

# Insurance Products and Regulation

## Overview

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In today's dynamic insurance environment, our clients require attorneys who thoroughly know the insurance industry, diligently keep up with changes in both the products and regulatory landscapes and can provide a national view of both. Katten's Insurance and Regulatory team is on the cutting edge of new product developments, and we regularly help our clients successfully navigate industry complexities, such as state-by-state legal and regulatory requirements, all applicable federal mandates, and various other forces that may be disruptive. We keep our finger on the pulse of the industry and deliver pragmatic counsel designed to resolve issues quickly and help keep our client's business on course.

### From product launch through ongoing monitoring

We understand the intricacies of the highly regulated insurance market, and we work to develop products, structures and services that take maximum advantage of market inefficiencies and opportunities. Our clients come to us because we offer them more than a legal perspective; we try to help them think through the validity of their proposed offerings within the current regulatory environment.

Our understanding of applicable national, state and local laws helps us provide sound counsel across both US and international jurisdictions, and our business acumen ensures that we plan holistically throughout an entire product life cycle. Working within the boundaries of state regulations and Financial Industry Regulatory Authority mandates, we provide creative yet conservative counsel to help clients succeed across the investment spectrum. We also work with clients to help them establish a capital-at-risk strategy based on the types of policies they are underwriting; counsel clients who are contemplating or are already involved in insurance M&A products; and offer deep insight, experience and support for clients involved in litigation.

### Working with clients throughout all aspects of the industry

Our attorneys have decades of experience advising a wide range of insurers, brokers, investors, managers, individuals and other market participants on all aspects of insurance products and services, including bank-owned life insurance, private placement life insurance (PPLI) and private placement variable annuities (PPVA), insurance dedicated funds (IDFs), life settlements, reinsurance structures, insurance-linked products, and co-mingled investment funds.

Our team guides clients through all aspects of structuring, pricing, tax planning, jurisdictional differences and regulatory compliance, providing a trusted source of counsel in a complex, often arcane legal and business landscape.

## Key Contacts

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### Henry Bregstein

*Partner*

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## Recognitions

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*Recognized or listed in the following:*

- *Best Law Firms*
  - Insurance Law
    - Chicago, 2013–2024
- *Chambers Global*
  - Investment Funds: Hedge Funds
    - USA, 2022–2023
- *The Legal 500 United Kingdom*
  - Corporate and Commercial
    - Financial Services (Non–Contentious/Regulatory), 2013–2024