

# Capital Law

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## Insurance Regulation: Motor



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## Overview of Regulatory Motor Insurance work

Our insurance team has a combined experience of over 40 years across all lines of business. Many of our lawyers have previously worked for larger City insurance firms in the past and have completed secondments within the market, including within some of the largest motor insurers. Our expansive experience in the insurance industry and specialist regulatory knowledge allows us to offer you a unique proposal.

Put simply, with us, you can expect practical legal advice from excellent insurance specialists at a fair price.

### Specialist expertise

As we act for insurers and Lloyd's syndicates, insurance intermediaries (MGAs and brokers), and policyholders, we can provide the full insurance package, whether it's:



Regulation and compliance



Policy drafting: advice and drafting around policy wordings



Claims: policy coverage disputes and liability/defence



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## Regulation & Compliance

We provide business critical regulatory advice to well established entities and new market entrants, from insurers to MGAs and brokers.

Our expertise sees us working with the most innovative businesses in the UK insurance market, including:



The team acts for several UK Regulators to advise on how statute and regulations apply in particular circumstances.



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## Recent experience

### **Specialist motor MGA**

Advising on regulatory set up and ongoing regulatory compliance.

### **UK MGA**

Advising on the construction of a specialist short term motor insurance product.

### **EU authorised insurers**

Assisting in preparing and submitting third country branch applications to the PRA to carry on insurance business in the UK.

### **Multi-national technology business**

Advising on expansion into the UK, including PRA and FCA authorisation, and its first-to-market regulated product.

### **International captive businesses**

Advice on structuring multi-jurisdictional risks, including co-ordinating advice in local jurisdictions.

### **Retainer clients**

Acting as out-sourced counsel on large projects as well as regular advice on the application of sections of the FCA Handbook, PRA Rulebook and European Directives (including CASS, CONC, PERG and IDD).

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## Insurance policy drafting

From policy drafting to coverage and claims, our insurance team provides a full suite of services. We work across a range of classes of business including motor, particularly for innovative insurance products.

### Recent experience

#### UK Regulatory body

Advising on an application of PRA rules affecting insurance policy drafting and interpretation.

#### Insurtech MGA

Advising on Motor Insurers' Database claims reporting requirements.

#### Insurtech MGA

Assisting to draft pay per mile insurance products.

#### Third Country Branch Applicants

Helping to navigate Road Traffic Act and MIB requirements in the UK.

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*Capital Law have been a strong partner for us not only through this last fundraise, but also continually, supporting with all aspects of the business. It's been fantastic to work with the team, and their specialism in insurance and technology makes them the leaders in this space.*

**Harry Franks**

Co-founder and COO | Zego



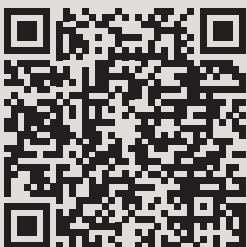
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## About us

**Capital Law is a leading provider of commercial legal services to businesses throughout the UK, Europe and beyond.**

We started in 2006 and now have 100+ qualified lawyers and consultants. Based in Cardiff, London & Paris, our team is diverse and highly experienced. Many have joined us from some of the most prestigious law firms in the country, whilst others have grown up with us.

What we all share is a commitment to ensuring our clients receive the highest quality service. For more than twenty years, our clients' commercial goals have been our focus; that's how we've built so many long-term business relationships.



**Get in touch**

Scan the code to find out more.

# Capital Law

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