



# SHENKER RUSSO & CLARK LLP



## **Sandra M. McDermott**

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Sandra (Sandy) McDermott is a seasoned attorney adept at complex and high-value regulatory, corporate, and transactional matters for insurance companies, agents, brokers, and other insurance-related organizations. Her career includes nearly twenty years as in-house counsel to a major life insurance company. Today, she brings that deep experience and understanding of insurance companies to her clients, helping counsel them on the impact of legal issues and regulatory affairs on their operations and bottom line. Sandy is frequently called upon to advise on the development of new insurance products and programs in order to help companies reach their goals while maintaining compliance with insurance laws and regulations. Her clients also rely on her expertise for the creation of warranties, service contracts, and other products not intended to be classified as insurance. She also handles matters related to licensing, holding companies, advertising regulations, and much more. Sandy is also called upon to counsel her clients on issues involving the Affordable Care Act, including matters related to student health insurance, excepted benefits, the employer mandate, and the insurance exchanges. Sandy has experience assisting clients with a broad array of regulatory issues before various state agencies, including the New York Department of Financial Services.

