



Rustin Gaines, CFE

Associate

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Practice Areas

Insurance Regulatory
Administrative Law

Education

Mississippi College School of Law
J.D. - (2015)

Mississippi State University
B.B.A in Risk Management and Financial
Planning - (2011)

Bar Admissions

Mississippi

Connecting his experience as a former regulator with the Mississippi Insurance Department and knowledge gained as a certified financial examiner (CFE), Rustin Gaines advises insurance company clients on insurance regulation, transactions involving insurance entities and state insurance department enforcement matters. He reviews and assesses regulatory filings regarding holding companies, corporate governance, acquisitions and cybersecurity issues. He also assists with reviewing corporate transactions including insurance mergers and acquisitions.

Experience

- Assist in the amicable resolution of enforcement investigations initiated by state insurance departments.
- Examine insurer records, practices and activities to appropriately determine insurer compliance with state laws, rules, regulations and industry standards and guidelines.
- Identify and assess solvency risks facing insurer clients from both a current and prospective risk perspective.
- Prepare and submit insurance regulatory filings associated with mergers, acquisitions, and other changes in corporate structure including change of control filings, redomestications and various Holding Company Act filings.
- Review expansion applications from insurance companies seeking a state issued Certificate of Authority.
- Form and license insurance companies and insurance intermediaries along with advising on ongoing insurance business and compliance issues.

Professional Recognition

- Certified Financial Examiner (CFE) designation, Society of Financial Examiners, 2021

Involvement

- Mississippi Bar Association
- Society of Financial Examiners

