the insurance and financial sectors requires an in-depth understanding of highly specific issues. Meeting and understanding the legal and regulatory requirements is equally critical.

Dentons can help. We share our insight into self-insurance, protection of policyholder collateral, direct procurement, workers' compensation, premium allocation and taxation, claims handling, risk retention and risk purchasing groups, domestic and off-shore captive facilities, and other strategic insurance matters.

Our lawyers understand the pressures you face and leverage expertise gained representing financially impaired companies including insurer insolvencies, disengagement transactions, voidable preferences, fraudulent transfers, proof of claim submission and guaranty fund protection.

Look to our lawyers for effective solutions in the risk management sector, including:

- Assist in the development and placement of global insurance programs, including insurance and reinsurance in emerging markets
- Review and negotiate agreements related to global insurance programs
- Advice regarding the development of domestic and off-shore captive facilities and the negotiation of related reinsurance agreements
- Provide general support on insurance issues related to domestic and international M&A transactions
- Advice regarding premium plans such as deferral, retrospective rating, policyholder dividends, excess loss premium, incurred loss and paid loss plans
- Advice regarding direct procurement, industrial insured exceptions, surplus lines placements and related premium tax issues
- Advice regarding the adequacy and compliance of corporate insurance structures
- Advice regarding the legal issues related to financially impaired (i.e., insolvent) insurance companies and policyholder collateral
- Advice regarding Enterprise Risk Management initiatives
- Review existing and proposed insurance policies and advise clients on "real world" operation of specific policy language

For due diligence across sectors and around the world, Dentons is a "no-risk" choice of partner.