

## Practices

# Insurance Regulation

From the pressure to balance profit and competition, to the effect of disasters and climate change, to the unknown future of the Affordable Care Act, the operational challenges facing each segment of the insurance sector are significant and vary widely. The common denominator for all participants is the need to comply with an abundance of state and federal regulations.

Akerman provides guidance on compliance with new and existing rules and regulations governing the insurance sector. Our team of lawyers and policy consultants includes former regulators and insurance company executives with experience that goes beyond simply interpreting statutes and regulations. We have a 360 degree view of the insurance business—from start-up, through operations, to receivership. We understand statutory requirements, know how to design appropriate infrastructure, provide feedback to the legislature as new issues arise, and collaborate with the proper government departments and individuals to solve problems. Our team regularly represents clients before the Office of Insurance Regulation, the Department of Financial Services, the Agency for Health Care Administration, and the Office of the Attorney General in matters related to rates, forms, underwriting rules, marketing, advertising, claims practices, and regulatory implications of class action lawsuits and other litigation.

## What We Do

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### Connect With Us

**LaKeisha C. Marsh**

Chair,  
Government  
Strategies  
Practice Group  
Chair, Higher  
Education and  
Collegiate  
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### Our Team

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### Related Work

Financial Services  
Government Strategies  
Health Insurers and  
Managed Care  
Organizations  
Insurance Fraud  
Insurance Litigation  
State and Local Tax  
Consulting and  
Controversy

- Compliance-related procedural reviews, audits, and material development
- Regulatory inquiries, compliance issues, interpretation of statutory and regulatory requirements, and financial and market conduct examinations
- Insurance company formation and procurement of certificates of authority for domestic, foreign, and alien property and casualty insurers and related entities, agents, and Third Party Administrators (TPAs)
- Health Care Provider Certificates for HMOs from the Agency for Health Care Administration (AHCA) and Medicaid contracts for HMOs and Provider Service Networks (PSNs)
- Regulatory approvals for mergers and acquisitions, including assistance with disclaimers of control for investments by large, passive investors
- Corporate structure or restructuring, investments, surplus notes, and related regulatory issues
- Disputes concerning termination of agents
- State and local premium tax issues, municipal tax allocations, and retaliatory taxes