## **Pauline Arroyo**

Pauline Arroyo is a French qualified lawyer, specializing in insurance law, civil liability, customs law and environmental litigation.

She assists her clients in contentious matters on insurance coverage issues, industrial risks, professional liability, construction and defective products. She deals with complex litigation cases, often with an international or multijurisdictional aspect, be it defense cases, subrogation cases or coverage disputes, either before the French courts or as monitoring counsel in proceedings pending in foreign jurisdictions (including class actions before the US courts).

She also handles the transactional and regulatory aspects of insurance, including the drafting or review of policy wordings, the impact of international sanctions or regulations such as anti-money laundering, and the specificities of international insurance programs.

In the insurance sector, her work covers most lines of business (Professional Indemnity, Product Liability, Public Liability, Construction, D&O, K&R, E&O, Environmental liability and Property Damage).