



→ David W. Deal

Special Counsel

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David Deal is special counsel in the firm's San Francisco office and focusses on transactions, corporate law, insurance regulatory compliance, InsurTech, and business matters for insurance and other financial services companies, as well as insurance-related issues for non-financial services companies.

Areas of Practice

Deal's practice focusses on enabling his clients' businesses through counseling related to technology transactions, corporate governance, and insurance regulatory compliance. Deal uses his two decades of executive and legal experience serving insurance, technology, and InsurTech clients to help them develop strategies, close key transactions, ensure regulatory compliance, and resolve informal disputes. He was a Senior Director and Counsel for Allianz of America (advising the executive team on key issues related to nearly every area of the business of insurance from finance to claims to reinsurance to underwriting to sales and marketing to IT systems) and a Senior Corporate Counsel for Apple, Inc. (advising on all of its customer-facing insurance products globally, e.g., AppleCare and AppleCare+). He has been the Chief Legal Officer of multiple start-up and hyper-growth InsurTech companies (including a company that grew from \$10M to \$100M in two years, a company that was acquired by a Fortune 50 insurer, and a \$350M company providing software-as-a-service to insurance companies).

Corporate: Deal has regularly advised start-ups, hyper-growth companies, and Fortune 500 companies in the area of formation, business relationships, investor issues, commercial and corporate transactions, acquisitions and divestitures, joint ventures and strategic alliances, Board issues, governance, policies and procedures, employment agreements and general employment matters, risk management programs, and insurance placement. David has helped multiple companies build their entire corporate and legal infrastructure from start-up through sale or major growth rounds, as well as pivoting within lines of business and industries, providing general legal counseling across employment, dispute resolution, contracting processes, corporate governance, board management, investor relations, employment strategies, independent contractor issues, executive pay agreements, cross-border issues, and strategies for scaling legal and business infrastructure to be prepared for growth.

Insurance Regulation and Transactions: Deal has advised on producer (broker, agent, MGA, MGU, insurer) licensing and compliance issues, reinsurance transactions, insurer filings and compliance, product structuring and filings, coverage matters, transactions, informal disputes, supply chain issues, and technology matters.

Financial Services: Deal has advised numerous financial services companies and non-financial services companies operating in the financial services arena on technology, distribution, joint ventures and strategic alliances, payments-as-a-service technology, corporate matters, compliance issues, product marketing and

distribution issues.

Technology: Deal has advised start-ups, hyper-growth companies, and Fortune 500 companies on technology acquisitions, licensing agreements (inbound and outbound), development agreements, outsourcing agreements, open source licensing, cloud issues, software-as-a-service, payment-as-a-service, data usage, acquisition and sale of intellectual property, trademark issues, copyright issues, trade secrets, private equity funding, joint ventures and strategic alliances, and distribution.

Experience

David has more than 20 years of experience providing legal counsel to Fortune 500, hyper-growth and startup companies. His background in business management, experience as a corporate executive, and decades of legal experience combine to help companies achieve extraordinary business results, find creative solutions to challenges, and enable execution against key market opportunities. In addition to his years in practice at highly respected law firms, he has 15 year years as a senior corporate lawyer at companies including Allianz of America and Apple, Inc. He was also the Chief Legal Officer of a national group of insurance companies, an InsurTech start-up that was sold to a Fortune 50 insurer, a payment services company that grew by 10x in two years to be worth more than \$1B, and a \$350M SaaS company serving insurance companies. He has the experience to know when and how to apply legal resources to achieve the best result both economically and efficiently. He routinely advises boards of directors, investors, and executive teams on break-the-company decisions.

David has published dozens of professional articles on insurance, technology, corporate, and business law issues. He has regularly lectured at major industry organizations including the International Bar Association, AICP, NAPSLO, ACIC, and Insurance Networking News. He has authored two chapters of reference books on insurance law for Thompson Reuters. He teaches Business Law as an adjunct professor at a local junior college in an underprivileged community.

Articles

- "Epic Excellence," Smashwords, 2016
- "Operations and Legal M&A," Insurance Networking News, 2014
- "Assisting Clients with Reinsurance Issues, Inside the Minds: Assisting Clients with Reinsurance Issues," Thomson Reuters, 2014
- "Directors' Vulnerability to Breach of Fiduciary Duty Claims for Compensation Decisions: Where Have We Been, Where Are We Now?," Oklahoma City University Law Review, 2005
- "The ATCA: Are Foreign Defendants Vulnerable to Lawsuits in United States' Courts for Human rights Violations That Occur Outside of the United States," Business Law Quarterly, Spring/Summer 2005
- "Can An Unhappy Minority Shareholder Divide a Family Farm: Oklahoma's Good Cause Rule for Dissolution of a Family Farm Corporation," Oklahoma City University Law Review, Fall 2004

Speaking Engagements

- "Current Trends and Issues in D&O Insurance," Society for Corporate Governance, 2020
- "Global Regulation of Insurance and Service Contracts," Gotham Insurance Symposium, 2017
- "The Regulatory Juggernaut Keeps on Truckin' – but Who's Behind the Wheel? The Regulatory Response Across the Globe to the Financial Crisis of 2007-2012," International Bar Association, 2015
- "Property & Casualty Hot Topics," 2014 AICP Annual Conference, 2014
- "Reinsurance – What Insurance Compliance Professionals Need to Know," AICP Western Chapter Education Day, 2014
- "Hot Topics in Surplus Lines," AICP Annual Conference, 2013
- "Emerging Issues in Surplus Lines Insurance," AICP Annual Conference, 2013
- "Regulation of Catastrophe Issues in the P&C Industry," Ires Market Conduct Insurance Regulation Conference, 2013

Practices

Corporate

Due Diligence

Joint Ventures and Strategic Alliances

Mergers and Acquisitions

Insurance

Intellectual Property

Copyrights

IP Licensing, Technology and Commercial Transactions

Trade Secrets

Trademarks and Trade Dress

Technology Transactions

Industries

Blockchain and Fintech

Emerging Company & Venture Capital

Financial Services

Fintech

Insurance

Private Equity

Education

J.D., Oklahoma City University, 2003, *Cum Laude*, *Law Review Editor and Board Member*, *Holloway Inn of Court*,
Certificate in Commercial Law – Financial Services Concentration

M.B.A., University of Massachusetts, 2008, *Cum Laude*

B.A., Trinity College, 1997

Chartered Property and Casualty Underwriter

Associate in Reinsurance

Associate in Surplus Lines Insurance

Associate in Regulatory Compliance

Certified Insurance Compliance Professional

Six Sigma Black Belt

Admissions

California

Oklahoma