

INSURANCE AND REINSURANCE

Specialized insurance and reinsurance legal solutions, aligned with market transformation

The Brazilian insurance and reinsurance market has shown growth in recent years. Insurance is seen as a protective instrument in times of crisis and, with recent legislative changes, particularly those related to the Brazilian Insurance Contract Act, is likely to undergo profound changes in the coming years. Furthermore, there have been recent changes with the entry of new players into the sector, due to the regulations applied to insurance cooperatives and mutual asset protection operations. The Regulatory Sandbox, with its promotion of Insurtechs, Open Insurance, the need for data protection, and new types of investment with greater interaction with the capital markets continue to attract attention and drive market activity.

Our Insurance and Reinsurance team is prepared to serve clients in this environment. It is comprised of highly qualified professionals with master's, doctoral, or LL.M. degrees, with in-depth knowledge of the insurance and reinsurance market and extensive experience in the field.

The team has a strong regulatory and litigation practice, including expertise in complex international matters, as well as transactional work.

In addition, we are a full-service firm with a nationwide presence, where the Insurance and Reinsurance department interacts with other specialized groups, such as Tax, Labor, Banking, Capital Markets, and Antitrust, tailored to each client's needs.

RECOGNITION

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MAIN SERVICES

- Regulatory consulting for SUSEP and assistance in administrative sanctioning and other proceedings before the regulator.
- Insurance litigation and claims settlement.
- Structuring transactions involving insurance and reinsurance.
- Legal support for insurtechs and Open Insurance.
- Data protection consulting in the insurance sector.
- Assistance in transactional transactions and insurance distribution contracts.
- Support in international matters involving foreign insurers and reinsurers.



CONSULTING

Preparation of opinions regarding SUSEP regulatory aspects; assistance in the process of adapting to the Insurance Contract Law; drafting and reviewing clauses; drafting and reviewing reinsurance contracts and consulting on contract formalization rules; updating and authorizing processes for foreign reinsurers; drafting and reviewing internal control manuals and preventing fraud and money laundering; structuring compliance programs; structuring bancassurance/representation, MGA, and insurance stipulation operations; and drafting strategic contracts involving insurers.

SUSEP ADMINISTRATIVE LITIGATION

Promoting the interests of insurers, reinsurers, and insurance and reinsurance brokers in inspection processes (infringement notices); filing representations and complaints before the regulatory body, covering everything from preparing administrative defenses and monitoring proceedings, to drafting briefs, presenting oral arguments before the Appeals Board, and drafting requests for review after the appeals are adjudicated.

JUDICIAL LITIGATION AND ARBITRATION

Our services are provided nationwide, from the first instance to the Higher Courts, both in complex cases and in the management of large portfolios of less complex demands. We also represent our clients before consumer protection agencies, such as PROCON (Consumer Protection Agency), the Public Prosecutor's Office (Prosecutor's Office), and SENACON (National Consumer Protection Agency), in civil inquiries, assisting them with everything from the simplest processes to the most complex situations involving regulatory issues, in addition to working in an integrated manner with our arbitration team in complex matters involving the most diverse types of claims and insurance lines.

MERGERS AND ACQUISITIONS

We assist supervised entities in SUSEP corporate processes related to operations involving joint ventures, changes of control, and acquisitions of insurance companies and insurance portfolios, in addition to working in an integrated manner with our business practice to provide comprehensive assistance in deals involving the sector.

PRIVATE PENSION CONSULTING

Preparation of opinions and consultations addressing aspects of the private pension market. Furthermore, our (Re)Insurance team works seamlessly with our Closed Pension and Supplementary Health (ANS) teams.

CLAIMS ADJUSTMENT

Assistance in claims settlement across a wide range of areas, with a focus on civil liability, financial lines, and surety bonds.