HUSCH BLACKWELL



Andrew McNichol

PARTNER

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OVERVIEW

Andrew focuses his practice on insurance regulatory and compliance law.

Insurance Companies

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

Captive Insurers

Andrew counsels captive insurers in connection with formation, licensing, redomestication, conversion, and dissolution. He provides them 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.

Insurance Holding Company Filings and Insurance Company 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,

Industry

Financial Services & Capital Markets

Services

Insurance
Corporate
Mergers & Acquisitions
Securities & Corporate Governance
Insurance Regulatory

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enterprise risk reports, Form B and Form C registration filings, Form F enterprise risk reports, corporate governance annual disclosures, and related filings under Insurance Holding Company Acts. He also represents existing and potential investors in insurance companies in connection with disclaimers of control, Form A filing requirements, and ordinary and extraordinary dividend requests.

Insurance Producers, Agents, and Agencies

Andrew counsels insurance producers, agents, and agencies on licensing matters across all U.S. jurisdictions. His experience includes acquisitions and sales of insurance agencies licensed in all 50 states and D.C.

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 his 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.

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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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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

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Admissions

- Arizona



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