

#### PRACTICE CONTACT

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## GENERAL REGULATORY PRACTICE

We routinely represent clients before the Ohio Department of Insurance. Our regulatory practice spans the life cycle of insurance companies, and includes formation, licensing, ongoing operations and regulatory compliance, restructuring, rehabilitation, and insolvency. We also defend clients in agent disciplinary proceedings, counsel clients on interpretation of investment laws and statutory deposit questions, draft amendments to insurer articles and regulations, and assist our clients with the legislative and rule making process as it relates to insurance issues. In addition, we represent a trade association of Ohio property and casualty insurance companies and nonprofit entities engaged in insurance education.

### Insurance Company Formation, Operation, Rehabilitations, and Insolvencies

Our lawyers have helped to form many Ohio-domiciled stock life, property/casualty, and reinsurance companies, as well as health insuring corporations. In so doing, we work closely with the Exam-Audit Division of the Ohio Department of Insurance and consult with clients on investments, agent appointments, policy form, and rate filings. We assist clients with their Form A, B, C, and D, and all other regulatory filings, and in structuring transactions among affiliates. In addition, our firm has represented the Ohio Department of Insurance, “troubled” insurers, and claimants in connection with insurer rehabilitations and insolvencies. We have helped clients interpret Ohio’s insurer insolvency laws, have negotiated work-out proposals, and have litigated contested court proceedings involving insurer insolvency issues.

### Admissions and Redomestications

We often represent foreign insurers seeking admission into Ohio. In that capacity, we interact with the Exam-Audit and Legal Divisions of the Ohio Department of Insurance and address issues such as guarantees by corporate parents of the capital and surplus of the insurer seeking admission. In addition, our lawyers have worked on “redomestication” of foreign insurance companies to Ohio companies and from Ohio insurance companies to foreign companies. Such transactions require careful coordination with the departments of insurance and other agencies in the domiciliary state and in all other states in which the redomesticating company is admitted. Our lawyers are experienced in resolving the issues that typically arise in redomestications, including the licensing of agents, permissible investments under the investment laws of the old and new states of domicile, and the ability to write new and/or renewal business pending approval of the transaction.