LEGAL UPDATES

PUBLISHED: JULY 15, 2026

Insurance Innovation and Regulation: Highlights from Our Annual Insurance Symposium

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Husch Blackwell recently partnered with InsurTech ATX to host our annual Insurance Symposium, bringing together leaders from the insurance, technology, and regulatory sectors for a day of discussion on the trends and challenges shaping the future of insurance.

Hosted by Husch Blackwell's Insurance Regulatory team, the event welcomed insurance professionals, entrepreneurs, regulators, and innovators to explore developments in insurtech, artificial intelligence, compliance, and the evolving legal landscape affecting the industry.

The symposium featured a special guest appearance and discussion with Texas Department of Insurance Commissioner Amanda Crawford, who shared insights on the regulatory priorities impacting insurers and insurtech companies operating in Texas and other locations. The discussion focused on innovation in the insurance marketplace, emerging technology regulation, and collaboration between industry stakeholders and regulators.

Attendees also participated in educational sessions led by Husch Blackwell attorneys covering key legal and business topics affecting the insurance industry, including:

Insurance Meets Securities Law: Understanding Regulatory Risk

Lauren Ybarra and Sarah Razaq Sallis discussed the growing intersection of insurance products and securities regulation. The session covered the application of the Howey Test, insurance-linked securities, tokenization, parametric insurance, profit-sharing arrangements, and embedded finance models. Attendees learned how innovative insurance products can create securities law implications and why early regulatory analysis is essential when designing new offerings.

Read the Session Hand-Out

Deploying AI in Insurance: Risks, Obligations, and Regulatory Considerations

Tasha Cycholl and Jared Bruttig explored how insurers and insurtech companies are deploying artificial intelligence across underwriting, claims, fraud detection, and customer service functions. The session addressed data privacy concerns, algorithmic bias, evolving state regulation, the NAIC Model Bulletin on AI, and the risks associated with relying on AI-generated recommendations in regulated insurance activities. Attendees also received guidance on AI governance, vendor oversight, and compliance best practices.

Read the Session Hand-Out

Avoiding the Accidental Sale of Insurance

Andrew McNichol examined the situations where businesses may unintentionally trigger insurance regulation. The session explored how activities such as embedded insurance offerings, membership programs, referral arrangements, co-branded products, and platform-based coverage can be viewed as selling, soliciting, or negotiating insurance. Attendees gained practical insight into identifying regulatory risks and structuring products and services to avoid unauthorized insurance activity.

Read the Session Hand-Out

Contact us

If you have questions regarding the topics explored in our 2026 Insurance Symposium, please contact Lauren Ybarra, Sarah Razaq Sallis, Tasha Cycholl, Andrew McNichol, or Jared Bruttig for more information.