

Compliance & Regulatory Services with DO&CB

d'Arcambal Ousley & Cuyler Burk, LLP ("DO&CB") provides all types of compliance & regulatory services to help you manage the risks associated with your company's daily operations. These services range from pre-litigation assessments, review and analysis of policies and procedures, and assistance with regulatory issues.

Here's what we do...

- We provide pre-litigation advice on customer complaints or requests, and pending policy claims.
- We provide advice on a specific company process or procedure that is either in place or being considered.
- We consult with clients regarding compliance issues, including 50-state surveys and assistance with state or federal regulatory inquiries.
- We consult with clients regarding policies and procedures involving claims, policy or product administration, underwriting, and policy/product marketing and advertising.
- We provide assistance with developing and filing new or revised products and policy forms.
- We routinely advise insurance clients on each jurisdiction's requirements with respect to contract and certificate language and other specified matters.
- We provide advice with respect to life and annuities regulations in connection with the development of new lines and the operation of existing lines of business.
- We represent insurers in connection with various rate and benefit issues, including matters before the New Jersey and New York Department of Insurance.
- We handle FINRA arbitrations and responding to FINRA requests to investors and corporations regarding allegations of misrepresentations made in the sale of life insurance, suitability, pricing representation issues, and allegations of "selling away."
- We provide advice on a consistent, project-by-project basis as to the requirements and contours of insurance statutes and regulations across all jurisdictions nationwide.

...and here are some of the benefits of working with our firm:

- The DO&CB team has historic knowledge of the insurance industry, its regulators, and the companies involved.
- We have nationwide experience handling industry-wide regulatory issues and the litigation involving those issues.
- We understand the in-house attorney's role, the need to balance both the legal and business perspectives, and the resulting issues and complications.
- We routinely work with clients to provide secondment services, which benefits the company and provides our attorneys with invaluable insight into the inner workings of in-house legal departments and their needs.
- Several of our partners, senior associates, and of counsel are also former in-house attorneys from major life and health insurance companies; one is currently the Executive Director of the New Jersey Life & Health Guaranty Association.
- Because we are a boutique firm with an extensive and varied knowledge base, we can not only offer flexible fee arrangements, but can also identify and assess the issues quickly and in a focused manner, helping our clients keep their work targeted and their costs contained.



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About d'Arcambal, Ousley & Cuyler Burk LLP

For over twenty years, d'Arcambal Ousley & Cuyler Burk, LLP (DO&CB) has provided exceptional legal counsel to Fortune 500 companies and large financial institutions. For each client engagement, DO&CB emphasizes cost-effective approaches, early case assessments, and strategic planning and expertise. Our lawyers previously practiced in corporate legal departments and large law firms, so we understand the voice of the customer and its business and legal objectives. DO&CB is women-owned with offices in New York City, New Jersey and Philadelphia.

Featured Partners and Of Counsel Handling Compliance & Regulatory Services

Elizabeth F. McCrohan (of counsel)

Elizabeth F. McCrohan (of counsel) has over 30 years of experience working in the insurance/financial services industry. She has supervised litigation including multi-million dollar class actions involving individual life, health and annuities, group life and disability (ERISA and non-ERISA), long term care and retirement products. Her experience allows her to assist clients with claims, underwriting, policy administration and regulatory issues. She has also worked on product filings, customer complaints and internal investigations. Ms. McCrohan spent 21 years as in-house counsel with The Prudential Insurance Company of America. While at Prudential, she supervised the litigation team that was responsible for the Company's individual and group insurance litigation. Additionally, she worked with the claims and underwriting areas to develop procedures for handling claims, customer complaints, subpoenas, garnishments and divorces.



Michelle J. d'Arcambal (Partner)

Ms. d'Arcambal has handled many and varied matters relating to life, health, and disability litigation, including ERISA, since 1994. She provides strategic advice regarding achieving litigation goals, including resolution. Based on her experience as an in-house litigator at MetLife, Ms. d'Arcambal focuses on achieving the business and legal objectives of her corporate clients. At MetLife, she managed sales practices class actions, managed outside counsel with respect to ERISA matters and responded to pre-litigation inquiries regarding individual products. In connection with this work, she also reviewed market conduct reports. Previously a commercial litigation partner in the New York City office of Ross & Hardies, now known as McGuire Woods LLP, Ms. d'Arcambal began her legal career of Brown & Wood, LLP, now known as Sidley Austin, LLP, and is a 1985 graduate of the University of Wisconsin Law School. She graduated from Smith College in 1981 with an A.B. in Economics and English Literature.



Jaclyn DiLascio Malyk (Partner)

Ms. Malyk is a seasoned litigator with experience in insurance law, including life, health, disability, insurance coverage, insurance products regulation and general contract litigation. Ms. Malyk has been extensively involved in litigating ERISA and non-ERISA disability and accidental death benefits claims, life insurance rescission actions, and disputes between providers and provider networks. Ms. Malyk gained invaluable experience during her tenure in the in-house law department of a Fortune 100 life insurance company. She continues to provide transactional advice on state insurance and annuities regulations in connection with the development of new products and the operation of existing products, and has been instrumental in fostering program-wide proactive approaches to discovery to increase success and cost-effectiveness. Ms. Malyk graduated from Rutgers University in 1998 with a B.A., and received her J.D. from Seton Hall University School of Law in 2002.



Jim Lenaghan (Of Counsel)

Mr. Lenaghan is a litigator with more than thirty-nine years of experience, primarily in the areas of insurance and employee benefits. Mr. Lenaghan brings his product knowledge and invaluable perspective to proactively assess matters and strategically posture them for favorable results. Prior to becoming of counsel to DO&CB, Mr. Lenaghan was a litigation officer with MetLife. During his twenty-two years with MetLife, Mr. Lenaghan headed several litigation and insurance legal units. Mr. Lenaghan has extensive knowledge of insurance products, life and annuity contracts with and without variable features and securities components, employee benefits plan design, and associated legal and financial requirements. In addition to his work for DO&CB, Mr. Lenaghan has a business position directing a state life and health insurance guaranty association. Mr. Lenaghan is a 1974 cum laude graduate of Harvard Law School and a 1971 cum laude graduate of University of North Carolina at Chapel Hill.

