

FINANCIAL INSTITUTIONS AND INSURANCE FINANCE

Practice

Haynes and Boone has extensive experience in representing lead arrangers, lead lenders, administrative agents, collateral agents, and servicers in handling all aspects of secured and unsecured loans, mortgage warehouse facilities, servicing agreements, commercial back-up facilities, redemption and liquidity credit facilities, and letter of credit facilities to obligors in the insurance and financial services industry, including:

- Domestic and offshore insurance, reinsurance, and insurance holding companies
- Mortgage originators and servicers
- Regulated investment companies
- Small business lending companies
- Credit and debit card payment processing companies
- Financial services companies
- Finance companies
- Domestic and foreign banking institutions
- Mutual fund companies

We assist our clients in structuring financings to address the unique regulatory and operational issues imposed upon the insurance and financial industries. Our attorneys are involved in structuring loans to insurance companies and financial institutions to support acquisitions, mergers, spinoffs, recapitalizations, as well as for working capital purposes. In the last few years, we have represented banks and investment banks in handling transactions with insurance companies, insurance holding companies, finance companies, and other financial services institutions valued at more than \$30 billion in the aggregate.

Together with our bankruptcy team, we work closely with our clients dealing with restructures, workouts, and business reorganizations in the financial institutions arena. Based upon our extensive experience, we are able to evaluate a situation from various perspectives, enabling us to structure impaired or insolvency-related transactions for optimum recovery.