



# Jamie Bigayer

ASSOCIATE

MIAMI

**P** : 305.530.4021

**F** : 305.530.0055

CONNECT

[jbigayer@carltonfields.com](mailto:jbigayer@carltonfields.com)

[LinkedIn](#)

## Overview

Jamie Bigayer counsels insurance and financial services companies on transactional, regulatory, and compliance matters arising under state insurance laws, federal and state securities laws, and related agency rules and regulations. Her practice focuses on the development and distribution of sophisticated financial products, including privately placed innovative fixed and variable life insurance and annuity products.

Jamie advises clients on a wide variety of issues, including contractual issues, legal structure, disclosure requirements, sales and marketing practices, risk analysis, suitability, internal compliance policies and procedures, market conduct, licensing, and other compliance and regulatory issues affecting issuers and distributors of financial products.

Additionally, Jamie advises clients on the use of big data, artificial intelligence, and algorithmic models for accelerated underwriting, state data security and privacy laws, and the uniform electronic transactions act (UETA) and e-signature requirements for implementing electronic transactions and document delivery.

## All Insights

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|------------|---|
| 07.11.2019 | Changes to the Index Product Illustration Requirements Are No Child's Play                        |
| 07.11.2019 | New Chair on the Block Discusses Reconstructing the Suitability Model                             |
| 07.11.2019 | Regulatory Response to Insurance Innovation   |
| 04.04.2019 | Life Insurers Sinking in Quicksand as Regulators Scrutinize Non-Traditional Consumer Data Sources |

03.27.2019	Carlton Fields Named Top Law Firm for Insurance
01.29.2019	NY DFS Delivers an Icy Blast to Insurers Using External Data Sources and Algorithmic Underwriting
12.18.2018	Various NAIC Groups Discuss a Cornucopia of Life and Annuity Topics
11.26.2018	Is It Time to Harvest the NAIC Suitability in Annuity Transactions Model Regulation?
10.25.2018	Suitability Working Group Stirs Ingredients for Suitability Model Potion
10.15.2018	Big Data Starts to Draw Big Scrutiny From Regulators
10.09.2018	NAIC Big Data WG Shifts Its Gaze to the Use of Big Data in Life Insurance Underwriting
10.01.2018	As Students Return to School, Regulators Continue Their Study of the NAIC's Suitability in Annuity Transaction Model Regulation
10.01.2018	NAIC Summer National Meeting Spotlights Innovation and Insurtech
07.27.2018	In the Duty of Care Race, the NAIC Is in the Chase with New Proposed Revisions to Its Annuity Suitability Model
07.20.2018	New York Issues Final Life Insurance and Annuity Suitability and Best Interests Regulation
07.19.2018	Reaction to New York's Best Interest Rule Reveals Industry Fissures
06.25.2018	Which Thoroughbred Will Win the Standards of Care Derby?
06.05.2018	Several Teams Compete to Reach NAIC Suitability Model Finals
04.30.2018	Changes to New York Insurance Regulation 187: Are They April Showers Bringing May Flowers, or Are June Bugs on the Way?
03.31.2018	Another Bout in the NAIC Best Interest Standard Title Fight
03.31.2018	State Suitability, Fiduciary Duty and Disclosure Initiatives Roundup

01.11.2018	NY's Suitability Rule Would Have Sweeping Impact on Life Insurers: Law Firm
01.07.2018	4 Ways New York May Make DOL Look Like a Fiduciary Kitten
01.01.2018	New York Department of Financial Services Rings in the New Year with New Suitability Requirements for Insurance Companies
12.29.2017	Did Santa Give the Insurance Industry a Lump of Coal or a Diamond in the Rough?
12.29.2017	The Ghosts of Christmas Past, Present, and Future Haunt Insurers' Use of Big Data and Algorithmic Tools
12.29.2017	The NAIC Says Aloha
10.24.2017	NAIC Insurance Data Security Model Law – States Are Next
08.13.2017	NAIC Cybersecurity Working Group Votes to Approve Insurance Data Security Model Law
04.10.2017	Sprouting Activity at the NAIC
10.25.2016	CFPB's Project Catalyst Highlights Innovation Opportunities
09.20.2016	UK's FCA Weighs in on Insurers' Use of Big Data
01.26.2016	FTC's Big Data Report Provides Road Map for Insurers Using Big Data
12.14.2015	NAIC's Market Regulation Committee Adopts Broad Charge to Explore Insurers' Big Data Use
12.02.2015	Will the UK's Scrutiny of Insurers' Use of Big Data Impact US Regulators?
12.30.2014	New Year, New Disclosures
10.07.2014	Florida Modifies Its Annuity Suitability Rule
09.07.2014	Florida Proposes Rule for Annuity and Life Insurance Surrender Disclosures

04.01.2014 Voir Dire for Dummies: Using Visual and Auditory Cues and Question Design to Avoid the Pitfalls of Bunk Science, Gender Stereotypes, Perceptual Errors, and the Social Desirability Bias

## Recognition

- Recognized as a Top Author in insurance thought leadership articles by the 2019 *JD Supra* Readers' Choice Awards
- Recipient of the Blaise Gamba Pro Bono Award (2017)
- LOMA Level 1 FLMI Certification
- LOMA Certificate in Regulatory Compliance Essentials
- Six Sigma Champion Level Certification

## Professional & Community Involvement

- American Bar Association
- Dade County Bar Association
- Women's Chamber of Commerce of Miami-Dade County
- Florida Association for Women Lawyers
- Lawyers to the Rescue Pro Bono Legal Aid Clinic at the Camillus House homeless shelter
- Legal Services of Greater Miami
- Florida Guardian ad Litem

## Credentials

### EDUCATION

- Duke University School of Law (J.D., *cum laude*, 2014)
  - Managing Editor, *Duke Journal of Gender Law & Policy* (2013-2014)
  - Case Manager, Duke Law Innocence Project (2012-2013)
- University of Miami (MBA, 2008)
  - Award of Academic Merit for 4.0
  - Beta Gamma Sigma, International Business Honor Society
- University of Florida (B.S., *cum laude*, 2005)
  - Psi Chi International Honor Society in Psychology
  - National Society of Collegiate

### COURT ADMISSIONS

- Florida State Courts

## Scholars

- Beta Gamma Sigma, International Business Honor Society
- Golden Key International Honour Society

## BAR ADMISSIONS

- Florida

## Background

- Extern to the Honorable John R. Jolly Jr., North Carolina Business Court, Raleigh, NC (2014)
- Extern to the Honorable Michael J. O'Foghludha, Durham County Superior Court, Durham, NC (2013)
- Intern to the Honorable Carole Y. Taylor, Florida Fourth District Court of Appeal, West Palm Beach, FL (2012)
- Office Manager for Manhattan Uptown East Area, Citibank, New York (2010-2011)
- Credit Analyst, Viacom, New York (2008-2009)

## Areas of Focus

### PRACTICES

- Business Transactions
- Corporate Law and Governance
- Cybersecurity and Privacy
- Financial Services Regulatory
- Government Law & Consulting
- Life, Annuity, and Retirement Litigation
- Securities and Derivative Litigation
- Securities Transactions and Compliance

### INDUSTRIES

- Technology & Telecommunications