



Lauren Ybarra

PARTNER

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OVERVIEW

Lauren maintains a national practice advising insurance companies and other industry participants on a host of regulatory and transactional matters.

Acting as a liaison between insurers and the state bodies that regulate them, Lauren provides highly strategic and collaborative counsel to help clients remain compliant with the evolving insurance regulations and industry changes. As companies expand across state lines or form new ventures, Lauren provides highly strategic and collaborative counsel. Her advice covers the impact of regulations and technological advancements to provide a well-rounded approach to compliance and success. Lauren regularly manages statutory filings, including Form A (statements regarding acquisition of control), Form B (annual registration statements), and Form D (transactions subject to prior notice) filings, while maintaining strong relationships with insurance regulatory bodies across the country.

Lauren advises on insurance regulatory aspects of corporate transactions and excels at providing strategic advice on change-of-control transactions for insurance-regulated entities on a nationwide basis. Clients appreciate her analytical guidance

“Lauren’s service and knowledge of the issues and matters affecting insurance carriers and insurance holding companies have been exceptional.”

— Chambers USA 2025

Industry

Financial Services & Capital Markets

Services

Insurance

Corporate

Mergers & Acquisitions

Securities & Corporate Governance

Insurance Regulatory

throughout the process—from internal evaluations and negotiations of an acquisition or portfolio transfer deal to securing Department of Insurance approval—ensuring the smooth approval for all ventures. Her personable manner, meanwhile, engenders the trust of clients who seek her input on the full spectrum of issues that keep them up at night.

In addition to representing property and casualty and life insurers, Lauren represents reinsurance companies, insurance agencies, managing general agencies, third-party administrators, and insurtech companies.

Staying ahead of regulatory developments impacting new technologies, she takes a forward-thinking approach to protecting clients' interests in the insurtech space. She frequently advises insurance companies on data management and related obligations, using her deep understanding of the regulations that govern telemetry- and other tech-enabled insurance products.

Experience

- Represented First Citizens Bancshares, Inc. in its all-stock merger with Park National Corporation.
- Assisted auto manufacturer with entry into insurance market through formation of insurance agency.
- Assisted in multi-state regulatory approvals for acquisitions of insurance companies by private equity firm.
- Stays up to date on nationwide changes through attendance of the National Association of Insurance Commissioners.

Recognition

- *Chambers USA*
 - Insurance: Regulatory, 2025-2026
 - Insurance: Regulatory, Up and Coming, 2022-2024
- *Best Lawyers: Ones to Watch® in America: Insurance Law*, 2021, 2022, 2024
- Law360 Burton Award for Distinguished Legal Writing, 2024

Education

- J.D., University of Tulsa College of Law
- B.A., St. Mary's University

Admissions

- Alabama
- Texas



Chambers USA 2026