



Andrew McNichol

PARTNER

PHOENIX, AZ

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OVERVIEW

Andrew focuses his practice on insurance regulatory and compliance law.

Andrew represents traditional (i.e. non-captive) insurers, reinsurers, and insurance-related business entities in the formation and licensing of new companies, including obtaining initial UCAA licensing, multistate expansion applications, and obtaining approval of corporate amendments applications. He also represents other persons and entities which are regulated by insurance departments, or adjacent to the insurance space, including third party adjusters (TPAs), managing general agents, adjusters, consultants, producers, and agencies.

Captive Insurers

Andrew represents captive insurers in connection with formation, licensing, redomestication, conversion, and dissolution. He provides captive insurers with support for their ongoing legal needs, including regulatory compliance, examinations, corporate filings, board and stockholder meetings, coverage issues, contract drafting, reinsurance, and administrative proceedings.

Mergers and Acquisitions

Andrew represents insurance entity clients in connection with Form A mergers, acquisitions and other change of control events, handling all aspects of regulatory compliance and approval applications. He regularly drafts and obtains regulatory approval of Form D affiliate service agreements, dividend requirements, enterprise risk reports, Form B registration filings, and related filings under Insurance Holding Company Acts.

Industry

Financial Services & Capital Markets

Services

Corporate

Mergers & Acquisitions

Securities & Corporate Governance

Insurance

Third Party Administrators

Andrew forms third-party administrators (TPAs) and assists with drafting agreements for TPAs to implement with insurer partners for compliance with applicable law.

Clients appreciate Andrew's depth of legal knowledge and strong working relationships with state insurance regulators in Arizona and nationwide.

Experience

TRADITIONAL INSURERS

- Represented an insurer in connection with nationwide licensing for property, casualty, and health insurance offering.
- Represented a 50-state licensed insurer in connection with an acquisition and change of control filings in each state.
- Represents an insurer in connection with Medicare offerings.
- Represents an investment advisor in connection with its regular acquisition and disposition of shares of insurers and insurance holding companies.
- Represents off-shore insurers, reciprocal insurers, protected cells, and related entities.

Experience

CAPTIVE INSURERS

- Andrew has formed, licensed, and continues to represent captive insurers in every industry, including:
 - A captive insurer owned by a large west-coast hospital system with over 100,000 employees.
 - A captive insurer owned by a public, Fortune 50 retailer.
 - A captive insurer owned by a leading owner and operator of student housing complexes.
 - A captive insurer owned by a vertically integrated real estate investor and developer.
 - A captive insurer owned by a nationwide fast food chain.
 - A captive insurer owned by a professional sports team.
 - A captive insurer owned by a California governmental entity.
 - A captive insurer owned by a large utility company.
 - A captive insurer owned by a large semiconductor design and manufacturing company.
 - A risk retention group serving the cannabis industry.
 - A risk retention group providing coverage to medical providers and hospitals.
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Recognition

- *Best Lawyers: Ones to Watch® in America*
 - Commercial Litigation, 2026

Education

- J.D., Arizona State University Sandra Day O'Connor College of Law
 - *Arizona State Law Journal*, Managing Editor
- B.S. in Finance, Arizona State University

Admissions

- Arizona



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