



Cynthia J. Borrelli

Principal

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As head of the firm's Insurance Law practice group, Cynthia brings three decades of knowledge and insight to the firm and her clients. She provides quality legal advice relating to property-casualty and life, annuity and health, managed care, disability insurance and reinsurance matters, with particular emphasis on insolvency regulation.

As a Principal in the firm's Insurance practice group, Cynthia has advised clients and handled contested issues in insurance related matters for most of her career, including insurance and reinsurance transactions, mergers, acquisitions and other holding company transactions, contractual, employment and other business disputes, enforcement proceedings, filings, rate hearings and appeals of administrative actions.

Cynthia's practice focuses on regulation and compliance for insurers, brokers and trade associations in the property/casualty and life and health areas. She has appeared in court regularly on behalf of clients in many significant and precedential cases. Cynthia's clients seek her counsel in matters affecting the corporate regulatory and enforcement aspects of insurance law. She has experience in advising clients in matters involving holding company regulation, corporate restructuring, market distribution and regulation of sales practices, product design, anti-trust and restrictive covenants in the insurance arena, the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Patient Protection and Affordable Care Act, as well as implementing regulations.

Cynthia is also a member of Bressler's **Senior Issues: Counseling and Litigation Defense** group. The lawyers in this group have a shared interest in providing counsel to corporate clients who confront issues affecting seniors.

Cynthia provides meaningful value to the legal community with her body of published work, including articles and book chapters about insurance and healthcare law. She is also very active in the legal community. She is Vice President of the Federation of Regulatory Counsel, most recent past Chairman of the Board of Directors, and chairs the Admissions Committee. Cynthia also chairs the Legal Committee of the National Conference of Insurance Guaranty Funds.

Cynthia's thought leadership is widely recognized with frequent invitations to speak publicly, participate in panels and lecture at Rutgers Law School. She serves as Chair of the firm's Diversity and Inclusion Program, and participates in the Defense Research Institute's symposium on Diversity for Success.

Education

Seton Hall University School of Law, J.D., 1985
Lehigh University, B.A., 1982

Bar Admissions

New Jersey, 1985
Pennsylvania, 1985
District of Columbia, 1994
New York, 1998

Court Admissions

U.S. District Court, District of New Jersey, 1985
U.S. District Court, Eastern District of Pennsylvania, 1985
U.S. Court of Appeals, District of Columbia Circuit, 1994
U.S. District Court, Southern District of New York, 1998
U.S. Court of Appeals, Third Circuit, 2016

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Services

- Business
- Labor and Employment
- Insurance
- Enforcement Actions and Regulatory Litigation
- Insurance and Healthcare Regulatory and Compliance
- Insurance Coverage Disputes
- Life, Health, Disability and ERISA Litigation
- Litigation
- Appellate

Professional Affiliations

- American Bar Association
- Association of Professional Insurance Women
- Association of Life Insurance Counsel
- Federation of Defense and Corporate Counsel
- National Conference of Guaranty Funds, Legal Committee
- Federation of Regulatory Counsel, Board of Directors
- New Jersey State Bar Association, Diversity Committee, Board of Directors 2008-2013
- National Association of Women Lawyers

Experience

Cynthia's substantial experience consistently reveals her style in simplifying the complex.

She successfully secured regulatory approval for a multi-state/multi-affiliate's acquisition of a major health insurer.

She pursued approval for several HMOs to offer commercial and government funded products in New Jersey.

She counseled clients on ACA compliance and is assisting a carrier in participating on the Federal Insurance Exchange.

She assisted clients in forming captive insurers, including review and revisions to regulations to implement New Jersey's Captive Insurance Law.

She facilitated compliance with recently adopted life insurance and annuity disclosure laws for both fixed and variable products.

She counseled clients in evaluating advertising rules and restrictions underlying the sale of Medicare insurance and Medigap overages.

She has assisted several clients in designing, drafting and securing regulatory approval for variable products.

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Awards & Honors

- Martindale-Hubbell * AV Preeminent Rating
- Martindale-Hubbell's " *Bar Register of Preeminent Women Lawyers*" 2010-2013
- Recognized in *A.M. Best's Directory of Insurance Professionals*, 2014-2015
- Recognized in *The Best Lawyers in America*®,2016-2018
- Recognized in *New Jersey Super Lawyers*,2005-2018
- Recognized in *International Who's Who of Business Lawyers, Insurance and Reinsurance* , 2004, 2006, 2007, 2010, 2014-2016
- Recognized in *New Jersey Monthly*, "Top Attorney in New Jersey," April 2013