

Insurance Law involves the regulation of all types of insurance of risk: property, automobile, personal and professional liability, life, health, long-term care, and disability, among others. Most areas of the insurance industry are regulated, so insurance law attorneys should be comfortable with administrative law. Each type of insurance is also covered by regulations specific to its subject area. Health, long-term care, and disability insurance involve health care law. Insurance law attorneys should be experts in contract law and have experience with contract drafting.

Corporate law knowledge and transactional skills are useful for insurance law attorneys. A background in alternative dispute resolution (ADR), such as negotiation, mediation, and arbitration, is important. Insurance contracts often use ADR clauses as a way to reduce transaction costs and increase efficiency. And since some types of insurance, such as life, health, and disability insurance, are offered as benefits through employers, employee benefits law is also relevant.

For more information about insurance law, see the <u>Legal Information Institute's Wex encyclopedia</u> "Insurance" page, the <u>American Bar Association's Tort Trial and Insurance Practice Section</u>, and the <u>International Risk Management Institute</u>.

Job Type	Typical Duties
Federal Agencies	Draft and enforce rules and regulations.
National Flood Insurance	Draft and enforce external and internal policies and procedures.
Program (NFIP)	Liaise with state regulators and insurance companies.
Pension Benefit Guaranty	
Corporation (PBGC)	
<u>Federal Jobs</u>	
State Agencies	Provide advice and counsel to state insurance regulators regarding
Florida Office of Insurance	regulatory issues.
Regulation	Review applications from insurance companies.
State Jobs	Work on the issuance of rules, orders, and other legal documents.
	Litigate cases in informal administrative hearings, hearings at the
	Florida Division of Administrative Hearings, and in state and federal
	courts.
<u>Local Government</u>	Assist municipalities and municipal administrators with insurance
<u>City Attorney's Office</u>	coverage issues.
County Attorney's Office	Litigate insurance and insurance-coverage cases on behalf of
Mayor's Office	municipalities.
Florida County Websites	
<u>Florida City Websites</u>	
<u>Private Law Firms</u>	Advise and counsel insurance companies and companies and
	individuals purchasing insurance and making claims against
	insurance companies.
	Investigate, document, submit, and appeal insurance claims.
	Litigate insurance and insurance-coverage cases on behalf of
	private clients.



Professional Organizations

The American Bar Association's Tort Trial and Insurance Practice Section

Other Activities

Obtain an internship with an insurance law attorney or firm.

Periodically check the **Symplicity Job Board** for opportunities in this area of law.