



Vakuuttaminen

Yritykset, joille työskentelemme, ovat meille paitsi asiakkaita myös yhteistyökumppaneita sekä lyhyellä että pitkällä aikavälillä. Keskitymme tarjoamaan neuvontaa vakuutussektorin kontekstissa tarkastelemalla asiakkaan nykyisiä olosuhteita ja tavoitteita toimialalla.

DLA Piperin vakuutustoiminto on alan suurimpia ja vahvimpia. Siihen kuuluu yli 300 lakimiestä, jotka palvelevat vakuutusalaan maailmanlaajuisesti.

Tarjoamme kattavia vakuutusalan palveluja ja annamme neuvontaa esimerkiksi liiketoimiin, sääntelyyn, kaupallisten riita-asioiden ratkaisemiseen, korvausvaateisiin, kilpailulainsäädäntöön, uudelleenjärjestelyihin ja hätäsuunnitelmiin liittyen.

Edustamme sekä startup-yrityksiä että vakiintuneita monikansallisia henkivakuutusyhtiöitä ja muita (jälleen)vakuutuksia tarjoavia yhtiöitä, Lloyd-yhtiöitä, välittäjiä, pankkeja, pääoman tarjoajia (mukaan lukien vipurahastot, yksityiset pääomarahastot ja riskipääomarahastot), sääntelyviranomaisia ja muita vakuutusalaan toimivia tahoja.

DLA ymmärtää vakuutusalan liiketoimintaa sekä vakuutussektoriin kohdistuvia lainsäädännöllisiä kysymyksiä. Monet lakimiehistämme ovat työskennelleet aiemmin liiketoiminnan johtotehtävissä, yritysten sisäisinä neuvonantajina, pankkiireina tai johdon neuvonantajina vakuutusalaan toimivissa yrityksissä. Meillä on sekä lainsäädännöllistä osaamista että toimialakohtaista asiantuntemusta, joten voimme toteuttaa asiakkaillemme käytännöllisiä ja kustannustehokkaita ratkaisuja. Vahva kansainvälinen lakimiesverkostomme tarjoaa asiantuntemusta nopeasti ja koordinoitua yhteistyötä eri toimialueilla ja lainkäyttöalueilla.

Tuemme lakimiestemme työskentelyä suoraan asiakkaille, sillä uskomme sen syventävän henkilöstömme toimialaosaamista. Uskomme, että perusteellinen tuntemus kunkin asiakkaan liiketoiminnasta auttaa meitä tarjoamaan toivottuja tuloksia, olipa kyse organisoinnista, neuvottelemisesta tai kauppohen solmimisesta, monimutkaisten kattavuuteen tai kaupallisiin seikkoihin liittyvien riita-asioiden sovittelusta tai sääntelyn noudattamiseen liittyvien kysymysten ratkaisemisesta.

- Litigation: We have advised Swiss Re, the world's second-largest reinsurer, in numerous multi-jurisdictional disputes, litigations, arbitrations and important capital markets-related work
- Arbitration: Our lawyers have handled several international reinsurance arbitrations (in London and in New York) as well as litigation on behalf of IRB Brazil Re
- Loss: As a result of the 2011 floods in Thailand, we were lead counsel for major international insurers and reinsurers involving more than US\$20 billion in alleged losses, economic damage and related claims
- Finance: We have advised on highly structured, insurance-linked securities, cross-border capital markets hedging solutions and

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PALVELUT

- Riidanratkaisu
- Uudelleenjärjestelyt
- Verotus

cross-border insurance risk transformation for major insurance industry clients around the world

- M&A: We participated in several significant, price-sensitive M&A transactions for multi-national insurance companies. These public company M&A transactions involve complex insurance/reinsurance and migration arrangements, and in some cases a feasibility analysis in relation to Part VII asset portfolio transfers or FSA change-of-control applications.

INSIGHTS

Publications

COVID-19: Nine practical steps for employers, right now (Australia)

7 April 2020

Employers and employees are facing extraordinary challenges because of the COVID-19 pandemic and the measures imposed to ameliorate its spread and its impact on the economy.

In this article we discuss practical steps that employers should be aware of in respect of the COVID-19 pandemic. This article discusses some of the most recent policy initiatives released by the Government including the new JobKeeper regime.

We will provide further guidance as the measures imposed to address the COVID-19 pandemic continue to evolve. To ensure that you do not miss any updates or if you require support globally, please email us at CoronavirusEmployment@dlapiper.com.

COVID-19 and the impact on asset-based lenders and their customers

31 March 2020

The outbreak of coronavirus COVID-19 represents one of the most significant global public health crises in recent memory and is causing major disruption and unprecedented volatility in markets, economies and businesses.

NYDFS requires insurers to provide certain information relating to COVID-19 (United States)

18 March 2020

Two circulars from the NYDFS.

Coronavirus (COVID-19): ten practical steps for global employers, right now (Global)

13 March 2020

These steps are not based on laws of any one jurisdiction but rather are designed to provide a global employer with themes to consider, understanding that what may be suitable for each employer may vary greatly depending on the employer's unique circumstances.

Coronavirus COVID-19: The legal impact on force majeure events (Australia)

12 February 2020

Key considerations for parties that may wish to declare a force majeure event or dispute the declaration of a force majeure event by a counterparty in relation to coronavirus COVID-19.

An update on the impact of the coronavirus on business in Singapore

12 February 2020

Due to the evolving 2019- nCoV acute respiratory disease (the COVID-19) situation, the Ministry of Health (the MOH) and the Ministry of Manpower (the MOM) have, since January 2020, issued advisories which employers will need to be aware of. In particular, the MOH and MOM have, since our last update on February 12 2020, updated and issued new advisories due to the increased risk of importation of COVID-19 into Singapore.

Hong Kong Government introduces mandatory quarantine measures

11 February 2020

On 9 February 2020, the number of deaths due to the rapidly spreading coronavirus in Mainland China officially surpassed the figure seen during the 2002/2003 SARS epidemic.

Numerous governments have been implementing restrictions barring entry to those with recent travel history through Mainland China, including Singapore, Japan, Australia and the United States. Following pressure from public health workers, the Hong Kong Government has now followed suit and has begun a mandatory two-week quarantine for anyone arriving from Mainland China.

How to resume business amid the coronavirus outbreak (China)

11 February 2020

As reported in our previous article, China has extended its Chinese New Year holiday and work suspension period as a result of the novel coronavirus outbreak which has now infected more than 40,000 people around the world.

This is a summary of the Back to Work Day and compensation for working before Back to Work Day in key cities and provinces across China.

APAC employment issues arising out of the Coronavirus (AsiaPac)

31 January 2020

On 29 January 2020, the number of confirmed cases of the rapidly spreading coronavirus in Mainland China officially surpassed the figure seen during the 2002/2003 SARS epidemic.

Multinationals with local operations around the APAC region have been significantly affected. As staff return to the office following the Chinese New Year holiday period, businesses are now considering what they can do to minimise any risk to health and safety and support staff through this challenging period where anxiety and uncertainty is rife, whilst at the same time complying with their employment obligations and maintaining business continuity. Putting in place detailed business and contingency plans and ensuring careful communications with staff to address key topics and concerns is key, as is keeping such plans and communications under frequent review given the fluidity of the current situation.

This alert considers some of the key issues that HR and business leaders should be considering across the APAC region.

Harsher penalties on discriminatory employment practices in Singapore

29 January 2020

The Fair Consideration Framework was updated in January 2020 to impose harsher penalties on employers found to be engaging in discriminatory practices such as by favouring the hiring of foreigners over Singaporeans.

China extends holidays for workers amid coronavirus outbreak (China)

28 January 2020

Learn about how the widely publicised corona virus outbreak affects business in Greater China.

Iran nuclear deal: the launch of the 'Dispute Resolution Mechanism' and the 'potential snapback' of UN and EU sanctions

17 January 2020

This week, France, Germany and Britain have triggered the Dispute Resolution Mechanism against Iran under the Joint Comprehensive Plan of Action (JCPOA). Will this process lead to the re-imposition of UN and EU sanctions on Iran?

EU launches preparatory work for a global sanctions regime for human rights violations

17 December 2019

On 9 December 2019, High Representative/Vice-President of the European Union Josep Borrell announced that the Foreign Affairs Council has agreed with strong consensus to start the preparatory work for a global sanctions regime to address serious human rights violations.

FCA releases report on general insurance pricing practices

18 October 2019

[INSURANCE HORIZONS](#)

Following a thematic review the Financial Conduct Authority has released its interim report on General Insurance pricing practices, focusing on home and motor insurance.

eSignature and ePayment News and Trends

27 September 2019

[ESIGNATURE AND EPAYMENT NEWS AND TRENDS](#)

In this issue, the future of identity in financial services, plus latest developments from the legislatures, the regulators and the courts.

Brexit for the insurance sector: No-deal regimes in the UK and Europe

17 September 2019

[INSURANCE HORIZONS](#)

This guide has been prepared by DLA Piper's insurance regulation team to provide a high level overview of post-Brexit regimes that are being implemented in key EU markets, and in the UK. It is intended to help insurers and intermediaries with their planning in the run up to a possible no-deal Brexit.

California Supreme Court: notice-prejudice rule in first-party insurance contract is a fundamental public policy that can trump a choice-of-law provision

5 September 2019

The decision holds, in the first-party pollution coverage context, that the notice-prejudice rule is a fundamental public policy in California.

eSignature and ePayment News and Trends

30 August 2019

[ESIGNATURE AND EPAYMENT NEWS AND TRENDS](#)

In this issue, an analysis on the requirements for receiving an electronically signed 4506-T form, plus latest developments from the legislatures, the regulators and the courts.

UK Court refuses to sanction transfer of annuity portfolio - Re Prudential Assurance Company

23 August 2019

On 16 August 2019, the UK High Court declined to sanction the transfer of a portfolio of annuity policies from Prudential Company Assurance Ltd (Prudential) to Rothesay Life PLC (Rothesay) under Part VII of the Financial Services and Markets Act 2000.

New proposed tax regulations affecting certain PFICs – foreign reinsurance companies take note

7 August 2019

While the new proposed regulations present compliance issues for foreign reinsurance companies, there are planning opportunities to be explored.

W&I insurance: A global perspective on a growing product

5 July 2019

[INSURANCE HORIZONS](#)

Warranty and indemnity (W&I) insurance is on the rise. Although there are variances in coverage and forms between jurisdictions, its primary purpose is to transfer, to a third-party insurer, the risks associated with a seller's breach of warranty or liability under an indemnity in an acquisition agreement.

eSignature and ePayment News and Trends

28 June 2019

[ESIGNATURE AND EPAYMENT NEWS AND TRENDS](#)

In this issue, an analysis of California's recent law regarding chatbots, plus the latest developments from the legislatures, the regulators and the courts.

Getting surplus lines right in California: A podcast with DLA Piper's Nicole Zayac

17 June 2019

California differs from most states in the strictness of its laws and regulations covering activities of surplus lines insurers.

eSignature and ePayment News and Trends

31 MAY 2019

[ESIGNATURE AND EPAYMENT NEWS AND TRENDS](#)

In this issue, website accessibility – the growing regulatory and litigation risk, plus latest developments from the legislatures, the regulators and the courts.

Website accessibility – not just about complying with the ADA

31 MAY 2019

Both regulatory and litigation risks related to website accessibility are on the rise.

Technology and disruption in the insurance sector: 2019 and beyond

21 MAY 2019

[INSURANCE HORIZONS](#)

The past decade has seen disruption become a key catchphrase in business, politics and public thought, as the impact of disruption spreads across economies. While this disruption may manifest as new business models, and the upending of old ones, it is technology that is enabling all of this change.

Brexit: What comes next for insurers?

17 MAY 2019

[INSURANCE HORIZONS](#)

Uncertainty continues. The UK and the EU have not yet concluded a withdrawal agreement. It is possible they will do so before the latest extension to the UK's notice period, which expires on 31 October 2019, and that there will then be an implementation period during which the UK will remain in the EEA single market before leaving at the end of 2020, or later.

Insurance asset management

30 APR 2019

[INSURANCE HORIZONS](#)

In times of increasingly strict product and governance regulation, asset management has become one of the main drivers for the business profitability of insurers all over the world.

Innovation and Technology Task Force to consider the future of anti-rebating laws

23 APR 2019

A recommendation to repeal or materially revise antirebating laws could be one of the most significant reforms in insurance regulatory law in many years.

EU Policy & Regulatory Alert - EU Publishes Artificial Intelligence Ethics Guidelines

12 APR 2019

On 8 April 2019, the EU's High-Level Expert Group ("AI HLEG") on Artificial Intelligence ("AI") published the much-anticipated "Ethics Guidelines for Trustworthy AI", setting out a horizontal framework for the development and deployment of ethical and robust AI systems across the EU

Data breaches and group litigation: Still the perfect storm?

2 APR 2019

INSURANCE HORIZONS

Many organisations feared the worst after the introduction of the EU General Data Protection Regulation (GDPR) in May 2018. The levels of fines that can be imposed by regulators have been significantly increased; it is easier for individuals and consumer groups to bring claims regarding a data breach; and individuals can now claim non-pecuniary damages, including for distress arising from the loss of personal data.

EU Policy & Regulatory Update: EU Adds 8 Russian Officials on Sanctions List in response to Kerch Strait and the Sea of Azov Incident

19 MAR 2019

On 14 March 2019, the Council of the European Union adopted Council Implementing Regulation 2019/409 and Council Decision (CFSP) 2014/145 adding eight Russian officials to the list targeting those "undermining the territorial integrity, sovereignty or independence of Ukraine".

GDPR goes global

13 MAR 2019

INSURANCE HORIZONS

The introduction of the EU General Data Protection Regulation (GDPR) in May 2018 represented, for many insurance companies, the culmination of a multiyear transformational compliance project. Now, as we look ahead to 2019, the regulatory trend that began in the EU looks set to spread across the globe.

DFS Circular Letter No. 1 requires life insurers to justify use of external data sources and models in life underwriting

19 FEB 2019

The Circular sets out two "principles" for life insurers to follow when using external data sources, algorithms or predictive models in underwriting or rating

US and Australian regulators enter into FinTech cooperation agreement

24 JAN 2019

At the heart of the agreement is a desire to enhance mutual understanding about FinTech regulatory issues, identify market developments, promote innovation and encourage use of technology in market oversight.

Illinois enacts business division law

28 NOV 2018

Illinois recently adopted a promising new mechanism in the form of a "business division" amendment to the state's Insurance Code.

EU Policy & Regulatory Alert: New Regulation on Foreign Direct Investment Screening in the EU

22 NOV 2018

The European Union is moving fast towards establishing a joint regulatory and policy framework for Europeans to seize the opportunities provided by Artificial Intelligence (AI) and to reinforce Europe's competitiveness in this field.

ISDA 2018 US Resolution Stay Protocol – key questions and answers

25 SEP 2018

The effect and operation of the US Protocol and action steps regarding the adherence process and compliance deadlines.

Insurance Regulation at a Crossroads: Lessons Learned from the Last Ten Years

5 SEP 2018

Insurance regulators are at an important juncture and have the chance to chart their course for the near to mid-term.

Terrorism insurance in America Whats next?

1 JUL 2014

[*PREA QUARTERLY*](#)

Blockchain - a revolution for the insurance sector with some risks

9 MAR 2017

Blockchain is "the most important invention since the Internet itself" according to Marc Andreessen. And there is no doubt that there are huge potentials for the insurance sector to exploit such technology, but as any new technology, it will also lead to new legal risks.

NYDFS announces final cybersecurity rules for financial services sector: key takeaways

22 FEB 2017

The Final Rule's reach is very broad and presents operational challenges. It may prompt other states to enact their own rules.

Insurance Review May 2016

5 MAY 2016

Welcome to *Insurance Review May 2016*. DLA Piper's annual publication dedicated to the insurance industry. In this issue we look at the following topics:

Using representations and warranties insurance in global M&A deals: 8 questions and answers

16 FEB 2016

R&W insurance can offer both buyers and sellers the additional confidence often needed to close the deal. Such insurance may be especially useful in global M&A transactions, particularly in Latin America.

Sweeping financial services reforms include new insurance regulations

25 Aug 2010

EVENTS

Previous

TechLaw

5 March 2020

TECHLAW EVENT SERIES

Sydney

TechLaw

3 March 2020

TECHLAW EVENT SERIES

Melbourne

Industry Leaders Roundtable: A Commercial and Unconventional Discussion on the US Legacy Market and Finality Solutions

21 October 2019

TopCo liability panel

25 JUN 2019

London

TechLaw Event - "M&A for the New Digital Economy"

7 MAR 2019

[TECHLAW EVENT SERIES](#)

Amsterdam

27th National Conference on Employment Practices Liability Insurance

28 - 29 JAN 2019

New York

TechLaw Event - Online platforms - beyond playing innocence?

17 JAN 2019

[TECHLAW EVENT SERIES](#)

Amsterdam

TechLaw London 2018

5 DEC 2018

[TECHLAW EVENT SERIES](#)

London

TechLaw Event - Virtual Competition

22 NOV 2018

[TECHLAW EVENT SERIES](#)

Amsterdam

Middle East Tech Summit 2018: The Digital Imperative

5 NOV 2018

[TECHLAW EVENT SERIES](#)

Dubai

Breakfast Seminar: Insurance in Brazil

25 OCT 2018

London

2018 ALIC Regional Roundtable

23 OCT 2018
New York

TechLaw in Germany

14 JUN 2018
[TECHLAW EVENT SERIES](#)
Munich

[UUTISET](#)

DLA Piper lawyers named Acritas Stars

10 March 2020

Acritas has named over 200 DLA Piper lawyers as 2020 Acritas Stars. Now in its fourth year, Acritas Stars highlights the stand-out lawyers in private practice as nominated by clients around the world. More than 3,000 senior in-house counsel feed into the nomination process to give a comprehensive view of highly recommended lawyers across the globe.

Jaqueline Suryan joins Campos Mello Advogados as a partner in the Insurance practice

3 March 2020

DLA Piper announced today that Jaqueline Suryan has joined Campos Mello Advogados, which has a cooperation agreement with DLA Piper, as a partner in the Insurance practice.

DLA Piper advises DT Holdings Corporation in the US\$350 million sale of Docutech to First American

3 March 2020

DLA Piper is pleased to announce that the firm represented DT Holdings Corporation in Docutech's US\$350 million sale to First American.

Gabriel Gershowitz joins DLA Piper's Corporate and Insurance practices in New York

2 December 2019

DLA Piper announced today that Gabriel Gershowitz has joined the firm's Insurance & Reinsurance practice as counsel in the New York office.

DLA Piper achieves trial victory for Applied Underwriters

22 November 2019

DLA Piper recently represented Applied Underwriters, Inc. in a bench trial victory in California state court.

DLA Piper announces launch of LIBOR Transition practice

23 September 2019

DLA Piper announced today the launch of its LIBOR Transition practice, which will focus on assisting companies with impact assessment and advising on benchmark reform implementation across multiple jurisdictions and products.

DLA Piper represents Applied Underwriters in defeat of three class certification motions

19 August 2019

DLA Piper represented Applied Underwriters in its defeat of three separate motions for class certification arising out of a regulatory dispute over whether a reinsurance transaction adjunct to workers' compensation coverage was required to be filed with, among others, the California Department of Insurance.

DLA Piper secures significant victory for Houston Casualty

3 July 2019

DLA Piper secured a significant victory for Houston Casualty in *Houston Casualty Co. v. Cavan Corp. of N.Y., et al.* before the New York State Supreme Court on June 27, 2019.

DLA Piper announces launch of Artificial Intelligence practice

14 MAY 2019

DLA Piper announced today the launch of its Artificial Intelligence practice, which will focus on assisting companies as they navigate the legal landscape of emerging and disruptive technologies, while helping them understand the legal and compliance risks arising from the creation and deployment of AI systems.

DLA Piper lawyers and practices ranked in latest Chambers edition

30 APR 2019

DLA Piper today announced that 158 of the firm's lawyers and 64 of its practices were ranked in *Chambers USA's* 2019 guide.

DLA Piper lawyers and practices ranked in latest Chambers edition

30 APR 2019

DLA Piper today announced that 158 of the firm's lawyers and 64 of its practices were ranked in *Chambers USA's* 2019 guide.

DLA Piper announces partnership promotions for 2019

1 APR 2019

DLA Piper is proud to announce that 77 lawyers have been promoted to its partnership. The promotions are effective as of April 1, 2019 in the United States and May 1, 2019 for EMEA and Asia Pacific. The promotions were made across many of the firm's practice areas in 43 different offices throughout 20 countries.

DLA Piper advises China Ping An Insurance Overseas (Holdings) Co. Ltd. on investment in GDS Holdings Limited

18 MAR 2019

DLA Piper represented China Ping An Insurance Overseas (Holdings) Co. Ltd. (Ping An Overseas) in entering into a definitive agreement to make an equity investment in the NASDAQ listed GDS Holdings Limited (GDS), a leading developer and operator of high-performance data centers in China. Ping An Overseas paid a subscription price of US\$150 million for convertible preferred shares in GDS.

Kathleen Birrane named to the *Daily Record's* 2019 Top 100 Women list

14 MAR 2019

DLA Piper is pleased to announce that Kathleen Birrane, a partner in the firm's Litigation practice and Insurance sector, has been named to the *Daily Record's* 2019 Top 100 Women list.

Prakash "PK" Paran, co-chair of Global Insurance and Corporate partner, moves to DLA Piper in New York

8 MAR 2019

DLA Piper announced today that Prakash "PK" Paran has joined the firm's New York office as a partner in the Corporate practice. Paran, who serves as global co-chair of the firm's Insurance sector practice, was previously a partner in DLA Piper's London office.

DLA Piper announces launch of Blockchain and Digital Assets practice

26 FEB 2019

DLA Piper announced today the launch of its Blockchain and Digital Assets practice, which will offer strategic advice on a global basis to address the needs of companies implementing blockchain technology solutions and creating and deploying digital assets.

DLA Piper advises Amynta in acquisition of ClearView Risk Holdings

28 JAN 2019

DLA Piper represented the Amynta Group, a group of warranty, managing general agent and specialty risk companies and portfolio company of Madison Dearborn Partners, in its acquisition of ClearView Risk Holdings, LLC.

DLA Piper advises Qualitas Controladora in its acquisition of HDI Seguros

24 OCT 2018

DLA Piper represented Qualitas Controladora, S.A.B. de C.V., a Mexican public insurance company, in its acquisition of HDI Seguros, S.A., a Peruvian insurance company.

DLA Piper advises Trupanion in follow-on public offering

3 JUL 2018

DLA Piper advised Trupanion, Inc. in its follow-on public offering of common stock valued at approximately US\$69 million.

DLA Piper and Aon review insurability of GDPR fines across Europe

16 MAY 2018

DLA Piper and Aon (NYSE:AON) have launched a guide 'The price of data security', ahead of the General Data Protection Regulation (GDPR), effective from 25 May 2018.
